

**FACTORS INFLUENCING PERFORMANCE OF WOMEN
ENTREPRENEURS IN MICRO AND SMALL ENTERPRISES: A
CASE OF ACCELERATED VALUE CHAIN DEVELOPMENT
PROJECT IN ISIOLO COUNTY, KENYA**

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**A Research Project Report Submitted in Partial Fulfilment of the
Requirements for the Award of the Degree of Master of Arts in Project
Planning and Management of the University of Nairobi**

2018

DECLARATION

This research project report is my original work and has not been presented for examination in any other institution for the award of a degree or a diploma.

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This research project report has been presented for examination with my approval as the appointed University of Nairobi supervisor.

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DEDICATION

To my father Mr. Elisha Ochieng Kawitti who has been my greatest encourager and supporter of all time. I owe him a lot.

ACKNOWLEDGMENT

I would like to first thank the Almighty God for giving me the wisdom and knowledge to write this research project report. He has been faithful.

Secondly, my sincere gratitude goes to my supervisor Dr. Naomi Mwangi who has been guiding me all through the research project and giving me timely feedback. Thirdly, I would like to thank my lecturers at the University of Nairobi for the knowledge they have imparted in me through Project Planning and Management course. Finally, much appreciation for my classmates, colleagues for their continuous support and the respondents for giving me feedback during data collection.

TABLE OF CONTENT

DECLARATION	i
DEDICATION	ii
ACKNOWLEDGMENT	iii
LIST OF FIGURES	vii
LIST OF TABLES	viii
LIST OF ABBREVIATIONS AND ACRONYMS	ix
ABSTRACT	x
CHAPTER ONE: INTRODUCTION	1
1.1 Background of the study	1
1.2 Statement of the problem	2
1.3 Purpose of the study	3
1.4 Objectives of the study.....	3
1.5 Research Questions	3
1.6 Significance of the study	4
1.7 Delimitations of the study	4
1.8 Limitations of the study.....	4
1.9 Basic assumptions of the study	5
1.10 Definitions of significant terms used in the study	5
1.11 Organization of the study	6
CHAPTER TWO: LITERATURE REVIEW	7
2.1 Introduction	7
2.2 Performance of women entrepreneurs in the accelerated value chain development project	7
2.3 Socio-Cultural factors and performance of women entrepreneurs in the accelerated value chain development project	8
2.4 Entrepreneurial skills and performance of women entrepreneurs in the accelerated value chain development project	10
2.5 Business development services (BDS) and performance of women entrepreneurs in the accelerated value chain development project.....	11
2.6 Legal and regulatory factors and performance of women entrepreneurs in the accelerated value chain development project.....	12
2.7 Theoretical Framework	14
2.7.1 Theory of performance	14
2.7.2 Sociological Theory.....	15

2.8 Conceptual framework	15
2.9 Knowledge Gaps	16
2.10 Summary of literature review	18
CHAPTER THREE: RESEARCH METHODOLOGY	19
3.1 Introduction	19
3.2 Research Design	19
3.3 Target Population	19
3.4 Sample size and sampling procedures.....	20
3.5 Data collection instruments	21
3.5.1 Pilot testing of the instruments	21
3.5.2 Validity of the Instruments	21
3.5.3 Reliability of the Instruments	22
3.6 Data collection procedures	22
3.7 Data analysis techniques	22
3.8 Ethical considerations	23
CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND INTERPRETATION ...	25
4.1 Introduction	25
4.2 Questionnaire Return Rate	25
4.3 Demographic Information	26
4.3.1 Age distribution of the respondents	26
4.3.2 Education and training.....	27
4.3.3 Years in business	27
4.3.4 Annual revenue of the business	28
4.4 Socio-Cultural factors and performance of women entrepreneurs in the accelerated value chain development project	29
4.5 Entrepreneurial skills and performance of women entrepreneurs in the accelerated value chain development project	31
4.6 Business development services (BDS) and performance of women entrepreneurs in the accelerated value chain development project.....	34
4.7 Legal and regulatory factors and performance of women entrepreneurs in the accelerated value chain development project.....	36
4.8 Political & economic environment and performance of women entrepreneurs in the accelerated value chain development project.....	37
4.9 Key Informant Analysis	38

CHAPTER FIVE: SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS.....	40
5.1 Introduction	40
5.2 Summary of Findings	40
5.2.1 Socio-Cultural factors and performance of women entrepreneurs	40
5.2.2 Entrepreneurial skills and performance of women entrepreneurs	40
5.2.3 Business development services (BDS) and performance of women entrepreneurs	41
5.2.4 Legal and regulatory factors and performance of women entrepreneurs	41
5.2.5 Political & economic environment and performance of women entrepreneurs.....	42
5.2.6 Key Informant analysis.....	42
5.3 Discussion of findings	42
5.3.1 Socio-Cultural factors and performance of women entrepreneurs	42
5.3.2 Entrepreneurial skills and performance of women entrepreneurs	43
5.3.3 Business development services (BDS) and performance of women entrepreneurs	44
5.3.4 Legal and regulatory factors and performance of women entrepreneurs	44
5.3.5 Political & economic environment and performance of women entrepreneurs.....	44
5.4 Conclusion of the study.....	45
5.5 Recommendations	46
5.6 Suggestions for further studies	46
REFERENCES.....	47
APPENDICES	54
Appendix 1: Letter of Introduction	54
Appendix II: Women Group Questionnaire	55
Appendix III: Key Informant Questionnaire	60
Appendix IV: Informed Consent Form.....	66
Appendix V: Letter from the University of Nairobi	67
Appendix VI: Permit from National Commission for Science Technology and Innovation.....	68

LIST OF FIGURES

Figure 1: Conceptual Framework17

LIST OF TABLES

Table 3.1: A sample frame of women entrepreneur respondents.....	21
Table 3.2: Operational definition of the variables	24
Table 4.1: Questionnaire response.....	25
Table 4.2: Age Group.....	26
Table 4.3: Education Level.....	26
Table 4.4 Years in business.....	27
Table 4.5 Annual Income of the business.....	28
Table 4.6 Socio-Cultural factors and performance of women entrepreneurs.....	28
Table 4.7 Entrepreneurial skills and performance of women entrepreneurs.....	31
Table 4.8 Business development services (BDS) and performance of women entrepreneur.....	33
Table 4.9 Legal and regulatory factors and performance of women entrepreneurs.....	35
Table 4.10 Political & economic environment and performance of women entrepreneurs.....	36

LIST OF ABBREVIATIONS AND ACRONYMS

AVCD:	Accelerated Value Chain Development project
ASAL:	Arid and Semi-Arid Land
BDS:	Business Development Services
CITC:	Christian Industrial Training Centre
FEWA:	Federation of Women Entrepreneurs Associations
FKE:	Federation of Kenya Employers
GDP:	Gross Domestic Product
ILRI:	International Livestock Research Institute
KIBT:	Kenya Institute of Business Training
KIM:	Kenya Institute of Management
MSE:	Micro and Small Enterprises
NGO:	Non-Governmental Organization
USAID:	The United States Agency for International Development
VSO:	Voluntary Service Overseas

ABSTRACT

The changing socio-economic environment in the ASAL has had an impact on gender roles. Women in Isiolo county are increasingly taking up more roles that used to be reserved for men e.g men's role as household head and provider, as men migrate to take up paid work in urban areas. Men working away from home do not adequately provide for their families. Which has led to these women starting MSEs for the upkeep of their families. The enterprises are not performing optimally because of social-cultural and religious issues that hinder women from participating in certain types of businesses. Accelerated Value Chain Development (AVCD) Project in Kenya is funded by USAID under Feed the Future initiative to impart business development skills to women in the ASAL county of Isiolo. This study was guided by four objectives; to determine how socio-cultural factors influence the performance of women entrepreneurs in the accelerated value chain development project, to assess the extent to which entrepreneurial skills influence the performance of women entrepreneurs in the accelerated value chain development project, to establish how business development services (BDS) offered by the accelerated value chain development project influence the performance of women entrepreneurs and to determine how legal and regulatory factors influence the performance of women entrepreneurs in the accelerated value chain development project. The study was based on theory of performance and sociological theory. The approach of this study was both quantitative and qualitative and the design was descriptive survey. The target population was 995 women entrepreneurs who had been trained by the AVCD project. The survey consisted of standard demographic questions, statements on business information and statements on the four components on performance of women entrepreneurs in the accelerated value chain development project. A pilot test was done, and the reliability test score was 0.84, indicating very high reliability. The data was collected using a questionnaire and checked for completeness. The data was then analyzed using SPSS version 23. The researcher used simple descriptive statistics and presented data in frequency distribution tables and percentages. The study concluded that business development services being offered by the AVCD project had the most influence on performance of women entrepreneurs with an aggregate mean of 3.60. Both social cultural factors and entrepreneurial skills did not play a significant role on the influence of performance of women entrepreneurs with an aggregate mean of 3.30. Legal and regulatory factors were the least to influence performance of women entrepreneurs with an aggregate mean of 1.50. In conclusion, the AVCD project has made a big difference in the women enterprises and it seems to be on the right track of meeting its objective of empowering women through imparting business development skills. The study recommends that; the county government encourage investments of financial institutions that are shariah compliant to encourage borrowing by the enterprises. Secondly, the government should tailor the women and youth enterprise funds to include a component of shariah compliance. Thirdly, the county government should introduce mentorship programs for the women. Fourthly, women entrepreneurs should be encouraged to purchase assets which can be used as collateral. Finally, the imparting of business development skills should be done in partnership with other relevant institutions to ensure sustainability.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Kenya's MSEs are engaged in all sectors of the economy, even though a higher number will be found in the agriculture and provision of the services sector. MSEs have undoubtedly become an important player in Kenya's economy. They contribute 18.4% of the Gross Domestic Product (GDP) this is according to the Kenya Private Sector Alliance (IEA, 2012). The largest creator of employment in Kenya is the informal sector (Trust & Research, 2014). Most of the MSEs in Kenya is based in the informal sector and are therefore the primary sources of employment for Kenyan people. The Micro and Small Enterprise sector (MSE) is growing in the developing countries and it is largely contributing to poverty reduction, wealth creation and improvement of the living standards of its people. A microenterprise is defined as a firm, trade, service, industry or a business activity whose annual turnover does not exceed Ksh. 500,000 and whose total employee is less than 10 whereas, a small enterprise will have a total employee of 11-50 and whose annual turnover will be between Ksh 500,000 – 5,000,0000 (ILO, 2000).

Women are the majority in micro and small enterprises in the rural and urban areas. They are also the most vulnerable group that tend to be marginalized despite their contribution to the economic and social development. The involvement of the women in the MSE sector is indeed important if poverty is to be significantly reduced. Most women, particularly in the ASAL areas of Kenya, are Jua Kali micro-enterprisers (Stevenson & St-onge, 2004). They are in informal businesses with little formal education, lack entrepreneurial and business knowledge. Majority of them have little or no access to credit facilities and consult their husbands and religious leaders on whether the products they are selling follow the religious teaching (Sharia).

Gender roles among women and men in the ASAL is changing because of the changes in the social and economic environment. Men have always had the role of family heads and providers. This role is now being taken up by women because of the absentee fathers who migrate to the urban areas in search of work and do not provide adequately for their families. This extra load of responsibilities is overburdening these women because they still must carry out the normal household chores. In addition, women still have limited access to economic resources and there is

need to empower them through the provision of basic services e.g education and health. Poverty is extreme among women because of inequality, not being involved in decision making, limited access to economic resources e.g land and are not able to identify income generating opportunities in the community.

The Accelerated Value Chain Development Project in Kenya is funded by USAID under Feed the Future initiative and implemented by International livestock research institute (ILRI) to support Kenya's Agricultural sector. The strategy seeks to contribute to sustainably reduce poverty and hunger in Kenya through support to selected value chains and the regions of the country. Under the Livestock Value Chain, it aims at imparting business development skills to women and youth in the ASAL counties of Isiolo, Marsabit, Wajir, Garissa and Turkana, who are no longer making a living from livestock production and seek employment and income earning opportunities related to and outside the livestock production sector. The project is supporting women entrepreneurs to initiate new economic activities such as, bones & horn value addition, hide and skin value addition, beef value addition- nyinyiri, bee keeping, poultry farming, running food stalls, groceries, clothes, mobile phone charging units among others within existing livestock markets.

