

**INHIBITORS OF GROWTH OF SMALL-SCALE WOMEN
OWNED ENTERPRISES IN AWENDO SUB - COUNTY, MIGORI
COUNTY, KENYA**

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NAIROBI**

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DECLARATION

This project is my original work and has not been presented for a degree or examination in any other university



...02/12/2021.....

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APPROVAL BY SUPERVISOR

This project has been submitted for examination with my approval as the University Supervisor.



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DEDICATION

To all small scale women entrepreneurs in Awendo sub – county, Migori County, Kenya for the deliberate efforts to uplift each other by striving to improve the entrepreneurial environment and to the entire small scale women entrepreneurs in Kenya.

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ABBREVIATIONS AND/ACRONYMS

CBK	- Central Bank of Kenya
GDP	- Gross Domestic Product
GES	- Global Entrepreneurial Summit
ILO	- International Labor Organization
MSMEs	- Micro Small and Medium Enterprises
SME	- Small and Medium Enterprises
BBL	- Biashara Boresha Loan
KCB	- Kenya Commercial Bank
OECD	- Organization for Economic Co-operation and Development
UN	- United Nations

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ABSTRACT

There has been an increase in the number of businesses owned by women, however most women enterprises are stuck in micro and small levels failing to develop to medium sized or large enterprises. The objective of the study was to determine the inhibitors of business growth of small scale women entrepreneurs in Awendo sub-county, Migori County, Kenya. The study was supported by Marxist and socialist feminism theory by Karl Marx and human capital theory. The study employed a cross-sectional survey, and was purely qualitative study. The study targeted 364 registered women businesses at Awendo Municipality. The sampling frame was created by employing purposive sampling techniques. This study utilized an interview guide enhanced by direct observation to collect the required qualitative data. The focus group discussions were used in the study and comprised of a minimum of 4 groups. This study adopted the content analysis approach to analyse data. The raw data collected from the interview guides and notes from direct observation was carefully scrutinized, edited to correct appropriately. The research concluded that starting, running, expanding and growing a business is a challenge. This is because, many factors such as capital, technology, knowledge and skills, policies, strategy planning and implementation and business environment and culture play an essential role. Poor technology and inadequate skills and knowledge were also identified to inhibit the growth of the small-scale businesses owned by women in Awendo sub-county. Poor policies in Kenya and at the county level and poor understanding of strategy planning and implementation were acknowledged to hinder the growth of businesses. From the findings of the study, it can be concluded that although, the women in Awendo sub-County have decided to break the glass ceiling and venture in male dominated businesses such as opening up hardware and wines and spirits shops, their efforts are yet to result in the growth of their businesses. More support from the society and the government must be disbursed to ensure that the women are able to expand their businesses. The study recommended that the policy makers at both County and National level need to institute proper policies that support small-scale businesses and more so those operated by women. The study also recommends that the government needs to improve the infrastructure at Awendo sub-County. The county government needs to see to it that the roads in the region are constructed and electricity installed in every household.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Entrepreneurship today worldwide is evolving as an employment opportunity, a means of helping women in proclaiming their status in the work domain, and it has also advanced their economic and social prominence (Hassan & Mugambi, 2013). Globally, entrepreneurship over the years has been dominated by men; women have progressively ventured into the entrepreneurship in all sectors including those that were conventionally dominated by men who have easier access to finance, technology, infrastructure, education making it easier for men to excel in their businesses than women (Vinesh, 2014). According to international Labour Organization (ILO), globally women entrepreneurs are currently estimated to own up to a third of the businesses in the formal economy (Nxopo, 2014). Ogundana, Simba, Dana, and Liguori, (2021), noted that women entrepreneurs have contributed in all sectors from job creation to clean energy. Female African entrepreneurs can generate millions of dollars to their economies and contribute to positive social change if they are given the much needed support

This study was informed by two theories: The human capital theory model pioneered by (Lucas, 1978) which is linked to firm growth effect model founded by (Penrose, 1959) and Marxist and socialist feminism theory (Karl Marx & Engels, 1845). The Human Capital theory is established on basis that human capital is directly proportional to education and training to be more innovative the better the earnings and business prospects. (Jones, Macpherson & Thorpe 2010). Marxist and socialist feminism theory

acknowledges that the input by women whether directly or indirectly is very important to the economic development of a society.

In recent times Kenyan women entrepreneurs have been generating employment opportunity, hence contributing to fiscal progress in small, medium and large enterprises which constitute of significant proportion of Kenya's GDP (ILO, 2005).

Ogundana,et al (2021), noted that money (access and utilization), market (customer intelligence), and management (non formal education and experience) are crucial enterprise development components in women entrepreneurship. Women owned SMEs have become crucial players in the economy, however they still face numerous challenges that inhibit the growth of their businesses especially in the rural areas where empowerment of women economically has not been fully achieved (Mokeba, 2016). Small scale women enterprises in the rural areas have not been able to grow in terms of profitability, size, production and employment capacity. The inhibitors of business growth that are believed to hamper the growth of the small scale women owned enterprises includes: Inadequate financial resources, poor infrastructure, education level, technological knowledge and tools. The above factors are interrelated and require to be addressed equally to realize small scale women owned business growth (Ogundana,et al, 2021). There is a necessity for entrepreneurial sensitization programs for the youth, and particularly girls early enough, to develop a desire for being innovative and creative. This can be achieved by way of introduction of entrepreneurship in the syllabus, developing adequate literature on women entrepreneurship in Kenya and also profiling and/or shadowing successful women entrepreneurs.

