

**INFLUENCE OF ENTREPRENEURIAL SKILLS ON SUSTAINABILITY OF WOMEN
OWNED SMALL AND MEDIUM ENTERPRISES; A CASE OF KENYATTA MARKET,
NAIROBI COUNTY.**

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Degree of Master of Arts in Project Planning and Management of the University of Nairobi.**

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DECLARATION

This research report is my original work and has never been submitted in any University or College for examination.

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DEDICATION

The success of this research proposal is dedicated to my dear parents, who have stood by my side in everything I have done.

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ABBREVIATION AND ACRONYMS

ATM	:	Automated Teller Machine
BWCCI	:	Bangladesh Women Chamber of Commerce and Industry
CAW TAR	:	Center of Arab Women for Training and Research
CEDAW	:	Convention on the Elimination of all forms of Discrimination Against Women
CWBR	:	Center for Women’s Business Research
CWDF	:	Constituency Women Development Fund
ESAP	:	Economic Structural Adjustment Program
GDP	:	Gross Domestic Product
GOWE	:	Growth- Oriented Women Entrepreneurs
ICT	:	Information and Communication Technology
IFC	:	International Finance Corporation
ILO	:	International Labour Organization
KIHBS	:	Kenya Integrated Household Baseline survey
KNBS	:	Kenya National Bureau of Statistics
KWEB	:	Kenya Women Entrepreneurs Board
MDG	:	Millennium Development Goals
MFI	:	Micro Finance Institutions
MSE	:	Micro and Small Enterprises
NAWBO	:	National Association of Women Business Owners
ROSCA	:	Rotating Savings and Credit Association
UNIDO	:	United Nations Industrial Development Organization
WEDGE	:	Women’s Entrepreneurship Development and Gender Equality
WEF	:	Women Enterprise Fund
WNET	:	Women’s Network for Entrepreneurial Training

ABSTRACT

This study discusses the influence of women entrepreneurs' entrepreneurial skills on the performance of micro and small enterprises in Kenyatta market, Nairobi County. The background of the study discussed women in the micro and small enterprises around the world, in Africa, in Kenya and narrowed down to Kenyatta market of Nairobi County. This study addressed reasons why very few businesses owned by women grow both vertically and horizontally despite the government's intention to empower women economically as per the statement of the problem. The purpose of this study was to establish the influence of women entrepreneurs' management skills on the performance of micro and small enterprises in Kenyatta market of Nairobi County. Objectives of the study were to examine how women entrepreneurs' financial management skills, explore how women entrepreneurs' technical skills, establish how women entrepreneurs' entrepreneurial skills, determine whether women entrepreneurs' networking skills and assess how women entrepreneurs' marketing skills influenced the performance of micro and small enterprises in Kenyatta Market, Nairobi County. This study adopted descriptive survey design with both qualitative and quantitative data collection approaches. A sample size of 132 respondents was drawn from a target population of 3000 women entrepreneurs within the Kenyatta Market. Questionnaires were used to collect data. On validity of the instruments, the study used content validity while the test re-test method was used to test reliability which yielded a Reliability coefficient of 0.8. Out of the 132 respondents sampled, 119 questionnaires were returned and this was 90.2% return rate that was acceptable. The findings of the study was that women entrepreneurs' financial management skills, technical skills, entrepreneurial skills, networking skills and marketing skills have to be taken into consideration for women entrepreneurs to realize growth in their businesses. The study further found out that awareness on the relevant sources of finance is still low especially the Women Enterprise Fund. Most of the women entrepreneurs were quite sceptical about group-based loans as they felt it was quite punitive especially if a member defaults. On the contrary, the financial intermediaries given the responsibility to disburse individual loans had not created enough awareness on the Women Enterprise Fund loans. The study concluded that performance of women owned micro and small enterprises could only be achieved effectively through the government's intervention by devising other means of disbursing the loans. A countrywide monitoring and evaluation team to be organized at grassroots levels to ensure access to these funds. Based on the findings, the study recommended that seminars and workshops to be organized through churches and village barazas in order to sensitize women entrepreneurs on the required management skills. The government through the ministry of gender to work in partnership with the local organizations in planning for trainings. Trainings to be organized in a flexible manner to cater for all. This will help reduce poverty levels by improving their living standards and encourage growth. A comparative study should be done on the women entrepreneurs' uptake of Women Enterprise Fund loans. Entrepreneurship as an area of study to be incorporated in the school curriculum so that school leavers acquire the necessary skills in managing a business while still in school. This will help them venture into successful businesses and thus reduce unemployment rates.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Industrialization has proved to be a growth engine for any economy. It helps in curbing many problems encountered in the path of development of the country. However, economic growth cannot solely depend upon the macro or large-scale sectors for industrial development due to lack of availability of resources in various forms. Micro, small and medium enterprises (MSME) occupy a suitable place of importance in this aspect to bridge the dearth in the economy of a country.

According to MSME Development [MSMED] Act (2006), a micro-enterprise is one that has an investment up to 2.5 million in plant and machinery for manufacturing enterprises and up to 1 million in equipment for service-rendering enterprises. In Kenya, the MSME sector plays a critical role by contributing almost 40 per cent to its economic growth. It is an effective vehicle for sustainable livelihood, poverty reduction and employment generation.

It is not an uncommon trend that the number of women entrepreneurs continues to increase steadily worldwide. Women represent more than one-third of all people involved in entrepreneurial activity. Sitterly (2001) further states that 40 to 50 percent of all businesses are owned by women, with an admirable success rate of 75 percent. Mead & Liedholm (1998) further state that in most countries, the majority of MSEs are owned and operated by women (Rao et al., 2012). It is estimated that small enterprises with full or partial female ownership represent between 31% and 38% (8 to 10 million) of formal small enterprises in emerging markets (IFC and Mckinsey, 2011). These firms represent a significant share of employment generation and economic growth potential. These small enterprises provide women with opportunity for self-employment which provide them a chance for exploiting their potentials and at the same time giving them flexible capital and skills (Wasihun et al., 2010). Hence it can be seen that women entrepreneurship is a growing phenomenon and has had a significant economic impact in all economies. Women-owned businesses are making a significant contribution to the Kenyan economy. Their businesses account for about one-half (48 percent) of all MSEs, which contribute around 20 percent to Kenya's GDP.

The remaining 52% are men-owned. Of the 462,000 jobs created annually since 2000 in Kenya, 445,000 jobs have come from the informal sector, where 85 percent of women's businesses are found (Economic Survey, 2006).

According to an ILO study carried out by Stevenson & St-Onge, (2005), there are three profiles of women entrepreneurs operating MSEs in Kenya, namely those in Jua Kali micro-enterprises, very small micro-enterprises and small-scale enterprises. These are differentiated by their demographic profiles, extent of previous business experience, needs, access to resources and growth orientation. McCormick (2001) noted significant differences in the performance of women's enterprises vis-à-vis those of Kenyan men. Their enterprises are smaller, less likely to grow, less profitable, and begin with less capital investment than those owned by men.

McCormick (2001) isolated three factors that account for these differences in enterprise performance. The first factor has to do with the level of education. On average, women entrepreneurs are less educated than their male counterparts and twice as likely as men to be illiterate. The second factor has to do with the opportunity to accumulate savings. Because women have lower levels of education and are segregated into lower paying jobs, they have lower savings with which to start a business. Thirdly, women spend less time in their businesses than men because they are expected to carry out their domestic responsibilities, including housework, food preparation and childcare.

Micro-enterprises significantly contribute to the potential of the region by generating employment and overall development. Problems like poverty, unemployment and regional imbalance can be diminished by expanding the MSME sector. Micro, small and medium enterprises (MSME) provide broader opportunity to the population of a region with limited skills and education where many factors impose challenges for development. However, entrepreneurs need to possess some skills which become essential for ensured entrepreneurial success. Entrepreneurs possess skills of creativity and the ability to implement thoughts. They promote economic growth of the nation by creating new ideas and transforming those ideas into realities (Chen, 2010). MSMEs are the engines of economic growth for their significant contribution to production and their employment-creating potential (Chowdhry, 2016).

Entrepreneurial success has been perceived in many ways, depending upon the perception of the owner. According to Brush and Vanderwerf (2017), success has been defined as a particular aspect

of performance. The present study has considered 'perceived business chance' as the measure to entrepreneurial success. Perceived business chance has been mentioned in various literatures as an important dimension of measuring the chance of entrepreneurial success (Chaganti, DeCarolis & Deeds, 1995; Cooper & Dunkelberg, 1986).

Notwithstanding the increasing importance and numbers of women entrepreneurs, few studies have focused on or included women in their research sample (Baker & Aldrich, 1997) and data segregation on their performance are rather scarce and difficult to obtain. This is due to the lack of awareness in both government and among business associations of the importance of women's businesses especially in African countries. From the research perspective, a relatively small number of studies have investigated the relationship between entrepreneurial skills and sustainability of women owned micro and small enterprises.

1.2 Statement of the problem

Women-owned enterprises appear restricted in their sustainability paths, women enterprises are largely skewed towards smaller firms hence limiting sustainability (Weber, 2011). Weber further states that they make up nearly 32 to 39 percent of Micro enterprises, 30 to 36 percent of small enterprises and 17 to 21 percent of Medium enterprises as compared to men counterpart 42-53(micro-enterprises),39-47(small enterprises),25-36 (medium enterprises). According to ILO (2012) without increased attention to the gender dimensions of economic development, Kenya is therefore unlikely to meet its growth and sustainability targets including vision 2030. On the same this therefore demonstrates that addressing gender barriers in Kenya could generate significant economic growth for the country. The Kenyan government recognizes that sustainability of women entrepreneurs has not been on an equal footing when it comes to their access to opportunities and assets, but it is yet to effectively address the barriers facing women in business (Athanne, 2011). Siwadi and Mhangami (2011) adds that it is undeniable that women entrepreneurs are the major actors in that sector and contributors to economic development and are becoming increasingly visible in the local economies of the developing counties. Promoting women's economic and political empowerment has gained greater attention over the last three decades (Yeshiareg, 2011). Siwadi 2013 states that eliminating gender-based inequalities in financing and access to labour affordability, information technology, skilled manpower and competition in Kenya could result in a one-off increase in as much as 7.3 percentage points in GDP growth, and a sustained year-on-

year increase of 2.0 to 3.5 percentage points in GDP growth. Without increased attention to the gender dimensions of economic development, Kenya is therefore unlikely to meet its growth targets including vision 2030 and other sustainable development goals.

It is based on this background that this research aims to find out if there exists a relationship between entrepreneurial skills and sustainability of women owned enterprises in Kenyatta Market, Nairobi County.

1.3 Purpose of the study

The purpose of this research study was to establish the influence of entrepreneurial skills on the sustainability of sustainability of women owned small and medium enterprises in Kenyatta market, Nairobi County.

1.4 Objective of the study

The study was guided by the following research objectives:

- i. To assess the influence of technical skills on sustainability of women owned enterprises.
- ii. To establish the influence of communication skills on sustainability of women owned enterprises.
- iii. To establish the influence of leadership skills on sustainability of women owned enterprises.
- iv. To assess the influence of network skills on sustainability of women owned enterprises.