1.2 Statement of the problem

Women are the majority in MSEs in the rural and urban areas. They are also the most vulnerable group that tend to be marginalized despite their contribution to the economic and social development. The changing socio-economic environment in the ASAL has had an impact on gender roles. According to (Flintan, 2011), men's responsibility in the past was over livestock while the women concentrated on household tasks, child bearing and care. These has changed because of the increased agricultural activities in predominantly pastoral communities. Women in Isiolo county are increasingly taking up more roles that used to be reserved for men e.g men's role such as household head and provider, as men migrate to take up paid work in urban areas (Yanda et al., 2016). Men working away from home do not adequately provide for their families. This has led to these women starting MSEs for the upkeep of their families. Though there is some kind of freedom in running their businesses, it is being considered as 'freedom to be poor' because now the men withdraw from contributing for the household needs (CARE, 2014). The enterprises are not performing optimally because of social-cultural and religious issues that hinder women from participating in certain type of businesses. They must consult their husbands and religious leaders

on whether the products they are engaging in are in compliant with the religious teaching (Sharia). It has also been noted that women in these counties also have limited access to business development services, these services are not accessible. There is need to empower ASAL women through the provision of equitable access to basic services especially education and health. Therefore, this study assessed the factors influencing the performance of women entrepreneurs in MSEs, in Isiolo County, Kenya.

1.3 Purpose of the study

The purpose of this study was to investigate factors influencing the performance of women entrepreneurs in MSEs, the case of Accelerated Value Chain Development project in Isiolo County, Kenya.

1.4 Objectives of the study

The study was guided by the following objectives:

1. To determine how social cultural factors, influence the performance of women entrepreneurs in the accelerated value chain development project.
2. To assess the extent to which entrepreneurial skills influence the performance of women entrepreneurs in the accelerated value chain development project.
3. To establish how business development services (BDS) offered by the accelerated value chain development project influence the performance of women entrepreneurs.
4. To determine how legal and regulatory factors influence the performance of women entrepreneurs in the accelerated value chain development project.

1.5 Research Questions

1. How does social cultural factors influence the performance of women entrepreneurs in the accelerated value chain development project?
2. To what extent does entrepreneurial skills influence the performance of women entrepreneurs in the accelerated value chain development project?
3. How does business development services (BDS) offered by accelerated value chain development project influence the performance of women entrepreneurs?
4. How does legal and regulatory factors influence the performance of women entrepreneurs in the accelerated value chain development project?

1.6 Significance of the study

The study was trying to understand at length the specific factors hindering women entrepreneurs to fully participate and do business in micro and small enterprises in the county of Isiolo. The focus of the researcher was on the accelerated value chain project that is being implemented in the County. The project is supporting women and youth entrepreneurs to initiate new economic activities such as running food stalls, groceries, ornament stalls from camel bones and mobile charging units within existing livestock markets. The markets quickly become economic hubs supporting businesses both directly and indirectly related to livestock production. Women entrepreneurs will have insight and knowledge on how to run their businesses despite the challenges they face as the findings and recommendations will be shared with them.

The result of this research will be used by the Project Manager to assess whether the project is delivering on its objective of empowering women in Isiolo County and address the challenges being encountered by these women in the MSEs. The information generated will be used by future development projects in the ASAL.

1.7 Delimitations of the study

The study was conducted in Isiolo County located in the former Eastern Province of Kenya. It covers 25,336km² with a population of 143,294(GoK, 2009). Isiolo county consists of 3 sub counties which are: Isiolo Central, Garbatulla and Merti. It consists of 10 wards which are: Ngaremara, Oldonyiro, Garbatulla, Kinna, Wabera, Bula Pesa, Burat, Chari, Cherab, Sericho and 25 major centres. The researcher was limited to carry out her study in 13 centres out of the 25 major centres that the AVCD project has trained women entrepreneurs because of language barrier, time, cost and distance. These centers are in 9 wards, in the 3 sub counties.

1.8 Limitations of the study

The researcher overcame the constraint of time and resource by carrying out sampling in the wards that the AVCD project had been training the women entrepreneurs considering the vast geographical area of Isiolo County. A research assistant was used in administering the questionnaires and phone interviews were also conducted. The questionnaires were in English and the research assistant interpreted the questions into local language where the respondents were illiterate.

1.9 Basic assumptions of the study

The researcher with the help of a research assistant used questionnaires to interview women entrepreneurs in MSEs in Isiolo County. The assumption was that the respondents provided accurate, reliable and valid information that contributed to this research. Finally, the research assumed that the study sample was a true representation of the whole population.

1.10 Definitions of significant terms used in the study

Accelerated Value Chain Development project (AVCD): This is the project that the researcher will be trying to determine its influence on the performance women entrepreneurs in Isiolo county.

Business Development Services (BDS): these are the business services offered by the AVCD project to the women entrepreneurs in Isiolo county. It includes training of the women to improve the performance of their businesses.

Entrepreneurial Skills: are the abilities portrayed by Isiolo women that enables them to start, develop, finance and succeed in their businesses.

Legal and Regulatory:

Legal; these are the legislations that have been put in place that may affect the performance of women enterprises in Isiolo. They are the laws of the land and public policy.

Regulatory; these are the rules made by the county government of Isiolo on how the businesses should be run and in return may influence the performance on these enterprises.

Micro and Small Enterprises (MSE):

Micro Enterprise: It is an enterprise whose annual turnover does not exceed Ksh. 500,000 and whose total employee is less than 10 (ILO, 2000).

Small Enterprise: it is an enterprise whose annual turnover is Ksh 500,000-5,000,000 and whose employee number is between 11-50 (ILO, 2000).

Political and economic:

Political; they are the activities, actions and policies that are used to influence and hold power in the central government or county government that may influence the performance of the women owned businesses.

Economic; It is the organization of the money, industry and trade of Isiolo County and how it may influence the performance of the businesses of women entrepreneurs in that region.

Socio-Cultural:

Social factors; are the factors that affect the lifestyle of women in Isiolo County such as religion, family or wealth and they tend to change over time.

Cultural factors; are factors that touch on the beliefs, moral values, traditions and behavior of women in Isiolo County.

Women entrepreneurs: These are women who control their businesses in terms of starting, running and making decisions.

1.11 Organization of the study

The research project is divided into five chapters. Chapter one; gave the back ground of the study by introducing what MSEs are, how women have been involved in these MSEs and the role of the AVCD project. It then discussed the statement of the problem and the reason why the researcher carried out this study. It looked at the purpose of the study, objectives of the study, the research questions that were answered in the study, significant of the study, basic assumptions of the study by the researcher, limitations, delimitations and definition of significant terms used. Chapter two; focused on review of literature relevant to the study, the theories in the theoretical framework, conceptual framework, gaps and summary of the literature reviewed. Chapter 3; covered the research methodology employed by the researcher which included; research design, target population, sample size & sampling procedures, data collection instruments, data collection procedures, data analysis techniques, ethical considerations and operational definition of the variables. The fourth chapter presented an analysis, discussion, and interpretation of results. The results were presented in form of figures and tables. The fifth chapter presented the summary of the results, the discussion, and conclusion drawn from the analysis and results aimed at achieving the objectives of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter discusses existing literature on the factors which affect the performance of micro and small-scale enterprises. Also, it provides the conceptual framework, which outlines the relationship between the independent variables and dependent variable.

2.2 Performance of women entrepreneurs in the accelerated value chain development project

Women entrepreneurs have become important to economic development. Their contribution being economic and social is very positive for the global economy. Many researchers and economists consider female entrepreneurship as a major contributing factor to the growth of an economy. Some researchers have even claimed that female entrepreneurship could become one of the solutions to the actual economic crisis (Avolio Alecchi, 2010)

Generally, women start and run businesses that are smaller than those being run by their male counterparts. These businesses are mostly in the informal sector and not in the high added value sectors with growth potential. This is attributed to the challenges they face in gaining access to credit, information, potential markets, technology, dealing with family obligations and social norms in their communities (Mehmeti & Dobranja, 2017). Mehmeti and Dobranja, carried out a survey in Kosovo which revealed that the highest number of women owned businesses were in the trade sector, service sector and production activities. In the trade sector they are mostly concentrated in selling food products, clothes and cosmetics. In the service sector; hair and beauty salons, health service providers and day care centers. While in the production activities, they are involved in textile, dairy vegetables and pastry production. Most of these women owned businesses don't hire employees and those that do, employ up to four people. Despite their significant contribution to the economy, they are yet to reduce the number of unemployed by creating more jobs in their businesses.

Success is perceived differently by the female and male entrepreneur. The male entrepreneur tends to evaluate success based on revenues and sales forecast while the female entrepreneur values a balance on life factors. It is no wonder that the annual revenues earned by men owned firms are 70% more (Ince, 2012).

Female entrepreneurs in developing countries tend to have lower returns. Those that have crossed over into traditionally male dominated sectors double their revenues. These women venture in manufacturing, construction, transportation, wholesale distribution and communication businesses. They are also active in finance, high technology and entertainment industries (World Bank Group, 2015). These businesses in the male sectors perform better, earn higher profits and hire more employees.

2.3 Socio-Cultural factors and performance of women entrepreneurs in the accelerated value chain development project

Social and cultural factors are among the main determinants of sustainable entrepreneurial skills. Although most people and researchers define entrepreneurship as much attributed to economics, socio-cultural plays a significant role in creating and modelling entrepreneurs. Research shows that lifestyle and environment determine whether a person possesses entrepreneurial interests. According to Rauch and Frese (2007), ideas of business creation and the successive achievements in entrepreneurship are positively correlated to personal behaviours and character traits. Therefore, the traits which a person gains from childhood to adulthood contribute much to the future entrepreneurial interests and decisions. Another study conducted in Turkey to investigate the relationship between character traits and entrepreneurship found that children were more likely to gain entrepreneurial skills from their fathers (Boz & Ergeneli, 2014) compared to mothers. Therefore, fathers contributed much in mentoring their children – and this is because of the vigour and confidence men possess. Boz and Ergeneli (2014) also found that entrepreneurs were described as innovative, risk-takers, good communicators and responsible. These findings are concurrent with the meta-analysis findings which focused on the relationships between personality traits and entrepreneurship (Rauch & Frese, 2007).

Motivation is another important core towards building a successful entrepreneur. Every individual needs to be motivated in order to gain substantive energy to focus, hence increasing the chances of success. According to an analytical study conducted by Rey-Martí, Tur, and Mas-Tur (2015) that focused on entrepreneurs' motives in an organizational setting; it was found that women entrepreneurs who focus on a good life-business are less likely to become better entrepreneurs. It was also found that women entrepreneurs with risk-taking characteristics had increased chances of success in their enterprises.

Raman and Jayasingam (2008) conducted a descriptive study in Malaysia where they compared women entrepreneurs and non-entrepreneurs on different motivational levels. They classified women working who worked in administrative positions as non-entrepreneurs and those who owned small and medium enterprises as entrepreneurs. In this study, which included 255 women entrepreneurs found that the entrepreneurs were more educated compared to the non-entrepreneurs – hence the motivation. Also, this study proved that most entrepreneurs were from rural areas, hence having intrinsic motivation, unlike the non-entrepreneurs who mostly originated from towns.

In addition, a study based in Manitoba with a sample size of 95 women showed that there is no significant difference between the women entrepreneur's support and training needs regardless of whether they originated from the rural or urban setting (Davis, 2011). In a similar study conducted in Somalia by Ali and Ali (2014), it was found that women small and medium enterprises were poorly performing because they were characterized by a focus on social recognition. In addition, they did not focus on collaborations and mergers compared to men.

Entrepreneurship is also affected by religion in different ways depending on the denomination. In an analytical study conducted at Democritus University of Thrace, Greece, comparing Muslim and Christian women entrepreneurs, it was found that there is a direct relationship between religion and entrepreneurship. Further, they established a significant difference in educational choices made by Christians and Muslims (Papageorgiou, 2012). Therefore, mode of education strengthened the association between religion and entrepreneurship. Papageorgiou (2012) also ascertained that religion contributed much to the type of businesses women established.

Muslim communities are described as being more conservative towards women which affects their entrepreneurial decisions and success. Therefore, women in these communities do not enjoy same rights as their men counterparts. This claim is in contrast to the findings of a study which was done at the University of Chittagong, Bangladesh by Ullah et al. (2013). The study found that the Islamic state is not against women engaging in entrepreneurship, although every act in Muslim is defined as worship if done with the intention of pleasing Allah. Therefore, according to Ullah et al. (2013), Muslim women are free to be involved in businesses among other related activities. In addition, it is known that Muslim have various religious customs and believes, hence they own modes of financing and conducting business – for instance, the existence of Islamic banks.

2.4 Entrepreneurial skills and performance of women entrepreneurs in the accelerated value chain development project

Entrepreneurial knowledge and skills are very important in the management of successful businesses. In addition, studies have shown that there is a significant association between entrepreneurial skills and the ability to make rightful entrepreneurial decisions. (Ali & Abdel Hafiez, 2014) conducted a study on Somalian women who own micro and small enterprises. Amongst his objective was to access the impact of innovation on the success of these businesses. According to this study, entrepreneurs who make a proactive business decision based on their entrepreneurial skills are more likely to make decisions which are not affected by changes in the business environment. They also found that it is important for women entrepreneurs in Somalia to combine their skills and business orientation in order to thrive and gain sustainability in business.

Financial literacy is another crucial factor in entrepreneurship. It can be categorized as one of the main core features of entrepreneurial skills. In a study done in Kitui County, Kenya to access the influence of access to finances on micro and small enterprises, it was found that women faced challenges in accessing finances for their businesses. Also, because of inadequate access to finances, most of the businesswomen stated that they did not choose their preferred enterprises because there was collateral security to access finances (Mbiti et al., 2015). Therefore, understanding how to access finances from various financial institutions is very important for entrepreneurs to access funds to establish their businesses (Lusardi & Mitchell, 2014).

According to Mwobobia (2012), lack of education is among the main issues faced by women who wish to be entrepreneurs. As a result, they opt to engage in traditional entrepreneurship opportunities such as hairstyling and selling agricultural products in their local setting. This has led to fewer women growing significantly in business. The government in collaboration with non-governmental organizations has taken the initiative of creating seminars to educate youth and women on entrepreneurial skills. Rauth (2014) states that educated women are more stimulated and motivated to become entrepreneurs. Moreover, they need a lot of support and training to upgrade their skills. This is because family responsibilities occupy much of their time, hence having limited time to upgrade their skills in entrepreneurship.

Women entrepreneurs can be rated according to their entrepreneurship competencies. This can quantify based on education level and years of experience in the business. However, the type of

entrepreneurship might determine the level of experience an individual possesses. Based on a study carried out in Indonesia by Ismail (2014), it was found that most Indonesian women entrepreneurs would be defined by their urge to make entrepreneurial achievements, market awareness and endurance among others. These characteristics were analyzed based on the differences in the scales of business. The need for achievement, risk-taking characters and social orientation was found to be significantly different among the groups.

Further studies have been done to check whether there is a direct relationship between entrepreneurship and entrepreneurial success. Matlay (2008) studied a group of entrepreneur graduate longitudinally from eight high-end institutions in the UK for 10 years. These graduates were followed for ten years and data was recorded on their progress in entrepreneurship through in-depth telephone interviews. From the analysis which focused on the progress from graduation into entrepreneurship established that around 53% were sole traders and 47% owned and managed micro enterprises after the first years. After 5 years, sole traders reduced to 31%, micro-business owners increased to 62% and 7% owned small businesses. Later after 10 years, only 14.5% operated as sole proprietors, 56.4% owned micro-businesses and 29.1% owned and managed small businesses. In addition, there was successful business partnership within the graduates. Finally, Matlay (2008) concluded that entrepreneurship education was positively related to entrepreneurial success.

In terms of entrepreneurship skills, “possession of relevant skills and experience helps ensure the survival of a business at start-up, its future performance and growth”. This is particularly the case for business skills and specific experience in similar businesses (Tundui & Tundui, 2012) which also enable business owners to build a growth-oriented business.

2.5 Business development services (BDS) and performance of women entrepreneurs in the accelerated value chain development project

A lot of research has been done to assess and evaluate the impact of financial business development services on the performance of micro and small enterprises. However, no much information on the impact of non-financial BDS such as accessibility of services offered & their appropriateness on the performance of businesses, especially micro and small enterprises owned by women. Accessibility and appropriateness of services and products offered are among the main factors

which determine the performance a business. This is because of the decision to purchase of dependent on the ability to solve the quest of the customer.

Business development services comprise non- financial services that are aimed at capacity building. They include training services, marketing and institutional support. Management training of MSEs focuses on building the capacity of entrepreneurs, by transferring of relevant knowledge and skills needed to successfully run the enterprise (F. Mwobobia, 2012).

BDS consist of skills in financial management, marketing, human resources management and entrepreneurship training – e.g. Christian Industrial Training Centers (CITC's) in Kenya, Civil Society/ Community Based Organizations, Federation of Kenya Employers (FKE), Voluntary Service Overseas (VSO), Kenya Institute of Management (KIM), the Kenya Institute of Business Training (KIBT) and others including a number of NGOs and/or donor funding groups as highlighted by Mwobobia (2012).

Due to the improved technology, business people can use the existing media to advertise their products, hence improving their accessibility. This business strategy also helps in reaching more potential buyers. According to Jones, Borgman, and Ulusoy (2015), use of social media and websites for advertising products and services enhances customer relationships, improves awareness, improves the chance of reaching customers on a global scale and it increases the number of new customers.

In the last decade, mode of payments has improved into more efficient methods such as using credit cards and mobile money transfers. Mbogo (2010) did a study to assess the impact of mobile payments to micro and small enterprises, a case of M-Pesa in Kenya. It was found that use of mobile money transfers as a mode of payment and its accessibility enhanced the success and profitability of micro and small enterprises.

2.6 Legal and regulatory factors and performance of women entrepreneurs in the accelerated value chain development project

Legal and regulatory factors significantly affect the success of entrepreneurs despite the location of the business. The local or the national government can implement policies, laws and regulations which affect micro and small enterprises either directly or indirectly. Sometimes, policies in the internal management of the small business might affect the success and profitability of the

enterprises. Therefore, the decisions that the women entrepreneurs are directly linked to the probability of success and growth. Laws and regulatory implementation might put new investors, women and youth at more risk of failing due to the scarcity of resources. In this case, the government is tasked with the responsibility of ensuring that policy development does not threaten the emergence and success of the small and micro business.

Nawaser et al., (2011) performed a study in Iran to test whether motivational and legal barriers have significantly affected the development and growth of entrepreneurship. They concluded the Iranian laws and regulations were the main contributors to the failed entrepreneurship. Also, they stated that banking laws and regulations were among the main barriers to entrepreneurship in the country. In another study aiming at ranking the main barriers of success for women in entrepreneurship in Islamic Azad University, it was found that legal dimension was identified as among the main issues alongside financial and educational factors among others(Ashkezari & Ashkezari, 2013).

Wendy and Siong-Choy (2008) wrote a scientific paper on the policy recommendations for improving women entrepreneurs in Malaysia. The focus of the study was to assist the government in identifying women entrepreneurs from the society. In this case, the researchers would provide policy recommendations which would help in encouraging women into entrepreneurship. The research would also help the Malaysian women in understanding entrepreneurship. As a result, more women would engage in business after the government has streamlined the business regulations. Based on the literature search in the study, the researchers were confident that the recommendations would not only be helpful to the government but also to the non-governmental organizations and women entrepreneurs.

Tax regulations are among the main legal issues which may possibly exploit micro and small enterprises in cases where the rates are inflated, hence creating an unfavourable environment for business operations. Mucai et al., (2014) did research on tax planning and the performance of micro and small enterprises. The researchers state that it is a requirement for small-scale enterprises to have tax control policies so that the applicable laws are followed correctly. The study findings state that tax planning and legal forms of small enterprises had no relationships. In a study done at Githunguri district, Kenya, it was found that coffee production and marketing was highly

affected by government policies (Gathura, 2013). Gathura (2013) recommended for better marketing and financial policies to help the farmers make profits.

Kyalo (2013) did a study in Kitale, Kenya to identify the factors which hinder women from succeeding in micro and small businesses. The study found that social, financial, demographic and legal factors affected the growth micro and small enterprises owned by women in Kitale Municipality. Based on such research reports, the concerned bodies can use them to help the affected. For instance, Mwobobia (2013) recommends that banks should provide full support in ensuring that women access funds and they are provided with repayment options. For example, educating entrepreneurs the essence of loans, providing loan repayment extensions and providing assets as loans to help the entrepreneur management their enterprises well. Providing support to women entrepreneurs, it would be an effective motivation method.

2.7 Theoretical Framework

A theoretical framework is the base on which the researcher builds and supports the research study. It serves as the structure and rationale of the study and without it the structure and vision of the study becomes unclear (Grant & Osanloo, 2014).

2.7.1 Theory of performance

Theory of performance is a framework which is used to explicate the understanding of performance improvements as a subset of performance. According to Elger (2007), some of the factors which contribute to performance improvements are unchangeable and others can be influenced by people. In addition, Elger (2008) states that immersion, which brings the elements of social, physical and environmental aspects that could possibly elevate the level of performance. The performer's mindset set is also another core value according to the theory of performance. It has been also stated that levels of skills, fixed & personal factors and level of identity, knowledge and context determine the current state of performance. Performance goes hand in hand with results. Therefore, for one to be considered as performing they should be able to produce not just results, but measurable results. Performance is a means of power and knowledge that guarantees management performance and technological performance (Miriam & Art, 2001). According to (Elger, 1962), developing performance is a journey and level of performance is the location in the journey.