1.5 Research questions

The study answered the following research question:

- i. To what extent does the technical skills of women influence the sustainability of women owned small and medium owned enterprises in Kenyatta market, Nairobi county?
- ii. To what extent does the communication skills of women influence the sustainability of women owned small and medium owned enterprises in Kenyatta market, Nairobi county?

- iii. To what extent does the leadership skills of women influence the sustainability of women owned small and medium owned enterprises in Kenyatta market, Nairobi county?
- iv. To what extent does the network skills of women influence the sustainability of women owned small and medium owned enterprises in Kenyatta market, Nairobi county?

1.6 Significance of the study

This study will help the investors in the making of appropriate decisions that consider investing in women owned enterprises as critical driving force to spur economic growth of the region and the country as whole. Investor's decisions and interventions in women owned enterprises that are viable for the development on enhancement of growth and give indication of how women owned enterprises benefit from the sustainability and this in turn enhance their living standards, liquidity level and the general performance of the women owned enterprises.

This research will also be very useful to the body of academia and education in general through the knowledge and information that will be generated.

1.7 Assumptions of the study

According to Simon, (2011), Assumptions are things that are somewhat out of your control, but if they disappear the study would become irrelevant. They are used to state whether or not limiting factors are likely or unlikely to affect the outcome of the study. The researcher assumed that the women involved in the study will be willing to participate and respond to questions truthfully. The researcher also assumed that the time allocated for the study was adequate and proficient.

1.8 Limitations of the study

The main limitation of this study may be women entrepreneurs would consider some information as confidential and hence may not willing to reveal most of it. The study however will overcome the limitation by having a letter of introduction from the university to assure the respondents that the information provided will be used for academic purpose and would therefore be treated with confidentiality.

1.9 Delimitations of the study

The study was restricted on women entrepreneurs within Kenyatta market. the respondents were dwelling on the small and medium business.

1.10 Definition of Significant Terms Used in the Study

The following definitions were applied:

Entrepreneurial Skills: the knowledge and skill used in the day to day running of a business enterprise.

Networking Skills: to get and share new ideas and information in order to improve the sustainability of the business enterprise.

Technical Skills: are the abilities and knowledge needed to perform specific tasks that relate to the running of a business.

Leadership Skills: refers to the ability to influence a group of people either individually or collectively so as to achieve the set business goals.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews existing literature on the subject of this study. It outlines the literature review, the theoretical and conceptual frameworks, empirical review, research gap and summary.

2.2 Sustainability of Women Owned Enterprises

While different approaches have been used to improve the sustainability of MSEs owned by women in developing countries it is alleged that for women owned enterprises to be successful, the entrepreneurs require basic entrepreneurial training on management of enterprises, availability of affordable loans and support from their family members (Gikonyo *et al.*, 2009). However, empirical studies indicate that access to affordable credit was a critical determinant to growth and sustainability of enterprises (Mano *et al.*, 2012). The World Bank, (2010) shared similar sentiments although it deduced that credit alone would not be the only determinant of the sustainability of SMEs; but other factors such as ability to create savings, information technology, fair competition for entrepreneurs could also be significant in determining better sustainability of SMEs in developing countries. The literature reviewed indicates that some of the outstanding factors that can be attributed to low performance of enterprises owned by women in Sub-Saharan Africa included, lack of credit and savings, low levels of education and lack of entrepreneurship training World Bank, (2010). Women run businesses can be found in emerging sectors such as production and marketing of consumer goods commercial banking financial services, insurance, information services and transport. As owners of small and medium sized enterprises (SMEs) women furnish local, national and multinational companies with idea technology supplies components and business services (Jalbert, 2012). As economies liberalize and open borders women owned, and operated SMEs are engaging in international trade enhancing the prominence and visibility of women entrepreneurs globally. Women in Africa constitute 52% of the total population contributing 75% of agricultural work and produce and market 60-80% of food. According to United Nations Development Programme (2013) on human development report, Women labor force in Sub Saharan in 1993 was about 73million, representing 34% of those employed in formal sector, and earning 10% of the income while owning 1% of the assets.

UNDP (2013) despite efforts deployed towards economic empowerment of women, the majority of active female population continues to be confined in micro and small enterprises and the informal sector. Also, on the same Women are organizing themselves into associations of entrepreneur's in order to enhance economic policies. However, their integration into the formal sectors still constrained by limited access to credit, property, technology and technical skills. Low income women in developing countries rely heavily on commercial, small scale farm and house based micro enterprise for their family livelihood. The field of Business Development Services (BDS) attempts to help micro entrepreneurs stabilize and grow the business by providing them with access to arrange of critical services from training to technology market access and infrastructure (Jones, 2010).

UN (2014) sported that Women face not only generally barriers for SMEs (weak institutional support to SMES, lack of access to credit) but also gender specific business such as lack of collateral due to uneven sharing of privatizing gains lack of network and traditional views in women roles. They have greater difficulty in obtaining credit, finding businesses partners, getting information on opportunities. A major conclusion that needs to be noted in the area of the economy relates to increasing employment opportunities through fostering women access to self-employment and entrepreneurship (Benn, 2010).

According to research conducted by the Center for Women Business Research in United States Economic Commissions for Europe (2009) over half a dozen countries found out that women share concerns about the following challenges: Access to information-women want better access's to education, training and counseling; Access to capital-access to capital is very important issue for any business who often lack formal education in financial matters and who may face gender based barriers to accessing financing; Access to markets, women want better access to existing ways of sharing information about programmes and services that are available to all business such as government procurement and corporate purchasing opportunities in international trade; Access to networks-women want full access to networks such as industry specific and general business associations; Validation-Women want to be treated seriously as business owners (Borga, 2011). According to UNECE (2010) if the five areas are addressed by those involved in business development issues their business ownership will not only continue to grow but will thrive even more strongly. Women entrepreneurship can provide the fuel for economic growth and opportunity for communities around the world. Financing women enterprises is a global challenge, there are

several challenges that women face in accessing finance (Anwar, 2010). These challenges include women often having smaller amounts of personal capital available for startup, women have a greater need for external funding, yet difficulty obtaining such difficulty, they also lack knowledge about available options and the costs of getting this information may be high due to family responsibilities banks and financial intermediaries may have inaccurate perceptions of women borrowings and entrepreneurial behavior, women may be asked to pay higher interest rates or provide higher guarantees (UNECE, 2010).

A comparison of women entrepreneurship across various groups of countries highlights the diverse ways in which women may experience common challenges. In the UK and the US women have difficulties accessing finance because they are not taken seriously in male dominated banking world many problems of women entrepreneurs in South Eastern Europe and the US countries are related to the weaknesses of financial institutions and many countries traditional views about property rights (Benn, 2010).

2.3 Leadership skills and Sustainability of Women Owned Enterprises

Leadership refers to people's perception of their ability to exercise control over the environment (Rotter, 1966). People with this character believe that their own behaviours determine outcomes in life, whereas other people believe that outcomes are determined by external factors. Previous studies found leadership to be associated with (1) academic achievement (Findley and Cooper, 1983); (2) coping with organizational changes (Judge *et al.*, 1999); and (3) job motivation, job performance, and career success (Spector, 1982). Given that previous studies have established associations between leadership and performance-related outcomes, it would be reasonable to expect a similar link between this character and the performance of entrepreneur-led firms. An entrepreneur is a leader who combines the resources available to create and market new goods or services (Sullivan and Sheffrin, 2015).

Researchers have recognized the role of organizational leaders as pivotal in the study of entrepreneurship, since business founders are responsible for the creation of goods and services and the leveraging of opportunities (Chandler and Hanks, 1994). The leader is concerned with inventing a product or service, establishing a market niche, attracting new customers, and manufacturing and marketing the product (Flamholtz, 1986). Rosete and Ciarrochi (2005) exhibited that entrepreneurs higher on understanding their own feelings and that of their subordinates are more likely to achieve business outcomes and be considered as effective leaders

by their employees and direct manager. Accordingly, leadership has emerged as one of the most important elements of any business, large or small. During these challenging times, when the rules of business seem to be constantly changing, people increasingly look to their leaders for authentic direction and guidance. Especially for a new business venture, the founder or entrepreneur establishes the vision and rules of operation and charts the course of direction for the new company. Creating and sustaining a successful new business venture demands not only vision and financial capital, but also leading others to transform that vision and financial capital into a successful reality. Successful entrepreneurs are leaders capable of installing vision and managing in the long term. They are self-starters, experienced, have intimate knowledge of the technology and the market place in which they will compete and sound general managerial skills (Grant, 1992). Successful entrepreneurs have a well-developed capacity to exert influence without formal power and are adept at conflict resolution.

2.4 Communication skills and Sustainability of Women Owned Enterprises

Human beings naturally are compulsive communicators. In our daily activities in the society, we communicate with people around us and in far places through face-to-face conversations through telephone, internet, letter and a host of others. The significance of communication is very crucial to our continued understanding, cooperation and development not only in the business circle but also in the society. The Longman Dictionary of Contemporary English (1995) sees communication as a process of obtaining information or expressing thoughts and feelings. According to Bangs (1968), communication in its broadest meaning is the act or acts which produce some kind of response between two or more persons. It takes place through a system of arbitrary signs.

In any business, there is need to co-ordinate the activities, goals or purposes through division of labour and functions as well as through an established hierarchy of authority and responsibilities. It is very crucial to mention that an entrepreneur cannot succeed without communicating with his or her human elements in the organisation. An entrepreneur needs a communication string that links people together in his or her day-to-day business activities. Without this, he or she cannot succeed. The point we are emphasizing is that any business organisation is made up of socio-technical resources. The social elements are the human beings and interpersonal interactions while the technical elements are the infrastructures put in place to smoothen the effective running of the business. Although it is possible to repair the faults arising from the physical use of the infrastructures, it is not so with the social elements.

Psychologists always show interest in human communication problems that usually occur in the communication process of initiating, transmitting and receiving information. They have carried out many studies on the barriers to effective communication and the negative effects such problems could cause in running a business. Their works have created great awareness which have helped to reduce or remove many communication barriers. With the help of psychological studies in communication, tangible and desirable goals of many business plans and purposeful implementation activities are achieved for maximum profitability. Therefore, effective communication in any business organisation is very important in effecting change which forms the basis of decision-making and effective functioning needed for great achievements. The major purpose of communication in any business organisation, therefore, are summarized as follows: to establish and disseminate the goal of a business enterprise, to develop plans for laudable achievements, to organize human and other resources in the most effective and efficient way, to select, develop and appraise members of the business enterprise, to lead, motivate and create a climate in which people want to contribute, to control performance, and to achieve effective communication.

There are ways entrepreneurs can achieve effective communication within and outside their enterprises. These include examining the purpose of communication, clarifying ideas before attempting to communicate, considering the content and overtones of their communication or messages, using simple words and sentences, expressing thoughts logically and in a straight forward way, using short sentences and paragraphs, avoiding unnecessary words, avoiding ambiguous words, phrases and sentences, following up messages with actions and approximating actions with the goals of the organisation, understanding the physical and human environment when communicating and above all, developing listening skills, and acquiring knowledge/skills of information and communication technologies.

2.5 Networking Skills and Sustainability of Women Owned Enterprises

Since most women entrepreneurs operate on a small scale and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive (Morris and Kuratko, 2009). Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks

where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models.