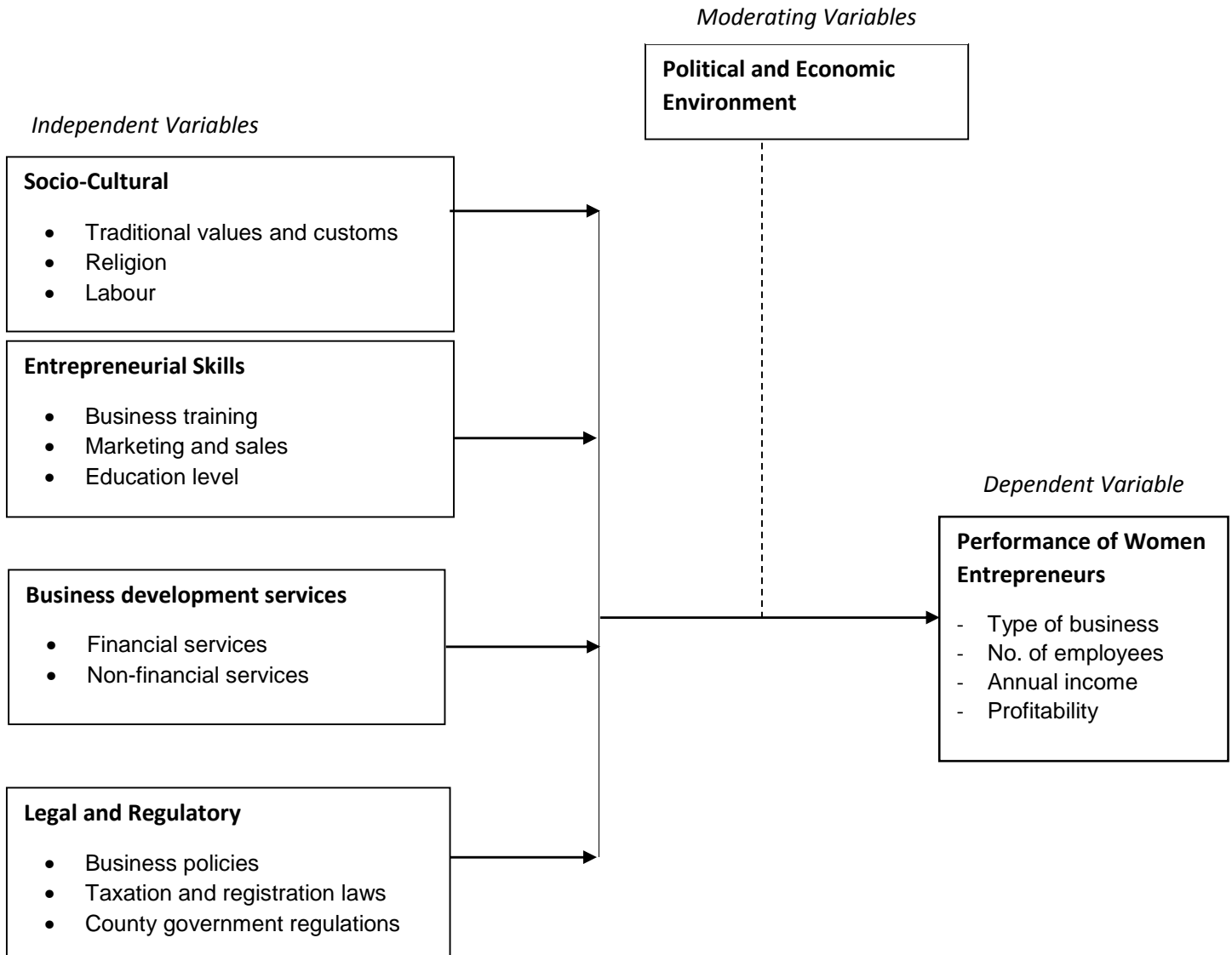
2.7.2 Sociological Theory

According to this theory, social cultures are held as the main forces towards entrepreneurship. Therefore, the entrepreneur is bound by the expectations of the community which are based on the taboos, customs and religious beliefs. Social life is thought about in a scientific manner by looking at how the societies are changing and developing, gender, the social behavior and structure (Fang, Xiao, & Peng, 2017). Social relations bring out the aspect of ethnicity and it focuses on individuals or social groups intended to improve the relations of two or more people (Mucha, 2003). Joshi & Bista, (2007) states that sociological theory consists of three perspectives. The functionalist perspective which implies that the society is a system with interconnected parts that work together to ensure a state of social balance. The conflict perspective; which looks at which groups in the society have power and are benefiting from a social arrangement. The third perspective is the symbolic interactionist perspective which looks at the bigger picture of the society and how social problems are affected at the institutional level. Sociology is considering the relationships between people and how they relate to the environment.

2.8 Conceptual framework

According to Mugenda (2008), it is defined as a model useful for portraying the relationships between variables diagrammatically or graphically. It enables the researcher to quickly sight the proposed relationship and test it to determine significance. The conceptual framework depicts the relationship of social-cultural factors, entrepreneurial skills, business development services, legal and regulatory factors as influencing the performance of women entrepreneurs.

Figure 1: Conceptual framework



2.9 Knowledge Gaps

Women entrepreneurs continue to grow steadily globally (Dr.Siong-Hoy, Chong & Wendy Ming-yen, 2007). A positive shift in the female participation in entrepreneurship activity has also been reported (Global Entrepreneurship Monitor (GEM), 2018). Women are becoming a very significant economic group and therefore more efforts are required to nurture them in taking up entrepreneurial activities. The ultimate goal should be to foster an environment that inspires and reassures women to see entrepreneurship as a “viable career option, equips them with the tools to create the type and quality of business each wishes to build, and creates awareness among

stakeholders who will support their efforts” (Kelley et al., 2015). Nevertheless, few studies have focused on women and data segregation on their performance are rather rare.

It has been reported elsewhere that much of the research conducted 3 decades ago identified business challenges specific to women entrepreneurs and provided recommendations for overcoming them, and also reported some of the difficulties they face such as obtaining start-up funds, financial management, and development of effective marketing and advertising (Greene, Hart, Gatewood, Brush, & Carter, 2003). However, the baseline understanding of the central issues and the current state of research about women’s performance in micro & small enterprises, including business growth, and access to financing has not been exhausted and thus there is a paucity of data on the same.

As Gertrude Stein notes “An entrepreneur is an entrepreneur is an entrepreneur,” and it, therefore, should not matter what size, shape, colour, or sex the entrepreneur might be (Greene et al., 2003). However, the explanation for the behaviour of women entrepreneurs and its gender-related distinctiveness is seen as complex and multifaceted (Minniti, 2009). The entrepreneurship literature has not filled the gaps in understanding of entrepreneurial behaviour, and hence performance, in overall.

Throughout entrepreneurship literature, the gaps between policy and its implementation, and an altogether unfavorable business environment have not been sufficiently tackled, more so, in an increasingly changing global environment where there is rapid technological advances and globalization seem to have an influence on women’s advances on entrepreneurial front and thus no reliable data and/or research relating to performance exists particularly on addressed in this present study.

Undoubtedly, studies are needed in many areas of entrepreneurship; however, there is also a paucity of research associated with women’s opportunity recognition and influences of their performance, which will be broadly addressed by this study. Given the significance of the concept of performance already looked at elsewhere in this study, within entrepreneurship research, the studies are rather fragmented and thus the factors that will be looked at in this study have not been decisive to a larger extent. This present study, therefore, will address the gaps in the literature concerning the aforesaid factors that influence women’s performance guided by the conceptual framework aforementioned in section 2.8.

2.10 Summary of literature review

This chapter looks at the factors influencing the performance of women entrepreneurs in micro & small enterprises: the case of the accelerated value chain development project, Isiolo County, Kenya. The theories used to explain the study are the theory of performance and sociological theory. The empirical and theoretical literature on socio-cultural factors influences, the scholarly work on the extent of entrepreneurial skills influence, business development skills influence and how legal and regulatory factors influence the performance of women entrepreneurs have been adequately tackled. A conceptual framework illustrating the relationship between the variables (Mugenda & Mugenda, 2012) has also been gleaned from the literature reviewed and the background information to guide this study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses the research methodology employed in the study. It includes research design, target population, sample size and sampling procedures, data collection instruments, data collection procedures, data analysis techniques, ethical considerations and operational definition of the variables.

3.2 Research Design

It is the arrangement of conditions for collecting and analyzing data in a manner that aims to combine relevance to the research purpose with economy in procedure and the conceptual structure within which research is conducted (Kothari, 2004). The research design creates the foundation of the entire research work and helps in performing the chosen tasks easily and in a systematic way (Rajasekar, Philominathan, & Chinnathambi, 2006). The approach of this study was both quantitative and qualitative and the design descriptive survey. The descriptive design was concerned in describing the characteristics of an individual or a group (Mugenda & Mugenda, 2003) and the survey was used to collect data from the members of the population. The research instrument used was the questionnaire because it could be administered to a large population which saved time for the researcher and it was less costly. In this case, the researcher attempted to answer questions by analyzing the specific variables that influence performance of women entrepreneurs in MSEs.

3.3 Target Population

A population refers to all the individuals or units of interest (Hanlon & Larget, 2011). The target population included women entrepreneurs in both formal and informal enterprises in Isiolo County. They carry out various business activities such as, bones & horn value addition, hide and skin value addition, beef value addition- nyinyiri, bee keeping, poultry farming, running food stalls, groceries, clothes, mobile phone charging units among others within existing livestock markets. The researcher concentrated on the 995 women entrepreneurs who have been trained by the AVCD project. Source: Isiolo County AVCD BDS training report, 2017.

3.4 Sample size and sampling procedures

Sampling is the act of collecting data in a sub group of a population where the population is large or located in different geographical areas (Phrasisombath, 2009). The researcher then determines the sample size and sampling procedure to be followed.

3.4.1 Sample Size

A sample size is the number of items that will be selected from the population to constitute a sample. It should be representative, reliable and flexible (Kothari, 2004). The technique to use to collect the items is then decided. The sample frame of the study included a representative sample of 278 women entrepreneurs in 16 centres in 3 sub counties of Isiolo County. According to (Krejcie & Morgan, 1970) the appropriate sample size of a population of 995 women entrepreneurs is approximately 278. The researcher considers this suitable because of time and cost constraints.

Table 3.1: A sample frame of women entrepreneur respondents

Name of Centres	Population	Sample Size
Biliqo	20	6
Bulapesa	20	6
Chechelesi	15	4
Garbatulla	88	25
Guba dhidha	19	5
Isiolo central	121	33
Kambi Garba	123	34
Kinna	206	58
Kiwanjani	28	8
Kulamawe	39	11
Merti	34	9
Ngaremara	9	3
Odha	60	17
Oldonyiro	141	39
Rapsu	32	9
Tullu Roba	40	11
Total	995	278

3.4.2 Sampling procedures

This study applied cluster sampling technique and then drew samples using simple random method. Isiolo County is divided into sub counties. The researcher drew samples from 16 centres where the AVCD project has concentrated in training women entrepreneurs in MSEs. The population is also large, which makes this technique applicable (Mugenda & Mugenda, 2003). To get the sample size in every center, the researcher got the population per center multiplied it with the total sample size (from the Krejcie and Morgan table) and then divided it by the target population.

3.5 Data collection instruments

The researcher administered questionnaires to collect data from the respondents. It was considered ideal by the researcher because the respondents are scattered in different sub counties in the county of Isiolo and it was less costly and took less time. According to (Kothari, 2004) this instrument of data collection is free from bias by the interviewer since the answers are in respondent's words. They should be carefully constructed since it can lead to success or fail of the survey. The questions in the questionnaire should not be intrusive. The respondent should not feel like their lifestyle or belief is being judged (Canals, 2017).

3.5.1 Pilot testing of the instruments

Pre-testing is important because it enables the researcher to check ambiguity, acceptability, validity and reliability of the questionnaire (Williams, 2003). Pilot testing was done by the researcher to identify weaknesses that are inherent in the questionnaire and gather proxy data for selection of sample. 28 respondents were selected, which is 10% of the total sample size (Mugenda & Mugenda, 2003). The researcher carried out the pilot test in Isiolo Central, one of the sub counties in Isiolo County. The data collected was assessed to check whether the questions were understood and answered appropriately.

3.5.2 Validity of the Instruments

An instrument is said to be valid if it examines the research questions in an unbiased way and measures what it purported to measure accurately (Williams, 2003). According to (Kimberlin & Winterstein, 2008) it is the extent to which interpretation results are warranted which will depend on the test's intended use. Validity in this study was determined using content validity. Content determined if the statements in the questionnaire represented the objectives of the study. The

researcher consulted with the proposal supervisor and the Field Coordinator of Isiolo County, a staff of the AVCD project to assess the validity of the research instrument. The questionnaire was pretested on a small group of women in the target population to highlight questions that are ambiguous or irrelevant and carry out the necessary corrections. Data from the pilot test was used by the researcher to determine the validity of the research instrument.

3.5.3 Reliability of the Instruments

It is stated by Zohrabi, (2013) that a good research instrument deals with replicability, dependability and consistency of results over time. To determine reliability, the research instrument was subjected to a split-half method. The pilot test was divided randomly into two parts using an even-odd approach. The scores of each half of the test was recorded. A correlation coefficient was then calculated using the Pearson Product Moment Correlation formula. The test score was 0.84, indicating very high reliability. If the correlation is 0.8 or greater than, it will be described as strong, whereas a correlation of less than 0.5 will be described as weak (Field, 2006).

3.6 Data collection procedures

The researcher obtained an introduction letter from the University and use it as an introduction to the respondents. Consent forms were provided to the respondents to ensure that confidentiality of information given was guaranteed. The researcher administered the questionnaires to the 28 sampled women entrepreneurs in Isiolo Central with the help of a research assistant to ensure that the questions are interpreted correctly where the respondents were illiterate, have low education levels or do not understand English or Kiswahili. The researcher then administered the questionnaire to the respondents in the remaining 13 centres and 3 key informants. The respondents in centres that were very far from Isiolo central, the researcher conducted phone interviews to save on time and cost.

3.7 Data analysis techniques

Data is collected, processed and then analyzed. In processing there is editing, coding, classification and tabulation of the data collected. Once this is done, data analysis commences (Kothari, 2004). Data from questionnaires was coded and logged in the computer using Statistical Package for Social Science (SPSS) version 23. The researcher then computed descriptive statistics to analyze data. The analyzed data was then presented in frequency tables and percentages. Qualitative data was organized into content to identify similarities that supplement the quantitative data.

3.8 Ethical considerations

The researcher informed the respondents on the purpose of the study and assured them that their identity would remain anonymous. This was done by coding the questionnaires. Before any interview was done, permission was sought from the respondents. Research permits were obtained from the relevant authorities before commencement of the research.

Table 3.2: Operational definition of the variables

Objective of the study	Variable	Indicator	Scale	Data Collection Method	Research Design	Data analysis method
To determine how socio-cultural factors, influence the performance of women entrepreneurs in the accelerated value chain development project.	Independent	<ul style="list-style-type: none"> - Traditional values & customs - Religion - Division of Labour 	Ordinal	Questionnaire	Qualitative	Descriptive statistics: Frequencies, Percentages, Measures of central tendency (mean and standard deviation)
To assess the extent to which entrepreneurial skills influence the performance of women entrepreneurs in the accelerated value chain development project.	Independent	<ul style="list-style-type: none"> - Lack of business training - Poor marketing and sales efforts - Education levels 	Ordinal	Questionnaire	Qualitative	Descriptive statistics: Frequencies, Percentages, Measures of central tendency (mean and standard deviation)

<p>To establish how non-financial business development services (BDS) training offered by the accelerated value chain development project influence the performance of women entrepreneurs</p>	<p>Independent</p>	<ul style="list-style-type: none"> - Accessibility of services offered - Appropriateness and effectiveness of services offered 	<p>Ordinal</p>	<p>Questionnaire</p>	<p>Qualitative</p>	<p>Descriptive statistics: Frequencies, Percentages, Measures of central tendency (mean and standard deviation)</p>
<p>To determine how legal and regulatory factors influence the performance of women entrepreneurs in the accelerated value chain development project.</p>	<p>Independent</p>	<ul style="list-style-type: none"> - Policies, Laws and regulations 	<p>Ordinal</p>	<p>Questionnaire</p>	<p>Qualitative</p>	<p>Descriptive statistics: Frequencies, Percentages, Measures of central tendency (mean and standard deviation)</p>

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents the findings of the study after collection of data, analysis, presentation and interpretation. The research instrument used to collect data was the questionnaire guided by the four objectives of the study which was; to determine how socio-cultural factors influence the performance of women entrepreneurs in the accelerated value chain development project, to assess the extent to which entrepreneurial skills influence the performance of women entrepreneurs in the accelerated value chain development project, to establish how business development services (BDS) offered by the accelerated value chain development project influence the performance of women entrepreneurs and to determine how legal and regulatory factors influence the performance of women entrepreneurs in the accelerated value chain development project. The findings have been presented in frequency tables, percentages, mean values, standard deviation and explanations.

4.2 Questionnaire Return Rate

The respondents of the study were solely women entrepreneurs in micro and small enterprises who have been trained by the AVCD project. The targeted women respondents were 278 in 16 centres in Isiolo County. Only 187 questionnaires were filled and returned from 13 centres. The response rate was 67% which is considered good for analysis and reporting according to (Mugenda and Mugenda, 2003).

Table 4.1: Questionnaire response

Name of Centres	Response
Bulapesa	6
Chechelesi	3
Garbatulla	10
Guba dhidha	5
Isiolo central	50
Kambi Garba	26
Kinna	20
Kiwanjani	12
Kulamawe	6
Merti	4
Odha	29
Rapsu	2
Tullu Roba	14
Total	187

Table 4.1 shows the number of respondents in the 13 centres. The researcher and research assistant were not able to get responses in 3 centres because of language barrier, time and cost constraint.

4.3 Demographic Information

The characteristics of the respondents considered was the age, education and training, years in business and annual revenue of the businesses.

4.3.1 Age distribution of the respondents

The respondents age brackets are represented in Table 4.2.

Table 4.2: Age Group

Age	Frequency	Percent
Below 18 years	0	0
18-25 years	0	0
26-35 years	61	32.6
36-45 years	63	33.7
46-50-years	28	15.0
Above 50 years	35	18.7
Total	187	100

Table 4.2 shows the age group of the respondents. None of the respondents were below the age of 26 years. Between 26-35 years the respondents were 61(32.6%), between 36-45years they were

63(33.7%), between 46-50 years were 28(15%), above 50 years were 35(18.7%). The results show that majority of the respondents were between the ages of 36-45 years. Within this age bracket the women entrepreneurs are mature, confident and can overcome business challenges. It is unlikely that the businesses will close down prematurely.

4.3.2 Education and training

The study sought to ascertain the education level of the respondents. The findings are shown in Table 4.3.

Table 4.3: Education Level

Education	Frequency	Percent
None	57	30.5
Primary certificate	80	42.8
Secondary certificate	50	26.7
Diploma	0	0
Bachelor's degree	0	0
Post graduate degree	0	0
Total	187	100

Out of the total respondents 57(30.5%) were illiterate. They were above 45 years of age. Some could only write their names and others didn't have a clue. They however know how to sell their products at a profit and count money. For record keeping in their businesses, they are helped by their children and grandchildren. Majority of the respondents 80(42.8%) were primary certificate holders and 50(26.7%) were secondary certificate holders. None of the respondents had tertiary education because they got married immediately after high school. This indicates that the women entrepreneurs therefore, had basic education and are good candidates for business training to increase productivity in their businesses.

4.3.3 Years in business

The respondents were asked to indicate the years they had been operating their enterprises. The findings were as below.

Table 4.4 Years in business

Years	Frequency	Percent
1-4 years	92	49.1
5-8 years	63	33.7
9-12 years	16	8.6
13-16 years	5	2.7
Above 16 years	11	5.9
Total	187	100

Table 4.4 sought to find out the operation experience of the respondents in the Micro and Small enterprises. It was found that majority of the respondents 92(49.1%) had been in operation between 1-4 years. 63(33.7%) had been in operation between 5-8years. 16(8.6%) had been in operation between 9-12 years. 5(2.7%) had been in operation between 13-16 years, and those who had been in operation for above 16 years were 11(5.9%). This indicates that majority of these MSEs are in the early stages of their businesses and the trainings being done by the AVCD project will make a big difference in the way the women entrepreneurs run their businesses in future to ensure growth.

4.3.4 Annual revenue of the business

The study sought to determine the annual income of the enterprises to determine if these businesses are within the micro enterprises threshold.

Table 4.5 Annual Income of the business

	Income (KES)
Minimum Annual Income	28800
Maximum Annual Income	408000
Mean Annual Income	163360.43
Std. Deviation	103801.24

Table 4.5 indicates the minimum annual income of the enterprises as Kes 28,800 while, the maximum annual income of the enterprises as Kes 408,000. This confirms that these enterprises are micro enterprises. (ILO, 2000) states that a micro enterprise is a business activity whose annual turnover does not exceed Kes 500,000. Moreover, the mean annual income of the population from which the respondents were drawn is Kes 163,360.43 with a standard deviation of Kes 103,801.24.

4.4 Socio-Cultural factors and performance of women entrepreneurs in the accelerated value chain development project

The first objective of the study was to determine how socio-cultural factors influence the performance of women entrepreneurs in the accelerated value chain development project. The findings are shown in Table 4.6

Scale - 5=Strongly Agree, 4=Agree, 3=Neutral, 2 =Disagree, 1=Strongly Disagree

Table 4.6 Socio-Cultural factors and performance of women entrepreneurs

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Std. Dev
I am an entrepreneur because I value social recognition	0(0.0)	172(92.0)	15(8.0)	0(0.0)	0(0.0)	3.9	0.3
Religion has contributed to the type of business I am doing	0(0.0)	12(6.4)	0(0.0)	140(74.9)	35(18.7)	1.9	0.7
Religion has affected the decisions I make in my business	5(2.7)	29(15.5)	0(0.0)	119(63.6)	34(18.2)	2.2	1.0
Religion determines the type of institution I get credit facility from	92(49.2)	89(47.6)	0(0.0)	0(0.0)	6(3.2)	4.4	0.8
I normally consult a male figure before making any decision in my business e.g husband or religious leader	30(16.0)	117(62.6)	6(3.2)	29(15.5)	5(2.7)	3.7	1.0
Family responsibilities occupy most of my time and therefore unable to dedicate enough time in the business	6(3.2)	67(35.8)	40(21.4)	68(36.4)	6(3.2)	3.0	1.0
I experience tough competition from the male entrepreneurs in my line of business	51(27.3)	96(51.3)	5(2.7)	17(9.1)	18(9.6)	3.8	1.2
Mean of Means						3.3	

Table 4.6 shows responses on how social cultural factors influenced the performance of women entrepreneurs in the accelerated value chain development project.

The respondents were asked to indicate whether the women were entrepreneurs because they valued social recognition; 172(92.0%) respondents agreed, 15(8.0%) were neutral with a mean of 3.9 and a std. deviation of 0.3. Majority of the respondents therefore agreed that they were entrepreneurs because they valued social recognition. They like to feel part of and are making a difference in the community.

The respondents were asked to indicate if religion had contributed to the type of business the women entrepreneurs were doing; 12(6.4%) respondents agreed, 140(74.9%) disagreed, 35(18.7%) strongly disagreed with a mean of 1.9 and a std. deviation of 0.7. Therefore, majority of the respondents disagreed that religion had contributed to the type of business the women entrepreneurs were doing. Most of the women believed that they can engage in any business and not feel like they must adhere to religion.

The respondents were asked to indicate if religion had affected the decisions the women entrepreneurs made in their businesses; 5(2.7%) respondents strongly agreed, 29(15.5%) agreed, 119(63.6%) disagreed, 34(18.2%) strongly disagreed with a mean of 2.2 and a std. deviation of 1.0. Majority of the respondents disagreed that religion had affected the decisions the women entrepreneurs made in their businesses. Despite the Islamic religion being an important component in their businesses, the women confessed that religion did not affect the decisions they made in their business but most agreed that any credit taking should be done in accordance to Islamic laws.

The respondents were asked to indicate if religion determined the type of institution the women entrepreneurs got credit facility from; 92(49.2%) of the respondents strongly agreed, 89(47.6%) agreed, 6(3.2%) strongly disagreed with a mean of 4.4 and std. deviation of 0.8. Majority of the women entrepreneurs strongly agreed that religion is an important factor when it comes to determining which institution to get credit from. The institutions must be sharia compliant. The respondents were asked to indicate if the women entrepreneurs normally consult a male figure before making any decision in their business e.g husband or religious leader; 30(16.0%) strongly agreed, 117(62.6%) agreed, 6(3.2%) were neutral, 29(15.5%) disagreed, 5(2.7%) strongly disagreed with a mean of 3.7 and a std. deviation of 1.0. Majority of the women entrepreneurs agreed that consulting a male figure was paramount in decision making. It ensured that there was no conflict in the household, it generated better ideas for the businesses and when the women required collateral it could mostly be provided by the male figure.

The respondents were asked to indicate whether family responsibilities occupied most of the time of the women entrepreneurs and were unable to dedicate enough time in the business; 6(3.2%) strongly agreed, 67(35.8%) agreed, 40(21.4%) were neutral, 68(36.4%) disagreed, 6(3.2%) strongly disagreed with a mean of 3.0 and a std. deviation of 1.0. Almost an equal number of women respondents agreed and disagreed that family responsibilities occupied most of their time

and were unable to dedicate enough time in the business. Though, most agreed that time management was an important factor in ensuring balance between time spent in the business and carrying out family responsibilities.

The respondents were asked to indicate if they experienced tough competition from the male entrepreneurs in their line of business; 51(27.3%) strongly agreed, 96(51.3%) agreed, 5(2.7%) were neutral, 17(9.1%) disagreed, 18(9.6) strongly disagreed, with a mean of 3.8 and std. deviation of 1.2. Majority agreed that there was tough competition from the male entrepreneurs because the men have less domestic responsibilities hence devoted more time in the business, men have more capital to expand business and are experienced in marketing business products.