A prime feature of networking is the flow of information and decision-making is in verse of that in tradition hierarchical organization. Within networks each transition is carried out at market price just as international markets. Networking can enhance the efficiencies of vertical distribution process from upstream to downstream industries. Networks can play a vital part because they are an organizational form with an extraordinary capacity for innovation, managing risk, building trust, facilitating joint action and gathering information in a manner that flows around and between geographical, legal, and institutional barriers. Consequently, networking is doing much to make up for the absence of integration and all-round development of the society.

Networking is increasingly being seen as a crucial skill associated with organizational success and competency (Campbell and Wilson, 1996). Emerging forms of organizations based upon cooperative linkage among firms are considered strategic in that resources of independent firms are intentionally combined to benefit the firms (Achrol and Kotler, 1999). Larson and Starr (1993) identified the network organization as a feasible alternative to ordered market channels and other hierarchical types of arrangements. Cooperation among members of networks is central to fostering advantages for independent businesses given their limited financial resources and time to engage in market research (Malecki and Tootle, 1996). However, most business owners still view their firms as discrete entities and tend to seek advantage garnered through competitive rather than cooperative behavior (Martin and Stiefelmeyer, 2009). Consequently, the process of how firms develop and advance voluntary collaborative arrangements justifies increasing research attention (Day and Montgomery, 1999).

From a strategic management perspective, profit-generating outcomes drive the search and motivation to form alliances or networks; however, social investments that build confidence or trust in other's intentions and demonstrate mutual or reciprocal deeds, encourage economic interdependence (Miller et al., 2013; Besser, 1999). Rosenfield (2009), in discussing the merits of networks for rural or small community development, summed up the integration of social and economic purpose in his belief that, "Networks are not just about profits, they are about improving the quality of lives of people." In many cases, marketplace activities are not exclusively guided by profit generation or the economics of exchange and business success is measured by positive

business reputations, provision of valued goods and services, and the ability to raise children near extended family or in less populated communities (Miller et al., 2013).

2.6 Technical Skills and Sustainability of Women Owned Enterprises

Like managers in any organization, entrepreneurs also need to perform certain functional roles. According to Chandler and Jansen (1992), an entrepreneur needs to possess technical skills and relevant knowledge in their specific field and also the ability to use appropriate tools and techniques. Baum (1995) and Winterton (2002) concluded that possessing some specific technical skills in their relevant fields is a vital requirement for entrepreneurs. The technical elements, if put in place, ease the effective flow of the business and its success. Rapid need of technical know-how leads to competition in exploiting it in order to flourish in the market. Hence, technical competencies are required to help entrepreneurs in handling and operating business-related tasks (Izquierdo et al., 2005).

2.7 Theoretical Framework

The study will be hinged on the entrepreneurial traits theory postulated by Schumpeter (2005). Entrepreneurship literature has opposite views of an entrepreneur. There are known thoughts that entrepreneur is “born”, meaning that entrepreneurs are mystified as people with certain personality traits. These characteristics include strong self-confidence, creativity, risk taking and ability to take initiatives (Avlijaš, 2010). The other view of an entrepreneur exposes “unique personality traits of an entrepreneur” to a criticism, indicating that those characteristics are not unique to entrepreneurs and that is difficult to identify those personality traits as exclusively entrepreneurial. Instead, entrepreneurs are very heterogeneous group of people.

First researches of female entrepreneurship derive from the US and United Kingdom more than thirty years ago (Brush & Jennings, 2013). Nevertheless, after thirty years of research on female entrepreneurship there is a myth of female entrepreneurship as underperformed. The myth is mainly justified with risk aversion and female characteristics that do not match with desirable masculine characteristics of an entrepreneur (Marlow & McAdam, 2012). Kolvereid and Ljunggren (2010) research showed that women entrepreneurs scored significantly higher than their male colleagues on the autonomy and on the perception of behavioral control. Women also perceived themselves as having higher entrepreneurial capabilities than their male counterparts. They concluded that there are no significant differences between female and male entrepreneurs

and suggested that main differences are in drive factors and industry in which they start-up business - women were more often driven by social reasons and mainly operated in service sector. The entrepreneurial traits theory adds that the more educated and more experienced individuals are the higher the degree of success in economic activities and we expect positive relationship between human capital variables and business performance. The theory also contends that female entrepreneurs experience different constraints in business activities compared to male entrepreneurs; hence we expect differential impact of business problems by gender of ownership. Another important factor affecting the sustainability of women owned enterprises is explained by the theory which is described by a number of networks, use of advisors, membership in women's associations and mentors (Marlow & McAdam, 2012).

2.8 Conceptual Framework

In a broad sense a conceptual framework can be seen as an attempt to define the nature of research. A conceptual framework considers the theoretical and conceptual issues surrounding research work and form a coherent and consistent foundation that will underpin the development and identification of existing variables. The independent variables in this study are leadership skills, communication skills, networking skills and technical skills. This study will therefore establish the influence of the independent variables on the dependent variable which will be sustainability of women owned enterprises.

Conceptual framework is a scheme of concept (variables) which the researcher operationalizes in order to achieve the set objectives, (Mugenda & Mugenda, 2003). A variable is a measure of characteristic that assumes different values among subject, (Mugenda and Mugenda, 2003). This is illustrated in figure 2.1 showing the two types of the variables.

Independent Variable

Dependent Variable

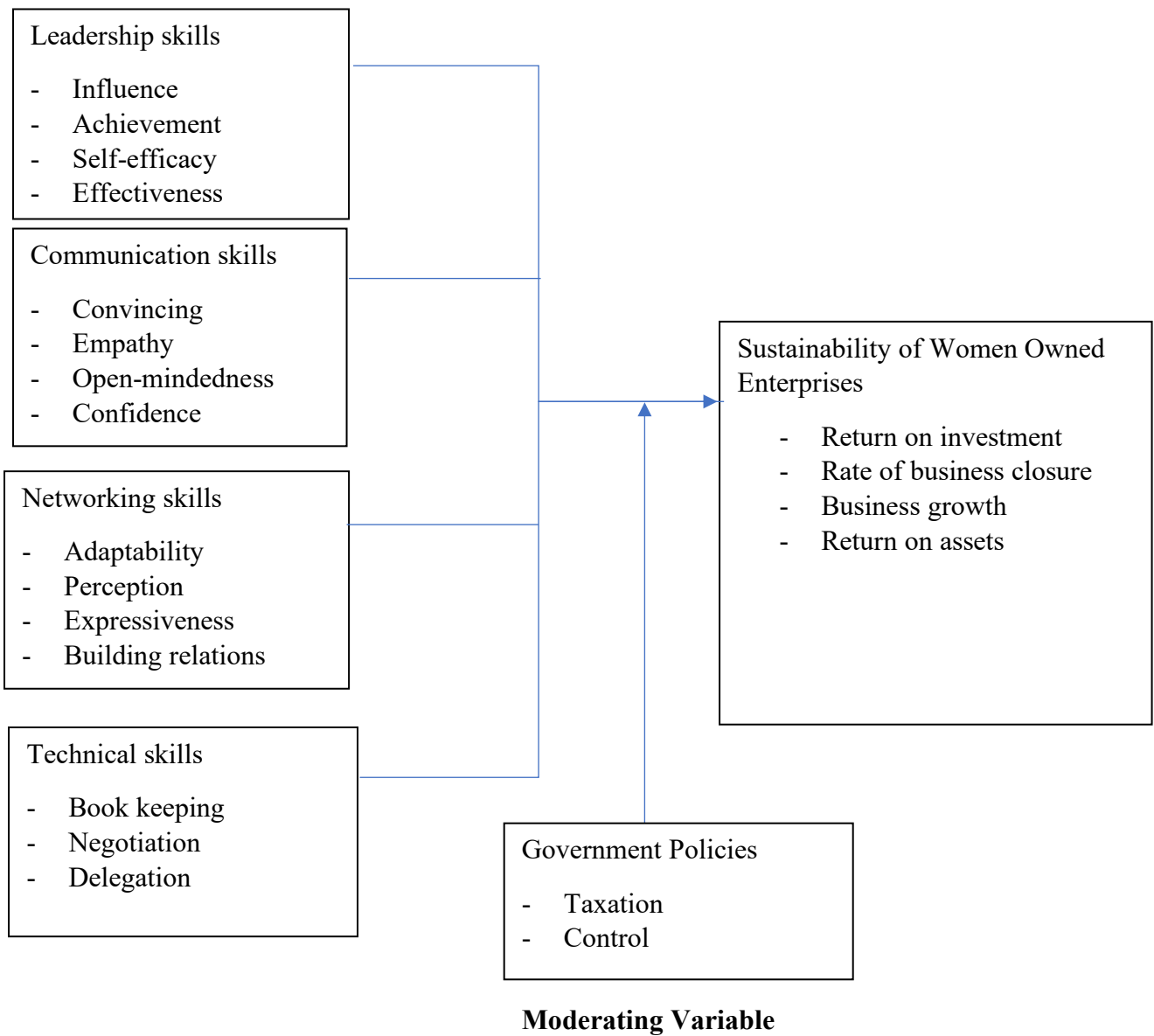


Fig. 1: Conceptual framework

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter initially introduces the nature of the research design, targeted population as well as the sample size and procedure undertaken when conducting the research. It then elaborates, explains and justifies the data collection tools by identifying the pilot testing, validity and reliability of the instruments to be used. The chapter subsequently discusses the time frame, data collection procedures and data analysis techniques to be adopted during the study. Finally, the discussion ends with presenting ethical considerations made and highlighting the operational definition of the variables of the research

3.2 Research Design

The methodology that researchers employ in a scientific enquiry can take the form of qualitative, quantitative or mixed approaches/method (Kalmar *et. al*, 2016). Quantitative research methods are used with any numerical data e.g questionnaires; qualitative research methods represent non-numerical data e.g. interviews. While the two methods seem clearly different and contrasting, some authors like, Taylor and Bogdan (1998); Creswell, (2003) and Bryman, (2012)), regard them as complementary rather than opposing. Mixed approach on the other hand involves marrying of qualitative and quantitative approaches through a transformative process (Christopher and Kidombo, 2010).

Bearing in mind that the purpose of this study is to gain a deeper understanding of the factors influencing sustainability of women owned enterprises, the choice of mixed method design will be the best, since it provides a better understanding of research problems. When used in combination, qualitative and quantitative data complement one another and gives a more complete analysis (Creswell *et. al*, 2004). According to Classen *et. al* (2007), mixed method research gives a better way of looking at the principles and values of a population while also considering the happenings at the community level.

The research will adopt mixed method design, which gathers both qualitative and quantitative data, analyses both separately, then an interpretation will be done on both to check whether they support or

contradict one another (Creswell and Clark, 2011). To use the identified research questions, parallel questions will be created for qualitative and quantitative aspects of the study.

3.3 Target population

The target population refers to the entire set of units for which the survey data are to be used to make inferences. The target population therefore, defines the units where generalizations of the research findings were.

The survey was conducted in Kenyatta Market, Nairobi County. The target population was all the 3000 women owned small and medium enterprises.

3.4 Sample Size and Sampling Procedure

In this section, the study discussed sample size and sampling procedures.