The aggregate mean on the responses on whether socio-cultural factors influenced the performance of women entrepreneurs was 3.3. This shows that the overall sentiment of the women entrepreneurs is neutral and therefore, socio-cultural factors does not influence the performance of women entrepreneurs. However, when asked if religion determined the type of institutions they got credit facility from 92(49.2%) strongly agreed and when asked if religion had contributed to the type of business they were doing 140(74.9%) disagreed.

4.5 Entrepreneurial skills and performance of women entrepreneurs in the accelerated value chain development project

The second objective of the study was to assess the extent to which entrepreneurial skills influence the performance of women entrepreneurs in the accelerated value chain development project. The findings are shown in Table 4.7

Scale - 5=Strongly Agree, 4=Agree, 3=Neutral, 2 =Disagree, 1=Strongly Disagree

Table 4.7 Entrepreneurial skills and performance of women entrepreneurs

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Std. Dev
Training in business has improved the performance of my business	38(20.3)	143(76.5)	6(3.2)	0(0.0)	0(0.0)	4.2	0.5
Poor marketing and sales efforts has affected the revenues of my business	5(2.7)	39(20.9)	69(36.9)	62(33.2)	12(6.3)	2.8	0.9
AVCD project has had a role to play in increasing my entrepreneurial skills through trainings	27(14.4)	160(85.6)	0(0.0)	0(0.0)	0(0.0)	4.1	0.4
My education level and years of experience has affected the way I carry out my business	0(0.0)	0(0.0)	0(0.0)	119(63.6)	68(36.4)	1.6	0.5
I am financial literate. I understand how to access finances from various financial institutions to grow my business	16(8.6)	92(49.2)	73(39.0)	6(3.2)	0(0.0)	3.6	0.7
Mean of Means						3.3	

Table 4.7 shows responses on the extent to which entrepreneurial skills influence the performance of women entrepreneurs in the accelerated value chain development project

The respondents were asked to indicate whether training in business had improved the performance of the women entrepreneurs in the businesses; 38(20.3%) strongly agreed, 143(76.5%) agreed, 6(3.2%) were neutral with a mean of 4.2 and std. deviation of 0.5. Majority of the respondents agreed that training in business had improved the performance of their businesses and increased their entrepreneurial skills and performance.

The respondents were asked to indicate if poor marketing and sales efforts had affected the revenues of the businesses; 5(2.7%) strongly agreed, 39(20.9%) agreed, 69(36.9%) were neutral, 62(33.2%) disagreed and 12(6.3%) strongly disagreed. Majority of the respondents were neutral

on this statement. They did not feel like poor marketing and sales efforts had a role to play in affecting the revenues of their businesses.

The respondents were asked to indicate in their opinion if AVCD project had a role to play in increasing their entrepreneurial skills through trainings. The responses were; 27(14.4%) strongly agreed, 160(85.6%) agreed with a mean of 4.1 and std. deviation of 0.4. Majority of the respondents agreed that AVCD project had increased their entrepreneurial skills through training and it had a significant role to play in the performance of their businesses.

The respondents were asked to indicate if education level and years of experience had affected the way they carried out their business. The responses were; 119(63.6%) disagreed and 68(36.4%) strongly disagreed with a mean of 1.6 and std. deviation of 0.5. Majority of the respondents disagreed that education level and years of experience had affected the way they carried out their businesses. This shows that the women entrepreneurs believe they can run their businesses well despite their education levels and years of experience. 73% of these women had not gone to school or had primary certificates. Therefore, education level and years of experience is not significant in influencing the performance of women entrepreneurs.

The respondents were asked to indicate if they understood how to access finances from various financial institutions to grow their businesses. The responses were; 16(8.6%) strongly agreed, 92(49.2%) agreed, 73(39.0%) were neutral, 6(3.2%) disagreed with a mean of 3.6 and a std. deviation of 0.7. Majority of the respondents agreed that they knew how to access finances from various financial institutions and it had grown their businesses significantly.

The aggregate mean on the responses on whether Entrepreneurial skills influenced the performance of women entrepreneurs was 3.3. This shows that the overall feeling of the women entrepreneurs is neutral and therefore it does not influence the performance of women entrepreneurs even though, when asked if training in business had improved the performance of their businesses 143(76.5%) agreed and 119(63.6%) disagreed that education level and years of experience had affected the way they carried out the businesses.

4.6 Business development services (BDS) and performance of women entrepreneurs in the accelerated value chain development project

The Third objective of the study was to establish how business development services (BDS) offered by the accelerated value chain development project influence the performance of women entrepreneurs. The findings are shown in Table 4.8

Scale - 5=Strongly Agree, 4=Agree, 3=Neutral, 2 =Disagree, 1=Strongly Disagree

Table 4.8 Business development services (BDS) and performance of women entrepreneurs

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Std. Dev
The performance of my business has improved because of training in basic business development skills offered by the ACVD project	27(14.4)	160(85.6)	0(0.0)	0(0.0)	0(0.0)	4.1	0.4
I know how to market my products and to improve accessibility	6(3.2)	142(75.9)	39(20.9)	0(0.0)	0(0.0)	3.8	0.5
My business allows other modes of payments e.g mobile money transfers for customers to make payment	34(18.2)	35(18.7)	27(14.4)	74(39.6)	17(9.1)	3.0	1.3
My business has adopted structured approaches to management and planning which has improved the performance of my business	0(0.0)	96(51.4)	24(12.8)	67(35.8)	0(0.0)	3.2	0.9
The performance of my business has improved because I offer appropriate products in the market	6(3.2)	176(94.1)	5(2.7)	0(0.0)	0(0.0)	4.0	0.2
Mean of Means						3.6	

Table 4.8 shows responses on how the business development services offered by the accelerated value chain development project influence the performance of women entrepreneurs.

The respondents were asked if the performance of their businesses had improved because of training in basic business development skills offered by the ACVD project. They responded; 27(14.4%) strongly agreed and 160(85.6%) agreed with a mean of 4.1 and std. deviation of 0.4. Majority of the respondents agreed that the performance of their businesses had improved because of training in basic business development skills offered by the ACVD project. This shows that the AVCD project has played a significant role in improving the performance of these businesses.

The respondents were asked if they knew how to market their products and to improve accessibility. The responses were; 6(3.2%) strongly agreed, 142(75.9%) agreed, 39(20.9%) were neutral with a mean of 3.8 and std. deviation of 0.5. Majority of the respondents agreed that they knew how to market their and improve accessibility of their products which had increased sales of their products and improved performance of the businesses.

The respondents were asked if their businesses allowed other modes of payments e.g mobile money transfers for customers to make payment. The responses were; 34(18.2%) strongly agreed, 35(18.7%) agreed, 27(14.4%) were neutral, 74(39.6%) disagreed, 17(9.1%) strongly disagreed with a mean of 3.0 and a std. deviation of 1.3. Majority of the respondents disagreed that they allowed other modes of payments in the businesses mainly because the transaction costs were relatively high when using mobile money transfers for example M-Pesa.

The respondents were asked if they adopted structured approaches to management and planning in their business and if it had improved the performance of the businesses. 96(51.4%) agreed, 24(12.8%) were neutral, 67(35.8%) disagreed with a mean of 3.2 and std. deviation of 0.9. Majority of the respondents agreed to adopting structured approaches to management and planning and it had improved the performance of their businesses. Most practiced stock level management by monitoring and restocking before it ran out.

The respondents were asked if the performance of their businesses had improved because of offering appropriate products in the market. 6(3.2%) strongly agreed, 176(94.1%) agreed, 5(2.7%) were neutral with a mean of 4.0 and standard deviation of 0.2. Majority of the respondents agreed that the performance of their businesses had improved because of offering appropriate products in the market. Most indicated that they offer quality and value-added products such as nyirinyiri for the beef traders and those in poultry business offer healthy vaccinated poultry.

The aggregate mean of the responses on whether business development services offered by the AVCD project influenced the performance of women entrepreneurs was 3.6. This shows that the women entrepreneurs interviewed agreed that the business development services being offered by the AVCD project to capacity build them through trainings had improved the performance of their businesses. They had improved in record keeping, budgeting, communication, negotiation skills, understood where to access credit, able to network and build relationships.

4.7 Legal and regulatory factors and performance of women entrepreneurs in the accelerated value chain development project

The fourth objective of the study was to determine how legal and regulatory factors influence the performance of women entrepreneurs in the accelerated value chain development project. The findings are shown in Table 4.9

Scale - 5=Very great extent, 4= Great extent, 3= Moderate extent, 2 = Little extent, 1= No extent

Table 4.9 Legal and regulatory factors and performance of women entrepreneurs

Statement	Very great extent	Great extent	Moderate extent	Little extent	No extent	Mean	Std. Dev
Taxation is challenging the performance of my business	6(3.2)	39(20.9)	52(27.8)	23(12.3)	67(35.8)	2.4	1.3
It took a long time to register my business as a micro & small enterprise	0(0.0)	0(0.0)	0(0.0)	30(16.0)	157(84.0)	1.2	0.4
Getting a trading license for the operation of my business was/is a challenge	0(0.0)	0(0.0)	0(0.0)	5(2.7)	182(97.3)	1.0	0.2
As an entrepreneur, I am aware of the Micro and Small Enterprise Act No.55/2012 and how it affects my business	0(0.0)	0(0.0)	17(9.1)	11(5.9)	159(85.0)	1.2	0.6
Mean of Means						1.5	

Table 4.8 shows responses on how Legal and regulatory factors influence the performance of women entrepreneurs.

The respondents were asked if taxation was challenging the performance of their businesses. The responses were; 6(3.2%) very great extent, 39(20.9%) great extent, 52(27.8%) moderate extent, 23(12.3%) little extent, 67(35.8%) no extent with a mean of 2.4 and std. deviation of 1.3. Majority of the respondents did not believe that taxation was challenging the performance of their business. Whether taxation was there or not they are able to adjust the prices of their products and make adequate profit.

The respondents were asked if it took a long time to register their businesses as an MSE. 30(16.0%) little extent, 157(84.0%) no extent with a mean of 1.2 and std. deviation of 0.4. Majority of the respondents felt that the time it took for them to register their businesses as MSEs was okay.

The respondents were asked if getting a trading license for the operation of their business was a challenge; 5(2.7%) little extent, 182(97.3%) no extent with a mean of 1.0 and std. deviation of 0.2. Majority of the respondents felt that getting a trading license for the operation of their business was not a challenge, they got the licenses in good time to start operations.

The respondents were asked if they knew the Micro and Small Enterprise Act No.55/2012 and how it affects their businesses. 17(9.1%) moderate extent, 11(5.9%) little extent, 159(85.0%) no extent with a mean of 1.2 and std. deviation of 0.6. Majority of the respondents were not aware of the micro and small enterprises act and how it affected their businesses. There should be more awareness done by the county government in the ASAL regions on this Act, its benefits and how it affects their businesses.

The aggregate mean response was 1.5. This shows that the women entrepreneurs felt that Legal and regulatory factors had little to no extent of influencing the performance of their businesses. They were comfortable with laws and policies put in place to govern MSEs in Isiolo county and they did not affect their businesses in any way.

4.8 Political & economic environment and performance of women entrepreneurs in the accelerated value chain development project

The respondents were asked the political or economic challenges that affect the performance of their businesses. The results are summarized in Table 4.10.

Table 4.10 Political & economic environment and performance of women entrepreneurs

N=187

Statement	Response	
	Yes	No
Access to loans for my business	146(78.1%)	41(21.9%)
High interest rates for repayment of loans	41(21.9%)	146(78.1%)
Access to women enterprise fund	24(12.8%)	163(87.2%)
Political conflict in my area of business	4(2.1%)	183(97.9%)

Table 4.10 shows the respondents opinion on the political and economic factors that challenge the performance of their businesses as women entrepreneurs.

The respondents were asked to indicate to the best of their knowledge which political or economic challenges affected the performance of their businesses. Those who said that access to loans was a challenge were: Yes 146(78.1%), No 41(21.9%). Those who said that high interest rates for repayment of loans was a challenge were: Yes 41(21.9%), No 146(78.1%). Those who indicated that access to women enterprise fund was a challenge were: Yes 24(12.8%), No 163(87.2%). Those who indicated that political conflict in my area of business was a challenge were: Yes 4(2.1%), No 183(97.9%). From the responses, majority of the women agree that access to loans was a big challenge because of lack of collateral and the lending institutions do not offer Islamic sharia compliance loans. This has indeed influenced negatively the performance of their business.