3.4.1. Sample Size

The study used Fisher's exact test formula (Fisher 1998) to determine the sample size.

$$n = \frac{Z^2 pq}{d^2}$$

Where n is the required sample size

Z is normal value at 95%

p is prevalence of outcome

q=1-p

d is the desired precision level

$$n = \frac{1.96^2 (.1)(.9)}{.05^2} = 138$$

Since the study population was less than

The study According to Mugenda (2003) a sample size of 10% - 30% of the total population is adequate for a study in descriptive research. For this study, the correspondents will be selected by simple random sampling technique, with the guide of research randomizer generator that generated the specific 50 correspondents from 321 women owned businesses. This sample was considered be a representative of the total population.

3.5 Data Collection Instruments

The research data will be collected using questionnaire, interview schedule/focus group discussions and document analysis. The primary data was collected by use of a semi-structured questionnaire to solicit data on both the independent and dependent variables. Questionnaire is a data collection instrument made of several questions for purpose of gathering information from respondents.

According to Saunders *et al*, (2012) interviews are the most used data collection instruments for qualitative research. They have several categories, viz; structured, semi-structured and unstructured. Structured interviews are based on predetermined set of questions aimed at removing biasness. (Saunders *et al*. 2012, Bryman and Bell, 2015). Unstructured interviews on the other hand to explore a general area in an informal non-directed manner where the interviewee is allowed to talk freely about different parts of the topics.

Semi structured interviews were the most suitable data collection method for this study. An interview schedule, were used to collect more in-depth information. This method was preferred because face to face encounter with respondents would encourage them to cooperate in providing the required information. It enabled the researcher to explain and clarify the purpose of the research and respond to any concern raised by the respondents.

3.5.1 Pilot Testing of the Instrument

One of the major challenges in interview and questionnaire designs is making it clear to all respondents. To identify and solve the problem, the questionnaire was pre-tested in a pilot study. During the pilot trials both the interview and questionnaire participants were randomly selected from the study population. The pilot test was conducted in Kenyatta market where a total of 6 participants were randomly selected from the study area to participate in the pilot phase. The selection criteria were based on convenience, but care was taken to ensure participants represent various dimensions important to the study and they were not be part of the final study.

3.5.2 Validity of the Instrument

According to Merriam (1998), qualitative research is stated as “holistic, multidimensional and ever changing”. It is therefore up to the researcher and the research participant to attempt in different phases of research i.e. data collection, analysis and interpretation to build validity. Validity

considers as to whether the research is true, believable and evaluating what it's expected to evaluate.

Research by Burns (1999), looks at validity as an essential criterion for evaluating the quality and acceptability of research. It is critical to ensure quality of the instruments used by the researcher to help draw conclusions based on the information obtained using the instruments. There are several types of validity that the researcher used to validate the research study. Content validity measures the adequacy and efficiency of different elements, skills and behaviors.

Internal validity, this study is concerned with analogy of the research findings (Zahrabi, 2013). On this study the researcher applied methods recommended by Marriam (1998): for example the triangulation: use of several sources such as questionnaire and interviews to strengthen the validity of data evaluation and findings; participatory mode of research: the involvement of participants in all parts of inquiry, with the aim of arriving at evaluation conclusions as a result of a consensus among people of different perspectives in relation to the study (Lynch, 1996); Researchers bias: every researcher has their own belief, value and point of view. On this study, the researcher collected, analysed and interpreted data as objectively, remain non judgemental and clear as possible throughout the research process. External validity was concerned with the applicability of the findings in a different setting. The researcher ensured that the research design could be generalized beyond the study area to a wider population.

3.5.3 Reliability of the Instrument

According to Nunan (1999), reliability looks at the consistency, dependability and replicability of results obtained from a research study. It is relatively straightforward to achieve similar results in quantitative research since the data is in numerical form as compare to qualitative approach which is quite demanding and difficult since the data are in narrative form and biased. Therefore, instead of obtaining same results it is better to think about the dependency and consistency of the data (Lincoln and Guba, 1985). The aim of this study is not obtain same results but to rather agree that the data collection procedure, findings and results are consistent and trustworthy.

On this study, the researcher used two types of reliability. External reliability which is concerned with replicability of the study. Of the five aspects of inquiry as guided by LeCompte and Goetz (1985) and Nunan (1999), the researcher looked at the two aspects of inquiry: the status of the researcher; that clarifies that the researchers social position on participants of the study and the

method of data collection and analysis; which requires that procedures of data collection be clearly explained. The study used mixed method research to collect data which include questionnaire and interviews.

Internal reliability looks at the consistency in collecting, analyzing and interpreting data. It is involved in finding out whether the data collected can yield similar results if the analysis was done by an independent researcher. To ensure no threats in internal validity, the researcher used the two strategies espoused by LeCompte and Goetz (1985) and elaborated by Nunan (1999), which are mechanically recording data and low inference descriptors.

3.6 Data Collection Procedure

Data collection procedures were in line with the research design. Both quantitative and qualitative data collection methods were used to collect primary and secondary data. Quantitative method includes questionnaire survey. The researcher used both open and closed format questions for this study. Open format questions are those without a predetermined set of response while closed format questions take the form of multiple-choice questions. The items contained in the questionnaire included both open-ended and closed questions that attempt to identify factors influencing sustainability of off-grid rural electrification. While qualitative method included participant's assessment through semi structured interviews and focus group discussions.

3.7 Data Analysis Techniques

Marshall and Rossman (1999) describe data analysis as a way of organizing data in an orderly structured way so as to make sense out of it. It is considered as messy, ambiguous and time-consuming, but also as a creative and fascinating process. In this regard, the analysis and interpretation of data represents the application of deductive and inductive logic to the research (Best and Khan, 2006).

Antonius (2003) clearly states that data involves information that is collected in a systematic way, organized, then recorded so as to enable the reader to correctly interpret the provided information. As such, data are not collected haphazardly, but with a view of answering the research objectives. Schostak and Schostak (2008) capture the essences of capturing data well when they further state that data are not fixed but are open to manipulations so as to provide alternative ways of finding answers to the research questions.

The researcher collected data, then organize and check for accuracy, uniformity and completeness. The researcher used Statistical Package for Social Scientists (SPSS v23) to analyze the raw data and present the findings in frequency and percentages from which descriptive statistics were made. Pearson's correlation coefficient was computed to check the strength of relationship between the individual independent variables and the dependent variable.

3.8 Ethical Consideration

At the heart of every research conducted within the area of social sciences are the ethical considerations made by the researcher (Saunders *et. al*, 2009). According to Saunders *et. al*, (2009), ethics is interplated as moral choice that affects decisions and behaviors in regards to those who form the subject of a study. In this study the ethical considerations adopted were those made by Rubbin and Babbie (1997) which states that participation in research should be voluntary and based on informed consent to ensure there is no harm to the participant as well as be anonymous, confidential and not deceive issues.

To ensure voluntary participation and informed concent by participants, the author shared a consent form that includes information on the purpose of the study, the interview process, the benefit of taking part in the study and the rights of the participant. To safeguard the participant and ensure that no harm can affect the participant the author observed the physical and psychological comfort of the participant throughout the interview including any communication leading to the discussion. To ensure autonomy of the participants, the researcher ensured no names were included anywhere, both in the questionnaires and during the interviews. Further, confidentiality of the raw data collected and the interview transcripts were ensured by not sharing any of this information without the participants consent.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents data analysis, presentation and interpretation of results based on the respondents return rate of the study, demographic profile of the respondents, women entrepreneurs' financial management skills and performance of micro and small enterprises, technical skills and performance, entrepreneurial skills and performance, networking skills and performance and women entrepreneurs' marketing skills and performance of micro and small enterprises.

4.2 Respondents Return Rate

The study presented 132 questionnaires to the sampled population and the response rate is as shown in table 4.1.

Table 4.1 Questionnaire Response Rate

Respondents	Target population	sample size	Returned	Percentage
Women	3000	132	119	90.2
Entrepreneurs				
Total	3000	132	119	90.2

132 women entrepreneurs were targeted for the study and questionnaires administered to them and 119 responses were obtained. This showed that only a few did not answer the questionnaires. Otherwise the response rate was high as most of the women entrepreneurs responded positively. They were quite eager to fill the questionnaires as they associated them with financial gains after they are mobile business people as they move from one marketplace to another so getting back the questionnaires was not possible. Nachmias and Nachmias (2005) argued that a response rate of 75% is acceptable for academic surveys. The study used the response rate to analyse data as it gave a true picture of the study variables.

4.3 Demographic profile of respondents

The respondents' background information was important in this study as it was used to establish the relationship between dependent and independent variables. Such information was necessary to put the study within context so that the targeted respondents would respond to the set questions. They were to respond to questions on their age, marital status, education level, family size and their experience to ascertain their demographic characteristics.

4.3.1 Age of respondents

The study sought to establish the ages of the respondents to ascertain if it had any significant influence on their performance in the micro and small enterprises. The results were illustrated in the table 4.2.

Table 4.2: Age of respondents

Age (years)	Frequency	Percentage	Cumulative percentage
20-29	13	10.9	10.9
30-39	58	48.7	59.6
40-49	27	22.7	82.3
50-59	12	10.1	92.4
60 and above	9	7.6	100.0
Total	119	100.0	100.0

Out of 119 respondents 13(10.9%) were in the age bracket between 20 — 29 years, 58(48.7%) respondents were between the age bracket 30 — 39 years, 27(22.7%) respondents were in age bracket 40— 49 years and 12(10.1%) of the respondents were within age bracket 50 — 59 while 9(7.6%) of the respondents were 60 years and above. The table shows that women entrepreneurs of almost all ages participated with the majority of the respondents being within age bracket 30— 39 years. The findings were further subjected to statistical analysis giving a mean age of 41 years. The modal age was 36 years while the median age 38 years. The distribution of the ages was positively skewed meaning most of the respondents were aged below 41 years. This implied that most of the women entrepreneurs in Kenyatta market are still in the productive age. They are active and if given a chance can build the country's economy. However this potential seem not to be used as

expected as poverty levels is still high in the division. Many of them are not able to access essentials of life.

4.3.2 Marital status of Respondents

The respondents' marital status was important in this study to ascertain if the women entrepreneurs had other responsibilities apart from their businesses. Their responses are as recorded in table 4.3.

Table 4.3: Marital status of respondents

Marital status	Frequency	Percentage	Cumulative percentage
Single	20	16.8	16.8
Married	80	67.2	84.0
Separated	9	7.6	91.6
Widowed	10	8.4	100.0
Total	119	100.0	100.0

80(67%) of the respondents were married, 20 (17%) were single and 10(8.4%) of respondents were widowed while 9(7.6%) had separated from their spouses. Among the respondents targeted, most of them were married 80(67%). The modal status of the women entrepreneurs is that most are married. This implies that they have other responsibilities apart from their businesses.

4.3.3 Level of Education of Respondents

The study aimed at establishing the respondents' literacy levels as it had some impact on their performance in the micro and small enterprises. Results are illustrated on table 4.4.

Table 4.4: Level of Education

Response	frequency	Percentage	Cumulative percentage
Primary	49	41.2	41.2
Secondary	58	48.7	89.9
Middle college	7	5.9	95.8
None	5	4.2	100.0
Total	119	100.0	100.0

49(41.2%) of the respondents had at least primary education, 58(48.7%) of the respondents had secondary education while 7(5.9%) had college education and only 5(4.2%) of the respondents had no formal education. From the results, 114(95.8%) of the respondents had some basic education. According to the World Bank (2006), Education is key to the success of a business as it equips women with the knowledge and skills needed to effectively manage and succeed in their businesses. The level of formal entrepreneurial activity among women increases as their education rises. Lower education and a curriculum that does not stress on entrepreneurship skills reduce the chances of women in Kenyatta market Nairobi County having the knowledge needed to excel in business.

4.3.4 Family size of Respondents

The study sought to establish the number of children each respondent had in order to determine if the respondents had family responsibilities as this could affect their performance in the micro and small enterprises. Their responses were tabulated on table 4.5.

Table 4.5: Family size of respondents

Number of children	frequency	Percentage	Cumulative percentage
0-3	73	61.3	61.3
3-6	27	22.7	84.0
Over 6	19	16.0	100.0
Total	119	100.0	100.0

73(61.3%) of the respondents had between 0 -3 children, 27(22.7%) respondents had between 3 -6 children and 19(16%) respondents had more than 6 children. Most of the respondents 73(61.3%) had between 0-3 children. The mean size of the families was calculated to be 3 children. This showed that most of the women entrepreneurs have manageable family sizes. This showed that they had other responsibilities and this could affect their performance in terms of time and expenses.

4.3.5 Experience of Respondents

The respondents experience in years was important in this study as it showed how stable they were in their businesses despite the difficulties. Results were recorded on table 4.6

Table 4.6: Experience of respondents

Number of years	Frequency	Percentage	Cumulative percentage
0-5	57	47.9	47.9
5-10	36	30.3	78.2
10-15	12	10.1	88.3
Over 15	14	11.7	100.0
Total	119	100.0	100.0

Out of the 119 respondents, 57(47.9%) had been in the business between 0-5 years, 36 (30.3%) of the respondents had been in business for a period within 5- 10 years, 12(10.1%) of the respondents had done business for about 10 - 15 years and 14(11.7%) had been in business for over 15 years. From the results it can be concluded that most of the respondents 57(47.9%) were still young in business. The mean years of experience were 7 years. This indicated that most of the respondents had a better chance to improve their businesses as they were still young in business. New ideas could still be created to change their ways of operating for the better.

4.4 Women entrepreneurs' financial management skills and performance of micro and small Enterprises

This section forms analysis on the women entrepreneurs' financial management skills, which was the first objective. It was therefore important that this section deal with the financial management skills as it entails the source of capital and credit; how women entrepreneurs get funds to run their businesses, and if the funds are loans, what was the repayment history; do they have savings accounts for their businesses, and do they keep financial records for the daily activities in the businesses. The study sought to examine how financial management skills influence the performance of micro and small enterprises managed by women using several indicators.

4.4.1 Source of capital and credit

The sources of capital and credit that the study established to be mostly used by women entrepreneurs were their own contribution, assistance from family and friends who were mostly their parents and spouses. Government grants were also considered as a viable source and loan from micro financial institutions and commercial banks. The study sought the respondents views on affordable capital to improve the performance of their businesses. The women entrepreneurs were asked to indicate the respective sources of capital and credit and their opinions on affordable capital as shown in the table 4.7.

Table 4.7: Source of capital and credit

Source	Frequency	Percentage	Cumulative percentage
Members contribution	64	53.7	53.7
Friends & family	13	10.9	64.6
Government grants	4	3.4	68.0
MFIs	36	30.3	98.3
Commercial banks	2	1.7	100.0
Views on affordable Capital and credit			
Extremely important	50	42.0	42.0
Important	69	58.0	100.0
Not important	0	0.0	100.0
Total	119	100.0	100.0

Table 4.7 shows the sources of capital and credit used by women entrepreneurs. The results shows that members' own contribution was 64(53.7%), family and friends contributions 13(10.9%), government grants 4(3.4%), MFIs loans 36(30.3%) and loans from commercial banks 2(1.7%). These results confirm that most of the respondents got capital from their own shares 64(53.7%). The commercial banks 2(1.7%) is the least utilized source of capital. This could be due to their need of collateral in form of land title deeds and logbooks which most of the respondents do not have. Another reason could be the bureaucracy involved in the processing of loans and the high interests charged. The government also seemed to provide the least support with only 4 (3.4%) respondents having accessed grants. This could be attributed to the inefficiencies such as inadequate timely information for the women entrepreneurs on potential sources and means of generating funds for their businesses. The micro financial institutions loans also provide very few women with capital 36(30.3%). This could be due to the women entrepreneurs' not being aware of the initiatives such as the Women Enterprise Fund and other credit facilities. On the same table 4.3, it can clearly be seen that most of the respondents need affordable capital 50(42.0%) view affordable capital as extremely important while 69(58.0%) of the respondents also wish to get affordable capital. This is a clear indication that these respondents lack affordable sources of

capital otherwise, the performance of their businesses would be perfect. To ensure the growth of their businesses, interest rates need to be reviewed in order to attract more women to take loans.

4.4.2 Loan repayments

This study sought to examine the respondents' loan repayment history. Therefore, the respondents were requested to show how they repaid their loans. The results are as indicated in the table 4.8.

Table 4.8: Loan repayment history

Repayment	Frequency	percentage	Cumulative percentage
Not paid	5	13.2	13.2
Paid partly	4	10.5	23.7
Repaying	29	76.3	100.0
Total	38	100.0	100.0

Out of the 119 respondents, only 38 had acquired loans both from micro financial institutions and from commercial banks. This showed a very small percentage of women (31.9%) uptakes of loans within the Kenyatta market Nairobi County. Out of the 38 respondents, 5(13.2%) had not paid their loans, 4(10.5%) repaid their loans partly. The other respondents 29(76.3%) were repaying their loans. From the results shown above, it is clear that women entrepreneurs fear loans especially group loans that they felt was more risky as some group members do default in loan repayment. 5(13.2%) had not repaid the loans they took due to varied reasons. Some 4(10.5%) paid partly and stopped due to lack of enough funds.

4.4.3 Financial records and savings accounts

The study sought to find out if the respondents had any financial records that they used in monitoring the progress of their businesses. Their responses are as shown on the table 4.9.

Table 4.9: Availability of financial records

Records	Frequency	Percentage	Cumulative percentage
Yes	60	50.4	50.4
No	59	49.6	100.0
Total	119	100.0	100.0

The results from table 4.9 show that 60(50.4%) of the respondents had financial records which were mostly cash accounts and business budgets. 59 (49.6%) had no records but relied on guesswork. The slightly above average number 60(50.4%) of the respondents with financial records indicated that the women entrepreneurs had at least some basic skills on how to manage their finances. Nevertheless, those with records had no updated records. From observation during the study, it was discovered that the records were not consistent as they were only updated when one wanted finance from lenders. Most of the records observed were poorly kept with no clear dates shown. In this case, skills on proper records keeping should be emphasized.

The study sought to examine how the respondents managed their finances and their views on financial planning. It was therefore important to establish if they had savings accounts. The respondents were also asked to express their views on financial planning in their businesses and its importance. The responses are shown on table 4.10.

Table 4.10: Savings accounts and financial planning

Savings accounts	Frequency	Percentage	Cumulative percentage
Yes	107	89.9	89.9
No	12	10.1	100.0
Savings in			
Banks	50	42.0	42.0
Micro Finance Institutions	18	15.1	57.1
M-Banking	20	16.8	73.9
Home banking	19	16.0	89.9
No accounts	12	10.1	10.1
Views on Financial planning and accounting			
Extremely important	43	36.1	36.1
Important	69	58.0	94.1
Not important	7	5.9	100.0
Total	119	100.0	100.0

From the table 4.10, 107(89.9%) of the respondents had savings accounts with 50(46.7%) in commercial banks, 18(16.8%) in micro financial institutions, 20(18.7%) in Mobile banking accounts and 19(17.8%) others savings in merry-go-rounds and in their home banks. This is an indication that most of the women entrepreneurs have at least some savings from their businesses. Most of them save in commercial banks 50(46.7%). It shows their confidence in the banks to safeguard their money. The few who keep money in home banks and merry-go-rounds do not trust the banking institutions. Generally, most of the respondents had proper ways of managing their finances as the savings could be channeled back into the business to increase the stocks. The few without savings **12(10.1%)** cited lack of enough profits to be saved as then- businesses were mainly for survival purposes. On financial planning and accounting, table **4.10** shows that **43(36.1%)** of the respondents viewed financial planning as extremely important in running a business while **69(58.0%)** viewed financial planning as important. Overall, it can be summarized that most of the respondents **112(94.1%)** value financial planning and accounting in their

businesses. The few 7(5.9%) who do not view financial planning as being important were mostly still new in the business world. Majority of the respondents appreciate financial planning as an important skill in managing their businesses. However, some of the respondents felt that they handled very little money and therefore they were most of the time forced to live on debts that affected their business growth. They cited domestic responsibilities that sometimes do overwhelm them.

4.5 Women entrepreneurs’ technical skills on the performance of micro and small enterprises

This section deals with analysis on the women entrepreneurs’ technical skills on the performance of micro and small enterprises. This formed the second objective of the study. It was important that this area dwell on their use of information technology and its relevance; planning and its importance and state on how they communicate to their suppliers, their competitors and customers.

4.5.1 Women entrepreneurs’ use of modern technology and its relevance to the performance of micro and small enterprises

The study sought to investigate on how women entrepreneurs use modern technology in their businesses and its relevance to their businesses. Their responses were recorded on table 4.11.

Table 4.11: Use of modern technology and its relevance to women entrepreneurs

Use of ICT	Frequency	Percentage	Cumulative percentage
Computers	3	2.5	2.5
Mobile phones	60	50.4	52.9
Calculators	25	21.1	74.0
ATM	18	15.1	89.1
Others	13	10.9	100.0
Relevance of ICT			
Extremely important	50	42.0	42.0
Important	51	42.9	84.9
Not important	18	15.1	100.0
Total	119	100.0	100.0

The table 4.11 shows that most women entrepreneurs use mobile phones 60(50.4%) in their businesses for transacting business deals. 25(21.1%) of the respondents use calculators, 18(15.1%) use Automated Teller Machines whenever they want to withdraw cash from their accounts, 13(10.9%) of the respondents use other methods of technology like hair dryers and blow dryers in salons and sewing machines for dressmaking, and only 3(2.5%) use computers in their businesses. From the results, it is clearly indicated that majority of the respondents have embraced the use of modern technology and their views on the importance of modern technology is shown on the table. 50(42.0%) of the respondents felt that modern technology use is extremely important in their business performance, 51(42.9%) of the respondents feel that its use is important while only 18(15.1%) felt that it is not important at all. Most of the respondents used the mobile phones for communication, as clocks and as calculators.

4.5.2 Women entrepreneurs’ planning skills and performance of micro and small enterprises

The study intended to establish whether the respondents had plans for their businesses and its importance on the performance of their businesses. The study aimed at finding out the percentage of the respondents who had prepared business plans for their businesses. They were asked to state whether they had business plans and rate its importance to their business. Their responses were recorded on the table 4.12.