4.9 Key Informant Analysis

The researcher interviewed three respondents knowledgeable with the issues influencing the performance of women entrepreneurs. The respondents were from the NGO sector and Isiolo county government-Ministry of Trade and Cooperatives.

The respondents were asked to indicate the kind of support they offer women entrepreneurs and majority of the responses were; training on entrepreneurship skills, training on financial literacy and linking the women entrepreneurs to financial institutions, training on how to start a business entity and business planning, educating the women on the importance of forming co-operatives, record keeping and type of records. This supports the data collected on entrepreneurial skills, BDS and performance of women entrepreneurs showing that when trainings are done, the entrepreneurs gain skills that they did not have before which positively influences the performance of the businesses. The respondents were asked if they had a structured module of training the women entrepreneurs, the responses were: Yes, they use business training manuals, 'generate your business ideas', GET ahead for women in enterprise and financial literacy, group dynamics and book keeping. The structured way of training seems to be working because it ensures consistency and easy follow ups.

The respondents indicated the main social cultural practices that influenced the performance of the women entrepreneurs were; early marriages, lack of education, men dominance in business, family responsibility occupying most of their time. This is in tandem with the data collected on demographic and the social cultural factors that influence performance. The demographic data on

level of education indicated that majority of the women did not pursue tertiary education because they got married immediately after secondary education. Some were married off before completion of primary and even secondary education. Men dominance in the market place and family responsibility taking most of the time of the entrepreneurs is also consistent with the data collected. The respondents agreed that there was tough competition from the male entrepreneurs because the men had less domestic responsibilities hence devoted more time in the business. In their opinion women can overcome these social cultural practices and perform better in their enterprises by; getting support from their spouses, completing their education, joining cooperatives, getting credit from financial institutions and government.

The respondents agreed that the key entrepreneurial skills required by the women entrepreneurs to thrive in business were; managing of finances and record keeping in business, being able to generate business ideas, how to calculate profit and loss, knowing where to access credit, taking the loan and repaying the loan. These skills can be gotten locally through trainings being conducted by various entities.

The respondents agreed that the legal and regulatory framework hindering/enhancing performance of women entrepreneurs were; business trading licenses, KEBS certificates, marketing board regulations, county government regulations, gender mainstreaming to enhance women participation, lack of recognition and implementation of gender sensitive policy, lack of women revolving funds at county level, lack of entrepreneurship mentorship and business incubation. These can be overcome by strengthening and implementing 2/3 gender rule, developing industrial parks and allocation of concession to women, access of funds to suite Islamic shariah compliance, grace period on repayment of loans by women.

CHAPTER FIVE
SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND
RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of findings, discussions, conclusions, recommendations and suggestions for further studies of the study based on the objectives. The purpose of the study was to investigate factors influencing the performance of women entrepreneurs in MSEs, the case of Accelerated Value Chain Development project.

5.2 Summary of Findings

The study findings show that majority of the respondents agreed that business development skills offered by the AVCD project has positively influenced the performance of the women entrepreneurs. The research findings per the objectives were as below:

5.2.1 Socio-Cultural factors and performance of women entrepreneurs

The study investigated the influence of social cultural factors on the performance of women entrepreneurs. The data revealed that socio-cultural factors does not influence the performance of the women entrepreneurs because of an aggregate mean of 3.3. However, it showed that women were entrepreneurs because they valued social recognition (mean 3.9), they like to feel part of and are making a difference in the community. Religion determined the type of institutions they got credit facility from (mean 4.4), the institutions must be shariah compliant. The women normally consult a male figure before making any decision in their business e.g husband or religious leader (mean 3.7), it ensured that there was no conflict in the household, it generated better ideas for the businesses and when the women required collateral it could mostly be provided by the male figure. They experience tough competition from the male entrepreneurs in their line of business (mean 3.8), because men have less domestic responsibilities hence devoted more time in the business, men have more capital to expand business and are experienced in marketing business products.

5.2.2 Entrepreneurial skills and performance of women entrepreneurs

The study investigated the influence of entrepreneurial skills on the performance of women entrepreneurs. The data on entrepreneurial skills revealed that it does not influence performance

of the women entrepreneurs because of an aggregate mean of 3.3. However, training in business had improved the performance of the women entrepreneurs in the businesses and increased their entrepreneurial skills and performance (mean 4.2), AVCD project had a role to play in increasing their entrepreneurial skills through trainings (mean 4.1) and the women entrepreneurs understood how to access finances from various financial institutions to grow their businesses and it had grown their businesses significantly (mean 3.6).

5.2.3 Business development services (BDS) and performance of women entrepreneurs

The study investigated the influence of business development skills on the performance of women entrepreneurs. Data revealed that business development skills offered by the AVCD project has positively influenced the performance of the women entrepreneurs with an aggregate mean of 3.6 through improved record keeping, budgeting, communication and negotiation skills. Women entrepreneurs understood where to access credit, able to network and build relationships. Performance of their businesses had improved because of training in basic business development skills offered by the ACVD project (mean 4.1), women entrepreneurs knew how to market their products and to improve accessibility which had increased sales of their products and improved performance of the businesses (mean 3.8), the performance of their businesses had improved because of offering appropriate products in the market (mean 4.0), most indicated that they offer quality and value added products e.g nyirinyiri for the beef traders and those in poultry business offer healthy vaccinated poultry.

5.2.4 Legal and regulatory factors and performance of women entrepreneurs

The study investigated the influence of legal and regulatory factors on the performance of women entrepreneurs. Data revealed that Legal and regulatory factors had little to no extent of influencing the performance of their businesses with an aggregate mean of 1.5. Taxation was not challenging the performance of their business (mean 2.4), whether taxation was there or not they were able to adjust the prices of their products and make adequate profit. It did not take a long time to register their businesses as a micro & small enterprise (mean 1.2), the time it took to register their businesses as MSEs was okay. Getting a trading license for the operation of their business was not a challenge (mean 1.0), they got the licenses in good time to start operations. Most of them were not aware of the Micro and Small Enterprise Act No.55/2012 and how it affected their business

(mean1.2), there should be more awareness done by the county government in the ASAL regions on this Act, its benefits and how it affects their businesses.

5.2.5 Political & economic environment and performance of women entrepreneurs

The study investigated the influence of political & economic factors on the performance of women entrepreneurs. Data revealed that majority of the respondents indicated that access to loans was a challenge because of lack of collateral and lending institutions not offering Islamic shariah compliant loans was also another political and economic challenge affecting women. These have a negative influence on the performance of the businesses.

5.2.6 Key Informant analysis

The study sought to get expert opinion on the factors that influence performance of women entrepreneurs in MSEs. Data revealed that the main social cultural practices that influenced the performance of the women entrepreneurs were; early marriages, lack of education, men dominance in business, family responsibility occupying most of their time. The key entrepreneurial skills required by the women entrepreneurs to thrive in business were; managing of finances and record keeping in business, being able to generate business ideas, how to calculate profit and loss, knowing where to access credit, taking the loan and repaying the loan. The legal and regulatory framework hindering/enhancing performance of women entrepreneurs were; business trading licenses, KEBS certificates, marketing board regulations, county government regulations, gender mainstreaming to enhance women participation, lack of recognition and implementation of gender sensitive policy, lack of women revolving funds at county level, lack of entrepreneurship mentorship and business incubation.

5.3 Discussion of findings

This section focuses on a detailed discussion of the findings of the study which also entails comparing the study findings to the literature.

5.3.1 Socio-Cultural factors and performance of women entrepreneurs

On the influence of social cultural factors on performance of women entrepreneurs in MSEs the study established that although the overall mean does not indicate a significant influence on the performance of women entrepreneurs, majority of the respondents stated that religion determined

the type of institutions that they got credit from because according to Islam the institutions must be shariah compliant. This finding is consistent with (Aldashev & Platteau, 2014) who argue that religion has a direct effect on individual behavior. Islam has rules prescribing the rightful behavior to follow when engaging a financial institution for borrowing. Islam does not allow interest on credit (riba) and taking loan from non-Islamic compliant institutions is forbidden. Majority of the respondents also indicated that they valued social recognition and that is why they decided to be entrepreneurs. According to (Maidwell, 1914), there are motivating factors that drive women to be entrepreneurs. These are the pulling factors which include social status among others. In addition, majority of the women entrepreneurs stated that they consult a male figure before making any decision in their businesses because it ensured that there was no conflict in the household, it generated better ideas for the businesses and when the women required collateral it could mostly be provided by the male figure. This finding is consistent with (Titus, Sengupta, & Madan, 2017) who attests that in the rural setup decision making was mainly done by the husband. This is because women are considered neither knowledgeable nor competent enough to participate in the process of decision making.

5.3.2 Entrepreneurial skills and performance of women entrepreneurs

On the influence of entrepreneurial skills on performance of women entrepreneurs in MSEs the study established that although the overall mean does not indicate a significant influence on the performance of women entrepreneurs, training in business had increased the entrepreneurial skills and improved the performance of the women entrepreneurs in the businesses. (International Labour Organization, 2017) states that entrepreneurship training improves both firm performance and overall levels of well-being. In a study done in Kenya, female entrepreneurs had increased their sales by 18 per cent and their profits had gone higher by 15 per cent three years after participating in an entrepreneurial training. Majority of the respondents also agreed that they understood how to access finances from various financial institutions to grow their businesses. This shows that these women entrepreneurs have access to information despite the challenges that are there for MSEs to get loans e.g collateral and high interest rates. (OECD Local Economic and Employment Development Programme, 2014) argues that banks are likely to reject loans applied by MSEs because of lack of collateral.

5.3.3 Business development services (BDS) and performance of women entrepreneurs

On the influence of business development services offered by the AVCD project on performance of women entrepreneurs, the study established that there is a high significant influence on the performance of women entrepreneurs. Majority of the respondents agreed that they knew how to market their products and improve accessibility. They also indicated that the performance of their businesses had improved because of offering appropriate products in the market because of the AVCD trainings on value addition. The women entrepreneurs have improved in record keeping, budgeting, communication, negotiation skills, they understand where to access credit, are able to network and build relationships. This is consistent with (ILO, 2016) which states that business development services enhances the productivity, efficiency and competitive advantage of enterprises. More so if they are gender sensitive because they concentrate on the specific needs. For example, women face specific barriers to starting and growing their businesses.

5.3.4 Legal and regulatory factors and performance of women entrepreneurs

On the influence of legal and regulatory factors on performance of women entrepreneurs, the study established that the influence is very low because majority of the respondents indicated that taxation was not challenging the performance of their businesses, it did not take long time to register their businesses and getting a trading license for the operation of their business was not a challenge. Taxation policies formulated by the government can either promote the SMEs or hinder their growth. (Sebikari, 2014) argues that though taxation is one of the barriers to business growth, it is not a major factor as seen expressively by the respondents. The major factors that should never be overlooked are; management, entrepreneurship, leadership and financial skills. The respondents seem to be aware of the importance of having their businesses registered and how to go about it, which in turn is leading to business growth. This is consistent with (Cutura, 2006) who argues that Kenyan owned firms are more likely to grow if they are registered than those that are not.

5.3.5 Political & economic environment and performance of women entrepreneurs

On the influence of political & economic factors on performance of women entrepreneurs, the study established that the major influence which was of high significant indicated by majority of the respondents was access to loans and the kind of lending institutions. Access to loans was a challenge because of lack of collateral and lending institutions not offering Islamic sharia

compliant loans was another major challenge. Lack of collateral is the biggest barrier to access of loans as stated by (OECD Local Economic and Employment Development Programme, 2014) that lending institutions would prefer lending to individuals with larger personal wealth or institutions with a larger collateral asset base. Isiolo county being a predominantly Islamic community, Islam influences every aspect of their lives including the institutions they borrow from. The institutions must be sharia compliant as they follow the rules and framework laid down by the religion (Aldashev & Platteau, 2014).