Table 4.12 :Planning skills and its importance

Responses	Frequency	Percentage	Cumulative percentage
Yes	17	14.3	14.3
No	102	85.7	100.0
Importance of planning			
Extremely important	30	25.2	25.2
Important	72	60.5	85.7
Not important	17	14.3	100.0
Total	119	100.0	100.0

With reference to table 4.12, 17(14.3%) of the respondents had business plans and even gave reasons why they prepared the plans as mainly for loan acquisition. 102 (85.7%) of the respondents had no business plan and had never even heard of it fro their own confessions. This showed that majority of the respondents were doing their businesses with no guideline on the expectations. Mullins (2007) says that a leader who fails to plan is planning to fail. This confirmed that most of the women owned enterprises are managed by crisis. The respondents seemed not to be having any written plans for their businesses but mainly operate their businesses for survival purposes. Only 30(25.2%) viewed planning as extremely important, 72(60.5%) viewed planning as important while 17(14.3%) felt it was not important as one can still operate without a plan, the 102(85.7%) who viewed planning as important were not able to write business plans because they did not know how it looked like but had only heard about it from friends.

4.5.3 Women entrepreneurs’ communication skills and performance of micro and small enterprises

The study further sought to investigate how the respondents communicated with their suppliers, customers and competitors. To achieve this, the respondents were asked to state the methods through which they communicate in their businesses. Results were recorded on table 4.13.

Table 4.13: Modes of communication by women entrepreneurs

Communication channels	Frequency	Percentage	Cumulative percentage
Face to face	53	44.6	44.6
Mobile phones	63	52.9	97.5
Mails	3	2.5	100.0
Total	119	100.0	100.0

53(44.6%) of the respondents do communicate face to face with their business associates while 63(52.9%) of the respondents use mobile phones to communicate and only 3(2.5%) write letters or e-mails. This indicates that communication skills are extensively applied in most of the businesses. Many of the respondents really appreciated the mobile phones as it had made their work easier given that they could organize business deals anywhere at all times.

4.6 Women entrepreneurs' Network skills and performance of micro and small enterprises

This section forms an analysis on women entrepreneurs' entrepreneurial skills and the performance of micro and small enterprises. It was the third objective and it is important that it establish how women entrepreneurs' entrepreneurial skills influence the performance of micro and small enterprises. It sought to establish their training skills, level of creativity and their innovativeness.

4.6.1 Training skills of women entrepreneurs

The study aimed at finding out if the respondents had some knowledge on their areas of operation. They were therefore asked to identify if they had any training on the businesses they were operating. Their responses were recorded on table 4.14.

Table 4.14: Women entrepreneurs' training skills

Trained	Frequency	Percentage	Cumulative percentage
Yes	29	24.4	24.4
No	90	75.6	100.0
Total	119	100.0	100.0

Only 29(24.4%) of the respondents had some training in their areas of operation. These were mostly dressmakers and beauty parlor operators. Otherwise the rest of the respondents 90(75.6%) had no training in their areas of business. The few who had trained were also trained on financial management skills and marketing skills. This is an indication that most of the respondents operate businesses with no formal training. Most of them learn on the job. On financial management, most of the respondents were trained by organizations like World Vision, Unilever, Kenya Industrial Estates (K I E), micro financial institutions like Kenya Women Finance Trust

(KWFT), Kenya Rural Enterprises Programme (K-REP) and Small and Micro Enterprises programme (SMEP). From the above results, women entrepreneurs' lack of training had a negative impact on the performance of their businesses.

4.6.2 Creativity of women entrepreneurs and performance of micro and small enterprises

The study sought to establish how creative the women entrepreneurs were. How they got the idea to start up the businesses and the new ideas that they have added in to improve the performance of their businesses. The researcher asked the respondents to identify the sources of ideas in starting the businesses. The results were recorded on the table 4.15.

Table 4.15: Idea to start up

Source of idea	Frequency	Percentage	Cumulative percentage
Self	53	44.5	44.5
Relatives	56	47.1	91.6
Friends	7	5.9	97.5
Others	3	2.5	100.0
Total	119	100.0	100.0

Table 4.15 shows that 53(44.5%) of the respondents decided to start their businesses from their own initiative. 56(47.1%) of the respondents got the idea to start up from their relatives, 7(5.9%) got the idea from friends and only 3(2.5%) of the respondents got the idea from other sources. This is an indication that most of the respondents decided to start due to financial constraints in the family. The respondents who got the idea from the family were mostly running family businesses. 53(44.5%) of the respondents took advantage of the available opportunity then they filled the gap by starting new businesses. They found the solutions to the problems that they had seen in the market.

4.7 Women entrepreneurs' Networking skills and performance of micro and small enterprises

The study sought to establish if the respondents had any information on how to improve the performance of their businesses and the source of information and new ideas. The respondents were asked if they operated their businesses differently from their competitors. Their responses were recorded on table 4.16.

Table 4.16: Sources of new ideas

New ideas	Frequency	Percentage	Cumulative percentage
Competitors	51	42.9	42.9
Experts	35	29.4	72.3
Family & friends	33	27.7	100.0
Level of innovativeness			
Own methods	33	27.7	27.7
Copying from others	86	72.3	100.0
Total	119	100.0	100.0

Table 4.16 indicates that most of the respondents 51(42.9%) borrow new ideas from their competitors, 35(29.4%) of the respondents got new ideas from experts mainly during seminars and workshops while 33(27.7%) of the respondents got new ideas from family members and friends who run businesses. This implies that most of the respondents rely on other people's ideas to improve their performance and not the experts ideas. The respondents proved to be ready to borrow new ideas so that they operate within the new trends in the market. Many of the respondents readily operated their businesses by copying from their competitors 86(72.3%) while only 33(27.7%) of the respondents relied on their own methods to operate their businesses.

The study sought to determine whether women entrepreneurs' networking skills influenced the performance of micro and small enterprises. It was therefore important that this section look at the respondents' membership in business associations to enhance their business contacts and linkages

with other business people, attendance to seminars, workshops, and networking skills like the use of the internet, sharing of information.

4.7.1 Business contacts and linkages

This indicator sought to establish whether the respondents are members of any business association. The respondents were asked to state if they are members and their responses are recorded on table 4.17.

Table 4.17: Membership to business association

Member	Frequency	Percentage	Cumulative percentage
Yes	37	31.1	31.1
No	82	68.9	100.0
Total	119	100.0	100.0

The statistics revealed that only 37(31.1%) of the respondents were members of business associations and maintained business contacts with other like-minded business people. Majority of the respondents 82(68.9%) had never joined any business association. These results implies that most of the respondents have not maintained business contacts and linkages with fellow business people. Some of the respondents were not aware of such associations but were willing to join one for more information.

4.7.2 Seminars and workshops

This indicator sought to determine whether the respondents had attended any seminar or workshop to improve the performance of their businesses. The study aimed at establishing how many women entrepreneurs had attended such seminars and workshops and their participation in exhibitions. The data collected on this factor was presented on table 4.18.

Table 4.18: Attendance to seminars and workshops

Seminars & workshops	Frequency	Percentage	Cumulative percentage
Yes	51	42.9	42.9
No	68	57.1	100.0
Participation in Exhibitions			
Yes	26	21.8	21.8
No	93	78.2	100.0
Total	119	100.0	100.0

The results on table 4.18 showed that 51(42.9%) had attended business seminars and workshops and 68(57.1%) had never attended any business workshop and seminar. Seminars and workshops are very vital instruments for the dissemination and sharing of new knowledge and skills for participants. 26(21.8%) of the respondents had attended exhibitions to sell their products. 93(78.2%) had never participated in exhibitions with their products.

4.7.3 Networks

The study sought to establish whether the respondents networked in their businesses. This indicator looked at their use of the internet and sharing of information. The data collected was recorded on table 4.19 .

Table 4.19: Networks and information sharing

Networks	Frequency	Percentages	Cumulative percentage
Use of Internet			
Yes	5	4.2	4.2
No	114	95.8	100.0
Information sharing			
Yes	112	94.1	94.1
No	7	5.9	100.0
Total	119	100.0	100.0

The table 4.19 indicated that only 5(4.2%) of the respondents had used the internet to transact a business deal. Most of the respondents (95.8%) had never used the internet. This showed that a bigger number of the respondents are not aware of the importance of using the internet in business operations. According to Sameer (2011), in the internet, the business can reach new customers, create new sales channels and win loyalty through innovative customer services. Key suppliers can be integrated into a company's internal business processes, leading to more efficient operations, cost saving and improved decision making. 112(94.1%) of the respondents shared information with their suppliers and competitors. They shared information on business matters with their competitors. Only 7(5.9%) did not share information with their suppliers and competitors. They did most of the things on their own. The results indicated that most of the respondents shared information and their experiences with their competitors and suppliers.

4.8 Women entrepreneurs' Marketing skills and performance of micro and small enterprises

The study sought to assess how women entrepreneurs' marketing skills influenced the performance of micro and small enterprises. It therefore looked at their promotion and advertising skills, market research methods and the pricing of their services and products.

4.8.1 Promotion and advertising skills

This indicator aimed at assessing how the respondents promoted and advertised their services and products. They were asked to mention the ways through which they advertised their businesses. Results were recorded on table 4.20.

Table 4.20: Methods of promotion and advertising

Promotion methods	Frequency	Percentage	Cumulative percentage
Self	79	66.4	66.4
Intermediaries	10	8.4	74.8
Services	30	25.2	100.0
Advertising methods			
Word of mouth	70	58.8	58.8
Referrals	46	38.7	97.5
Media	0	0.0	97.5
Leaflets	3	2.5	100.0
Total	119	100.0	100.0

Table 4.20 shows that most of the respondents 79(66.4%) promoted their businesses themselves, 10(8.4%) used intermediaries like friends and potential customers to promote their businesses, and 30(25.2%) used friendly services as a way of promoting their products and services. They packed the products for the customers and the salon owners gave free manicures to motivate the customers. From the results, it can be seen that most of the respondents have not acquired the modern skills used in promoting products. They mostly rely on self, which may be strenuous on the respondent's part. They cite lack of funds as an obstacle to using modern methods like billboards, posters and salespeople to

promote their products. On advertisements majority of the respondents 70(58.8%) depend on word-of-mouth to market their products and services. They talked to willing customers about the products and services offered as they do not have money for canvassing and advertisements. Some of the respondents relied on referrals from potential and loyal customers to advertise their products and services.46 (38.7%). Marketing guru Al Ries says that customer word of mouth is the best alternative to advertising. Loyal customers tell others where to get the best products and services as they give positive recommendations to their friends. 3(2.5%) of the respondents used leaflets to advertise their businesses. 0(0.0%) of the respondents used the media to advertise their businesses they fear the costs involved. From the above results, the modal method used in advertising is word-of-mouth.

4.8.1 Women entrepreneurs’ market Research skills and performance of micro and small enterprises

This indicator sought to establish how the respondents’ method of doing market research influenced the performance of the micro and small enterprises. The respondents were asked to describe their method of conducting market research. Their responses were tabulated on table 4.21.

Table 4.21: Market Research skills

Market research	Frequency	Percentage	Cumulative percentage
Seasonal trends	94	79.0	79.0
Competitors	20	16.8	95.8
Guesswork	5	4.2	100.0
Total	119	100.0	100.0

Table 4.21 shows that most of the respondents 94(79.0%) relied on seasonal changes to identify the market of their products and services. 20(16.8%) of the respondents depended on the competitors to identify the market and only 5(4.2%) used guesswork. The commonest method used by the respondents to identify the market for their products is depending on the seasonal changes as each season determines the customers needs especially for the clothes dealers and grocers. Each season determined what stocks to increase. The respondents relied on the demand and supply theory, as they had to identify the likes and the buying behavior of the consumers. On the respondents’ views on

marketing and advertising, most of them 107(89.9%) look at marketing as very important in the running of a business. Only 12(10.1%) of the respondents felt it is not important.

4.8.2 Women entrepreneurs’ pricing skills and performance of micro and small enterprises

The study sought to establish how the respondents priced their products and services. This was to determine how their pricing methods influenced their performance in their businesses. Their responses were recorded on table 4.22.

Table 4.22: Pricing methods by women entrepreneurs

Pricing techniques	Frequency	Percentage	Cumulative percentagi
Individually	68	57.1	57.1
Competitors	51	42.9	100.0
Total	119	100.0	100.0

68(57.1%) of the respondents priced their products and services individually. Their prices depended on the buying prices of the goods. 51(42.9%) of them relied on their competitors’ prices. They kept on comparing the prices to ascertain uniformity with their competitors. Effective pricing policy is vital to the success of the product in the market. The prices should be reasonable and within the range of the competitors.

4.9 Performances of micro and small enterprises

Micro and small enterprises are mostly in the informal sector. Women are dominant in this sector with the majority dealing in the micro businesses. Performance is achieved if a firm gains profit, high production, services offered are of high quality, increase in the number of employees and the amount of sales is high.

4.9.1 Total monthly sales and profit margin

The study sought to examine how performance in the micro and small enterprises is influenced by the management skills of women entrepreneurs. It sought to establish the amount of sales made by

the respondents and if it shows some growth in their businesses or not. The performance on monthly sales and profits is as tabulated below.

Table 4.23: performance of MSEs in term of total monthly sales and profits in ksh ‘000

Total monthly sales (ksh ‘000)	Frequency	Percentage	Cumulative percentage
0-10	30	25.2	25.2
10-20	46	38.7	63.9
20-30	13	10.9	74.8
30-40	9	7.6	82.4
40-50	8	6.7	89.1
50-60	6	5.0	94.1
Over 60	7	5.9	100.0
Profit margin in(ksh ‘000)			
2-4	24	20.2	20.2
4-6	51	42.9	63.1
6-8	19	15.9	79.0
8-10	11	9.2	88.2
Over 10	14	11.8	100.0
Total	119	100.0	100.0

Out of the 119 respondents, 30(25.2%) had their monthly sales between ksh (0-10000), 46(38.7%) had sales between ksh (10000-20000), 13(10.9%) had sales between ksh (20000-30000), 9(7.6%) had sales between ksh(30000-40000), 8(6.7%) had total monthly sales between ksh(40000-50000),and 6(5.0%) had sales between ksh (50000- 60000) and 7(5.9%) had monthly sales over ksh 60000. From the above results, majority of the respondents 46 (38.7%) made sales between ksh (10000-20000). This shows low productivity as per the current economic trends. Most of them cited lack of enough working capital as a major hindrance to their productivity. The results were further subjected to statistical calculations and the mean sale per month was ksh 22000, the

modal sales was ksh 12800 and the median sales were ksh 15900. This showed that the sales were positively skewed, as the mode was lower than the median and the median lower than the mean. Most of the respondents made sales worth ksh 12800, and it is the modal amount. Therefore, it means most of them made daily sales of approximately ksh 467. The total sales are positively skewed meaning most of the respondents made total sales below ksh 22000 per month. The low income indicates that the government's intervention through the WEF has not made significant impacts as expected.

The profit margin for the respondents gave results as follows, 24(20.2%) had between ksh (2000-4000), 51(42.9%) had profit ranging between ksh (4000-6000), 19(15.9%) had profit ranging between ksh (6000-8000), 11(9.2%) made profit between ksh (8000-10000) and 14(11.8%) of the respondents made profits over ksh 10000. the results show that most of the respondents made profits between ksh(4000-6000). This is low output given the value of the Kenyan shilling that has kept on depreciating against the US dollar. The study concluded that most of the respondents were operating their businesses for survival purposes with no tangible growth expected. Further calculations gave a mean monthly profit of ksh 6000. It showed that all the respondents get monthly profit of approximately ksh 6000. The modal profit was ksh 4400 and the median profit is ksh 4900. The profit margin of the respondents on monthly basis is also positively skewed. It is an indication that the profits are quite low. This indicated that most of the respondents had profit margins below the mean that is ksh 6000. this implied that most of the businesses are meant for survival as the profit margins are quite too low and so may not allow further growth of the businesses.

4.9.2 Number of employees

The study intended to find out if the respondents had employees and how many in each business. The researcher went further to classify the employees as permanent and part time so that the respondents could easily identify the category they hired. The results were recorded on the table

Table 4.24 :Businesses with permanent and part time employees

Permanent employees	Frequency	Percentage	Cumulative percentage
Yes	18	15.1	15.1
No	101	84.9	100.0
Part time employees			
Yes	20	16.8	16.8
No	99	83.2	100.0
Total	119	100.0	100.0

The respondents were asked to state if they had employees in their firms as hiring and retaining good employees is essential for the success of a business. Out of the 38 respondents with employees, only 18(15.1%) had permanent employees. The businesses had between 1 -3 employees with most having one employee on permanent terms. 101(84.9%) of the respondents had no permanent employee but relied on close family members for assistance. The respondent did most of the firm's activities individually. On part time employees, 20(16.8%) of the respondents hired part time services. Some of the businesses with permanent employees also hired part time ones especially during high business seasons. Most of the part time employees were hired to help with ferrying of goods and cleaning the premises. 99(84.2%) of the respondents did not hire either permanent or part time employees. They had reasons for not hiring as lack of enough money to pay due to the low sales and limited profit gain. Some gave reasons as limited stocks that did not require extra assistance. So they did not find reasons to hire other people.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter entails the summary of the findings, discussions, the conclusions and recommendations. The summary of findings is per the objectives of the study and they give answers to the research questions. Discussions of the findings in relation to the literature reviewed. Conclusions also respond to the research questions while recommendations for further study suggests areas to be considered.

5.2 Summary of findings

The main objective of this study was to find out the influence of women entrepreneurs' management skills on the performance of micro and small enterprises in Kenyatta market Nairobi County. As per the demographic profile of the respondents was concerned, the sampled respondents were women whose mean age was 41 years. Most of the respondents were married with children. The study established that a good number of the respondents had some basic education with most of them 65(54.6%) having acquired secondary education and above. The study also established that 57(47.9%) of the respondents had an experience of between 0 -5 years in business. Mean years of experience was calculated to be 7 years. Most of the respondents 73(61.3%) had between 0-3 children and the mean number of children per respondent was 3 children.

On financial management skills which is objective one, the study established that most of the respondents' main source of capital was their own shares (member's contributions) 64(53.7%). All the respondents were in need of affordable loans 119(100%). They gave reasons for not taking the loans given by commercial banks and micro financial institutions as fear of taking risks, the high interest rates being charged and the long procedures involved in acquiring loans. The study established that most of the respondents do not take loans and therefore on loan repayment, only 38 respondents had taken loans. Out of the 38 respondents 29(76.3%) repaid their loans promptly. They cited discipline as the driving force in their loans repayment. On savings accounts, 107(89.9%) of the respondents had saving accounts in different places. 50(42.0%) of the respondents had savings accounts in the commercial banks. 112(94.1%) of the respondents felt that

financial planning and accounting was very important in their businesses. On record keeping, 60(50.4%) of the respondents had financial records available. However, most of the records were not updated and they were not very clear, as some parts had not been dated for a long time.

Objective two looked at the respondents' technical skills. On the use of the internet, most of the respondents used their mobile phones 60(50.4%) to transact businesses. They used the cell phones as calculators and for communication. Most of the 102(85.7%) had never prepared a business plan. They wished to have it though they did not know how it is done.102 (85.7%). The respondents communicated through their mobile phones to their suppliers, customers and competitors. 63(52.9%).

On entrepreneurial skills, 90(75.6%) had not received any formal training on the businesses they operated. The same number 90(75.6%) had no training on financial management skills. On creativity, most of the respondents 56(47.1%) got the idea to start up from family members who were mostly husbands and parents. The respondents relied on new ideas to improve their performance from their competitors 51(42.9%). They copied any new method applied by their competitors to boost their sales. 86(72.3%).

The study established that networking skills of the respondents was still wanting, as majority of them had no business contacts 82 (68.9%). They were not members of any business association where they could borrow new ideas and share their grievances with like-minded business people. Many of the respondents had never attended business seminars or workshops 68(57.1%). On the respondents' participation in exhibitions, most of them had never taken their businesses to that level. 93(78.2%). From their own views, they were not informed on how and when they could attend such exhibitions. Networking skills was not very much utilized, as most of the respondents had never used the internet 114 (95.8%). They did not know how to use the internet and its importance in business operations. However, most of them shared information with their suppliers and customers 112(94.1%). They mostly used the cell phones to interact and share experiences.

On marketing skills of the respondents, most of them promoted their goods and services themselves 79(66.4%). The respondents used word-of-mouth 70(58.8%) to advertise their goods and services. They relied on loyal customers to sell their businesses to their friends and relatives. The respondents identified the market for their products and services through the changes in the

seasons. 94(19.0%). They stocked the products according to the season of the year as it determined the customer response. On pricing, most of the respondents 68(57.1%) priced their products individually according to their buying prices.

On the performance of the respondents' businesses, the common total monthly sale ranged between ksh (10000-20000). The mean monthly sale of the respondents was around ksh 22000 with approximate daily sales of ksh 467. The common monthly profit margin for the respondents was between ksh (4000-6000). The mean profit margin for the respondents was about ksh 6000 with very many falling below ksh 6000. on the number of employees, most of the respondents did not hire permanent employees 89(74.8%). They mostly relied on part time employees and relatives in running the activities in the businesses.

5.3 Discussion of findings

This section discusses the findings of the study based on the study objectives, which were; financial management skills, technical skills, entrepreneurial skills, networking skills and marketing skills. This study showed that women entrepreneurs' management skills influenced the performance of the micro and small enterprises in Kenyatta market Nairobi County. Women make a vast contribution to the economic and the domestic sector in Nairobi Kenyatta Market. They are expected to contribute substantially to their own needs and support families through business ventures. The economic status of women is accepted as an indicator of a society's development. The government needs to frame policies for the development of entrepreneurship among women. Due recognition and not just lip service should be given to the role and contribution of women in the various social and economic activities.

Despite the increase in the number of women in the business world, their progress is still quite slow.