5.4 Conclusion of the study

The study found that the aspect of religion was a key social cultural factor that influenced the performance of women entrepreneurs. Religion determined the type of institutions the women entrepreneurs borrowed funds from. The institutions must be shariah compliant and most of the institutions in Isiolo county are not. Islamic religion is also against interest on loans (riba) which is a hinderance for the women entrepreneurs to borrow since they do not want to go against the religion. In addition, lack of collateral also affects the borrowing power of the women because they own very few collateral assets and often they ask their husbands or any male figure in their households for the collateral. This dilutes control of the businesses and affects decision making.

The women are well versed with the legal and regulatory factors affecting their businesses. They know the importance of registering, getting trade licenses for their businesses and adopt very quickly to any changes in taxation. Because of this, legal and regulatory factors had very little influence on the performance of the businesses. Increased entrepreneurial skills through business trainings among the women had a great influence on performance. The businesses that took part in trainings regularly showed growth. Specifically, in increased volumes of sales because of the knowledge on how to market products and value addition. The AVCD project has played a significant role in influencing the performance of the MSEs because of the business development services they offer. The AVCD project concentrated on capacity building of the women by teaching them record keeping, budgeting, communication, negotiation, access of credit and networking. The project has made a difference in the women enterprises and it seems to be on the right track to meeting its objective of empowering women.

5.5 Recommendations

The study makes the following recommendations:

Religion is a way of life for the women entrepreneurs and cannot be voided from their businesses. Isiolo county is predominantly Muslim and therefore, the county government should encourage investments of financial institutions that are shariah compliant to encourage borrowing by the enterprises. When businesses can borrow, expansion of business becomes faster. The government should tailor the women and youth enterprise funds to suit all business persons. There should be a component of shariah compliance in the funds being lent to ensure that it is attractive for every business person to borrow.

The county government should introduce mentorship programs for the women to ensure that these businesses do not close prematurely and are able to overcome the challenges. This will ensure growth and create employment for more people in the community. The county government should also educate the women entrepreneurs on the Micro and Small Enterprises Act No.55/2012 and its benefits on their businesses, since most of them were not even aware that it existed.

Women entrepreneurs should be encouraged to purchase assets which can be used as collateral when borrowing. This reduces the over dependence on the male figures in their families and gives them full ownership and control of their businesses. The women entrepreneurs should be encouraged to attend more business trainings. Those who have attended the trainings attested of how the performance of their businesses had improved.

The AVCD project should continue meeting its objective of training women entrepreneurs and involve the county government and partner with other relevant bodies to ensure sustainability.

5.6 Suggestions for further studies

The study focused on factors influencing performance of women entrepreneurs in MSEs a case of the AVCD project in Isiolo county. A similar study should be done in the counties of Garissa, Wajir, Marsabit and Turkana because the project aims at imparting business development skills to women in the 5 ASAL counties. It will be a good basis of comparing the findings.

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APPENDICES

Appendix 1: Letter of Introduction

Pauline Aluoch Ochieng

P.O BOX 381-00300

Nairobi, Kenya.

Dear Respondent,

I am a student at the University of Nairobi undertaking the Master of Arts degree in Project Planning and Management. I am collecting data for a study on factors influencing performance of women entrepreneurs in micro and small enterprises, a case of the accelerated value chain development project in Isiolo County.

I am kindly requesting for your response on the questions listed in the questionnaire. Your participation is voluntary and should there be a question that you do not wish to answer, kindly let me know and we will move to the other questions. Please don't write your name on the questionnaire and answer the questions as honestly as you can. The information you provide will be used for this study only and it will be treated with utmost confidentiality. Your identity will not be divulged in any way. I will ensure that you remain anonymous.

Thank you sincerely,

Pauline Aluoch

Appendix II: Women Group Questionnaire

The study aims at understanding/exploring factors that influence performance of women entrepreneurs in micro & small enterprises. The study will engage BDS groups trained under Accelerated Value Chain Development-Livestock Component project (AVCD-LC) in Isiolo County. This study will pay attention to social cultural factors, entrepreneurial skills for the women in business, business development services and legal and regulatory factors that influence the performance of women entrepreneurs in the target county.

Note: Please give your responses by putting a tick () in the relevant box. The information provided will be treated with utmost confidentiality.

A. General questions

Date of FGD	
County	
Ward	
Location	
Name of the Group	
Name of the FGD discussion Point	
GPS location of the point	Latitude: _____ Longitude: _____
Venue for the FGD	
Number of participants (Female)	
Number of participants (Male)	
Name of facilitator	
Name of note taker	
Language used	
Duration of FGD	

1. Age group

- a) Below 18 years b) 18-25 years c) 26-35 years
- d) 36-45 years e) 46-50-years f) Above 50 years

2. Education and training

- a) None b) Primary certificate c) Secondary certificate
- d) Diploma e) Bachelors degree f) Post graduate degree

3. Business Profiling

Type of Business	
Number of members in the business	
Location of the Business	
Type of products	a) b) c) d)
Target Market	

4. How many years have you been in business? _____

5. What is the total number of employees in your business? _____

Key employees and their role

<i>Position</i>	<i>Role in the business</i>

6. On an Average, how much does your business make?

a) Average weekly sale: _____

b) Average monthly sale: _____

7. Have you attended any business training conducted by the AVCD project?

a) Yes b) No

If Yes, how has the training impacted your business? Explain

B. Performance of women entrepreneurs

5. Influence of social cultural activities on performance of women entrepreneurs' statements

Scale - 5=Strongly Agree, 4=Agree, 3=Neutral, 2 =Disagree, 1=Strongly Disagree

Statement	1	2	3	4	5	Explain
I am an entrepreneur because I value social recognition						
Religion has contributed to the type of business I am doing						
Religion has affected the decisions I make in my business						
Religion determines the type of institution I get credit facility from						
I normally consult a male figure before making any decision in my business e.g husband or religious leader						
Family responsibilities occupy most of my time and therefore unable to dedicate enough time in the business						
I experience tough competition from the male entrepreneurs in my line of business						

6. Influence of Entrepreneurial Skills on performance of women entrepreneurs.

Scale - 5=Strongly Agree, 4=Agree, 3=Neutral, 2 =Disagree, 1=Strongly Disagree

Statement	1	2	3	4	5
Training in business has improved the performance of my business					
Poor marketing and sales efforts has affected the revenues of my business					

AVCD project has had a role to play in increasing my entrepreneurial skills through trainings					
My education level and years of experience has affected the way I carry out my business					
I am financial literate. I understand how to access finances from various financial institutions to grow my business.					

7. Influence of business development services on performance of women entrepreneurs

Scale - 5=Strongly Agree, 4=Agree, 3=Neutral, 2 =Disagree, 1=Strongly Disagree

Statement	1	2	3	4	5	Explain
The performance of my business has improved because of training in basic business development skills offered by the ACVD project						
I know how to market my products to improve accessibility						
My business allows other modes of payments e.g mobile money transfers for customers to make payment						
My business has adopted structured approaches to management and planning which has improved the performance of my business.						
The performance of my business has improved because I offer appropriate products in the market						

8. Influence of legal and regulatory factors on performance of women entrepreneurs.

Scale - 5=Very great extent, 4= Great extent, 3= Moderate extent, 2 = Little extent, 1= No extent

Statement	1	2	3	4	5
Taxation is challenging the performance of my business.					
It took a long time to register my business as a micro & small enterprise					

Getting a trading license for the operation of my business was/is a challenge					
As an entrepreneur, I am aware of the Micro and Small Enterprise Act No.55/2012 and how it affects my business					

9. Influence of political & economic environment on performance of women entrepreneurs

To the best of your knowledge, please tick () which political or economic challenge affects the performance of your business and give reasons

Statement	Choice	Reasons
a) Access to loans for my business		
b) High interest rates for repayment of loans		
c) Access to women enterprise fund		
d) Political conflict in my area of business		

Conclude the study and thank the participants

Appendix III: Key Informant Questionnaire

General Information:

Date of Meeting	
County	
Organization	
Category of the organization (<i>Government or Non-governmental</i>)	
Physical location of the organization	
Meeting Point	
GPS location of the point	Latitude: _____ Longitude: _____
Contact Person (<i>Name; Telephone contact; email address</i>)	

Introduction:

The study aims at understanding/exploring factors that influence performance of women entrepreneurs in micro & small enterprises. The study will engage BDS groups trained under Accelerated Value Chain Development-Livestock Component project (AVCD-LC) in Isiolo County. This study will pay attention to social cultural factors, entrepreneurial skills for the women in business, business development services and legal and regulatory factors that influence the performance of women entrepreneurs in the target county. The information provided will be treated with utmost confidentiality.

Guiding questions:

1. What kind of support is your organisation offering women entrepreneurs?
 - i)
 - ii)
 - iii)

iv)

v)

2. How many women entrepreneurs have the organization supported for the past 3 years?

3. Do you have a structured module for training the women entrepreneurs/business development groups? *If Yes, name the module*

4. a) Which are the main social cultural practices that have influence on performance of women entrepreneurs?

i)

ii)

iii)

iv)

v)

b) How are women overcoming the practices above to perform better and grow their enterprises?

i)

ii)

iii)

iv)

v)

c) Is your organization supporting/facilitating any of the above interventions? *If Yes, kindly explain which ones.*

i)

ii)

iii)

iv)

v)

5. a) Which are the key entrepreneurial skills required by women entrepreneurs to thrive in their business?

i)

ii)

iii)

iv)

v)

b) Are all the above skills locally acquired? *If Not, which ones are not.*

i)

ii)

iii)

iv)

v)

6. Do most of the women entrepreneurs/groups develop business plan? *If yes, what are the period for the business plans?*

7. How do they use the business plans? *(strategic direction, access funding etc.)*

8. Are there any legal and regulatory framework hindering/enhancing performance of women entrepreneurs/groups to thrive?

i)

ii)

iii)

iv)

v)

9. Are there any legal and regulatory framework that needs to be developed to enhance capacity of women entrepreneurs to better participate in business?

i)

ii)

iii)

iv)

v)

10. What are the main challenges faced by women entrepreneurs?

i)

ii)

iii)

iv)

v)

11. Who are the other agencies supporting women entrepreneurs/providing business development services (*Training, linkages, market information, financial services etc.*)

Agency	Their role in supporting women entrepreneurs

Conclude the Interview and thank the respondent

Appendix IV: Informed Consent Form

FACTORS INFLUENCING PERFORMANCE OF WOMEN ENTREPRENEURS IN MICRO & SMALL ENTERPRISES: “A case of accelerated value chain development project in Isiolo county, Kenya”

Introduction

I **Pauline Aluoch** of the University of Nairobi undertaking the Master of Arts degree in Project Planning and Management is carrying out a study in your community to explore the factors that influence performance of women entrepreneurs in micro & small enterprises. In understanding this, the study will be paying key attention to appreciate the social cultural factors, entrepreneurial skills for the women in business, business development services and legal and regulatory factors that has direct influence on the performance of women entrepreneurs.

The study will be guided by the following objectives:

1. To determine how social cultural factors, influence the performance of women entrepreneurs in the accelerated value chain development project.
2. To assess the extent to which entrepreneurial skills influence the performance of women entrepreneurs in the accelerated value chain development project.
3. To establish how business development services (BDS) offered by the accelerated value chain development project influence the performance of women entrepreneurs.
4. To determine how legal and regulatory factors influence the performance of women entrepreneurs in the accelerated value chain development project.

Participation in the study: We are humbly requesting you to join this research study. Joining the study is completely voluntarily. There are no foreseeable risks of taking part in this study. Alternatively, if you choose not to participate in the study, we will not victimise you in any way.

Confidentiality: All information you provide us throughout the study will remain confidential and will only be used to provide for the objective it is intended to. Only the study team will have access to this information and it will not be relayed to any other persons.

Withdrawal from the study: You may withdraw from participating in this study at any time without giving the reason. It is only necessary that you inform us in case you make such a decision.

Participants’ statement: I have read the information sheet and/or been informed concerning this study and I understand what will be required of me if I choose to take part in the study. Any questions I have concerning this study have been answered.

Participant’s Name _____ Enumerator’s Name _____

Sign _____ Sign _____

Date _____ Date _____

Appendix V: Letter from the University of Nairobi

Appendix VI: Permit from National Commission for Science Technology and Innovation