Analysis showed that training of women entrepreneurs had an influence on their performance in the micro and small enterprises. Armstrong (2003) cited that training to an individual created confidence thus increasing their performance, use of resources is improved, better services provision and overall productivity is attained. This in the end gives an enterprise a competitive advantage over its rivals. The study's findings do concur with Armstrong's as it is clear that

majority of the respondents had not attained the required skills to build their businesses. The study also established that only 29(24.4%) of the respondents received some training on key aspects of business development like financial management, marketing, networking, business planning and management in general. For the women entrepreneurs to achieve their laid down goals, they need intensive training and other entrepreneurship tools to help them know how to apply a wide range of business ideas like managing risks, being creative and innovativeness.

Chandra (2002) acknowledged that timely availability of funds eases implementation. A business person should be able to meet the financial needs of the business both from within and without then manages the finances effectively. Sound financial management is the key to the success of any business. The efficiency of a business is measured by its performance on sales and profits. Analysis on how women entrepreneurs' financial management skills influence the performance of the micro and small enterprises showed that it had some influence as from the study it can be established that most of the respondents(53.7%) rely on their own shares as the main source capital as most of them fear taking loans. This fear is caused by lack of information on the most affordable sources of capital like the Women Enterprise Fund. Another reason is the group-based loans that in most cases results into all group members paying for members who have defaulted. These are some of the factors that hinder the progress of women entrepreneurs, as they cannot acquire loans to improve their stocks. Poor record keeping is another factor contributing to the low performance of women entrepreneurs in Kenyatta market Nairobi County. Most of the respondents with records 60(50.4%) were not able to explain some of the information recorded as the records are poorly kept with no dates shown. The study established that the respondents do not monitor the sales of their business and they only realize losses when the stocks reduce.

The results of the study showed some influence of technical skills on the performance of micro and small enterprises. Good planning presents trends for future actions. Technical skills help the women entrepreneurs to plan and predict what will happen in the business. According to Thrasher and Smid (1998), women entrepreneurs tend to undervalue their work by undercharging their services due to lack of proper planning. The entrepreneur should also be a team player to be able to hire the services of other people to help her operate the business. The entrepreneur should be able to solve complex problems and make wise decisions by the use of new technology.

The study also showed that networking skills of the respondents had an influence on their performance in the micro and small enterprises. Maintaining strong business networks and linkages do help in the business performance. From the study, most of the respondents (95.8%) had never accessed the internet. This could be due to ignorance and lack of the necessary facilities as most of them (54.6%) had achieved secondary and higher education. Lack of awareness could have also contributed to this low response, as most of them did not know the importance of using the internet in business deals. Saleemi (2011) feels that the internet can be used as a marketing and sales channel. It provides a very cheap way of promoting a company and its products. Successful entrepreneurs build their circles of peers and contacts. They continue to network regularly as they advance. Networking allows entrepreneurs to meet others who can assist them with services and products that may help their businesses. It also leads to associating with like-minded entrepreneurs who helps in sharing of knowledge, advice, experience and training.

American Marketing Association (2004) defines marketing as an organizational function and a set of processes for creating, communicating and delivering value to customers and managing customer relationships in ways that benefit the organization and its stakeholders. Therefore, marketing skills do count for any business to succeed. From the results of the study, (58.8%) of the respondents used word of mouth to market their products and services. Marketing helps a business firm to achieve higher profits and also develop brand loyalty. Proper marketing skills help the business to face competition effectively with the help of good products, right prices, effective promotion and distribution. This helps the firm to build competitive advantage.

5.4 Conclusions

The research findings revealed that most of the respondents were below age 41 years meaning they were all mature and still energetic. Majority of the respondents 80(67.2%) were married with children. This showed that they had other responsibilities apart from their businesses. On academic achievement, most of them 65(54.6%) had secondary education and above which was an added advantage especially during training as they could easily read and write.

The research findings also revealed that 64(53.7%) of the respondents acquired funds to start up from their own contributions. Uptake of loans is still low as only 38(31.9%) of the respondents had loans from banks and micro financial institutions. Fear of loans is due to the women's preference on stabilization of income and minimization of risks over maximization of income. They are mostly security-oriented rather than growth-oriented. Out of the 38 respondents with loans 29 were repaying promptly despite the hardships. 89.9% of the respondents had savings accounts with 45.6% saving with the commercial banks. 50.4% of the respondents had financial records even though they were not well maintained. Analysis showed that there was an influence of financial management skills on the performance of micro and small enterprises. It also revealed that the respondents had limited financial management skills.

50.4% of the respondents used mobile phones both for communication and as calculators. 84.9% of the respondents had never employed a permanent employee in their business. Most of the respondents (85.7%) had never written a business plan and they did not know its importance.

Research findings also revealed that 75.6% of the respondents had no formal training in business management and entrepreneurial skills. The few who trained got the training from Kenya women finance trust, Kenya rural enterprise programme and the World vision. Analysis revealed that women entrepreneurs' entrepreneurial skills especially training had an influence on the performance of micro and small enterprises.

The research findings also revealed that most of the respondents (68.9%) had no business contacts as they were not members of any business association. 95.8% of the respondents had never used the internet despite many of them having secondary education. On the other hand, 57.1% had never attended a business seminar or workshop to improve their business skills and interact with like-minded business colleagues. Analysis revealed that women entrepreneurs' networking skills had an influence on the performance of the micro and small enterprises.

66.4% of the respondents promoted their products and services themselves. 58.8% used word of mouth to advertise their products and services. 79% of the respondents relied on the seasonal trends of the year to identify the market for their products and services. The clothes dealers knew what clothes to stock according to the time of the year. Clients' tastes changed with each season and this helped the respondents to identify their needs. Analysis revealed that women entrepreneurs' marketing skills had an influence on the performance of the micro and small enterprises.

Performance of the micro and small enterprises operated by women entrepreneurs can be achieved if the women are made to be part of the process of management skills. Training women on management skills will enhance the performance of their businesses. The emphasis should be on financial management skills and entrepreneurial skills to reduce poverty and increase the socially desired benefits. Women entrepreneurs should be made to understand that practice of business requires adequate knowledge and skills for one to achieve the set goals.

In conclusion, the study established that lack of training on management skills had a greater influence on the performance of the micro and small enterprises. Performance of the businesses was influenced by lack of financial management skills, technical skills; entrepreneurial skills, networking and marketing skills as the monthly sales were quite low and the profit margin not pleasing at all. This was arrived at considering the current economic trends.

5.5 Recommendations

The following recommendations were made based on the findings and the conclusions of the study:

The government to organize for a monitoring and evaluation team to monitor the uptake of Women Enterprise Fund loans at the grassroots levels so as to ensure proper utilization of the funds. The Department of Gender to work in partnership with other financial organizations towards giving individual loans with flexible terms.

Women to be incorporated in the formulating policies that concern them for proper clarification. Sensitization seminars and workshops to be organized through village barazas and churches in order to reach majority of women in the villages who are not enlightened. A scheme to be developed at village levels to provide technical support to women entrepreneurs in business and enable them get information on how to get grants especially those struggling to pursue growth objectives.

The government to put in place a coordinated process of deliberate interventions to upgrade entrepreneurial skills among women and improve business processes. Special skills training to be provided to all women entrepreneurs at the micro and small enterprises level. The trainings to be intensified before and after giving loans to ensure proper utilization of the loans. Motivation training to be provided to improve the women's self-perception, confidence and assertiveness to help them expand their businesses. This will hence help them achieve economic empowerment.

A special government advisory board for women's business development issues to be established. Awareness on the available business associations and linkages to be created at village levels to improve their networking skills.

The Department of Gender to work in partnership with local organizations in helping the women entrepreneurs to access markets both within and outside the county. Role model women entrepreneurs to be encouraged to help upcoming entrepreneurs realize the need to market their products using modern methods. This will help them improve returns on their investments.

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APPENDICES

APPENDIX I: TRANSMITTAL LETTER

NKIROTE DORIS KABIRA,
MOBILE: 0722 803 827.

Dear Respondent,

RE: PARTICIPATION IN RESEARCH

I am a post graduate student at the University of Nairobi pursuing Master of Arts in Project Planning and Management. I am carrying out a research on entrepreneurial skills and sustainability of women owned small and medium enterprises; a case of Kenyatta market, Nairobi county as part of requirements for the award of this degree. Your organization/group has been selected and consequently you have been sampled as part of the respondents.

I therefore humbly request you to respond to the questions as asked in the questionnaires. I assure you that the information provided will be solely used for academic purposes of this study.

Thank you in advance.

Yours faithfully,

NKIROTE DORIS

APPENDIX II: QUESTIONNAIRE

QUESTIONNAIRE ON ENTREPRENEURIAL SKILLS AND SUSTAINABILITY OF WOMEN OWNED SMALL AND MEDIUM ENTERPRISES; A CASE OF KENYATTA MARKET, NAIROBI COUNTY

SECTION A: BACKGROUND INFORMATION

Name of business owner

Nature of business.....

Approximate business turn-over (annual).....

Number of employees.....

Age of respondent	18-35	[]
	36 -55	[]
	56-75	[]
	76 and above	[]

Education level of respondent:

No formal education	[]
Primary level	[]
Secondary level	[]
Tertiary level	[]

SECTION B: LEADERSHIP SKILLS

This section seeks to gather information on leadership skills in your business. To achieve this, you are required to give your honest opinion on the level of agreement or disagreement on the following statements using a Likert scale of 1 to 4 where;
 1 = Strongly Disagree; 2 = Disagree; 3 = Agree; 4 = Strongly Agree

		4	3	2	1
2.1	I am honest				
2.2	I inspire others				
2.3	I am passionate with my business				
2.4	I am accountable				
2.5	I am innovative				
2.6	I delegate duties when am not there				
2.7	I motivate my employees				
2.8	I provide feedback				

i. What leadership challenges do you face in your business?

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SECTION C: COMMUNICATION SKILLS

This section seeks to gather information on communication skills. To achieve this, you are required to give your honest opinion on the level of agreement or disagreement on the following statements using a Likert scale of 1 to 4 where;
 1 = Strongly Disagree; 2 = Disagree; 3 = Agree; 4 = Strongly Agree

		4	3	2	1
3.1	Am a good listener				
3.2	I empathize with my employees				
3.3	I am always clear in communication				
3.4	I have good writing skills				
3.5	I have a good rapport with my workers				

- i. Please describe any challenges you face with regard to communication

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SECTION E: TECHNICAL SKILLS

This section seeks to collect information on networking skills. To achieve this, you are required to give your honest opinion on the level of agreement or disagreement on the following statements using a Likert scale of 1 to 4 where;
 1 = Strongly Disagree; 2 = Disagree; 3 = Agree; 4 = Strongly Agree

		4	3	2	1
5.1	Am trained on business management				
5.2	My business does not require any skills				
5.3	Am trained on book keeping				
5.4					
5.5					

i. What aspects of technical skills do you advocate for?

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SECTION F: SUSTAINABILITY OF WOMEN OWNED ENTERPRISE

This section seeks to collect information on sustainability of women owner. To achieve this, you are required to give your honest opinion on the level of agreement or disagreement on the following statements using a Likert scale of 1 to 4 where;
 1 = Strongly Disagree; 2 = Disagree; 3 = Agree; 4 = Strongly Agree

		4	3	2	1
1.1	My business broke even				
1.2	Return on assets are good				
1.3	Returns on investment are good				
1.4	My business has grown over the last few months				
1.5					

i. What are some of the benefits of implementing animal welfare projects?

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