1.1.1 Business Growth

Business Growth can be defined in several ways which include growth in quantity of assets, increased revenue, earnings or increase in work force. Growth is essential for the continued existence of small businesses (Coad et al., 2013), as it reduces the probability of small businesses closures (Rauch & Rijskik, 2013). However, theories developed expounding on growth are largely based on big companies (Ogundana, et al, 2021). Business Growth is attributed to good resource management and measures put in place by the companies to stimulate growth. The measures may consist of information management, proper internal control systems, advanced marketing skills, availability of credit facilities, technological and innovation savvy, ability of going concern in areas of operations, infrastructure, and defined regulatory and legal terms (Coad et al., 2013).

Business growth is driven by inventive and creative ideas and continuous organization restructuring of internal system, risk-taking, and strategic measures which promotes going concern (Rauch, 2014). SMEs sector is crucial to the economy of Kenya, the failure to the growth facing the informal sector firms has raised concerned among government policy makers and other key players. Approximately 46% of SMEs is owned by women who experience different encounters in establishing and managing their businesses this is according to joint study by a joint study by ILO and African Development bank, (2005), greatly attributed to their low level of education, poor infrastructure, lack of finance and technology. The study will look at business growth in relation to the small scale women owned enterprises' expansion in size and profitability.

1.1.2 Inhibitors of Business Growth

Majority of small scale businesses are often closed down within the first six months of operation as cited in a report by Deloitte Kenya Economic Outlook (2016), growth of Kenyan SMEs encounters problems such as inadequate capital, limited market access, poor infrastructure, inadequate knowledge and skills and rapid changes in technology. Lotich, (2020) identified inhibitors of business growth to be attributed to factors such as poor strategy, inadequate planning and implementation of the plans which makes the businesses to lose focus on their mission and vision. Exploitation and other hostile regulatory environment present other cropping challenges to this vital section of the economy.

Micro, small and medium enterprises hardly survive to revel their second birthday as it is estimated that 400,000 businesses, except for exceptional cases reach their fifth birthday- generating concerns on sustainability of this critical sector, as reported by the Kenya National Bureau of Statistics released early 2017. These trends may be associated with inhibitors of business growth facing women entrepreneurs in Kenya such as macroeconomic policies which are gender-insensitive, complicated tax systems and compliance procedures, prolonged business registration and licensing process, low level of education, cultural discrimination as more women venture into entrepreneurship; restricted admission to financial services and business improvement services, poor infrastructure.

1.1.3 Small and Medium Enterprises (SMEs) in Kenya

Kenyan Economy appreciates the crucial role played by the small and medium enterprises (SMEs). They have contributed significantly to the country's GDP through

creation of employment for youth and women. According to the 2014 survey, the informal sector is dominated by SMEs which comprise of 80 percent of the 800,000 jobs created in that year. The term SMEs is perceived and measured differently from country to country and among the sources analyzing and reporting SME statistics. Some base their estimates on sales turn over, total net worth and/or number of employees. Though, employment is frequently used as reference for the definition which is distinguished between upper and lower borders, (Ayyagari, Beck & Demirguc-Kunt, 2003). Kenya's SMEs definition has been established on the company's annual revenue and the number of personnel (MSMEs Act, 2012).

Basically, the businesses that employing less than 10 workers with annual revenues not exceeding KES 500,000 are identified as micro enterprises, while those that have 10-50 employees are referred to as small enterprises, whereas those with 50-90 employees are known as medium enterprises, (Ongori & Migiro, 2011; Migori, 2006). SMEs operated within Kenya are characterized by; limited capital and equipment, formed as sole proprietorship with family members as staff and apprentices, free market entry and exit, labour intensive, limited access to structured markets, inadequate practical and management skills (Waweru, 2007). SMEs cover all the economic sectors in Kenya which include manufacturing, construction, trade and service industries. One of the main challenges faced by SMEs is limited access to credit facilities where lending requirements are strict due to the notion that the small enterprises are unstable (Atieno, 2009). Progress has been made in promoting SMEs' operations by the government and private organisations, however more needs to done especially in the rural areas.

1.1.4 Women Owned Enterprises in Kenya

Concept of Women entrepreneur equals to a woman who is either a shareholder in a public company which she runs, a woman who is in charge of family business or partnership, or generally a woman who has started her own business, (Mokeba, 2016). All women micro, small and medium-sized enterprises (SMEs) contribute up to around 20 percent to Kenya's GDP, this is a notable impact to the Kenyan economy as it accounts for about 48 percent of the businesses. A report by UN (2011), estimates that since the year 2000, 85 percent of the 445,000 jobs in the informal sector are owned by women.

However, there is inadequate knowledge and understanding on how the women owned SMEs are run in regards to their formation, operations and various challenges they encounter. The percentage of businesses initiated by men that are successful are more than those started by women this is believed to be attributed by the fact that men have more support system in the current business environment, this enables them to venture in businesses with higher risk appetite and better returns. Initial startup stages women received significant family support, but later on it is restricted, limited or withdrawn due to patriarchal social authority structure where husbands fear losing control over their wives. (Njeru & Njoka, 1998).

United Nations Development Programme (2012) estimated that in Kenya women who live below poverty line in the urban and rural areas are 63% and 52% respectively. According to United Nations (2010), Kenyan women entrepreneurs are motivated to start business to alleviate poverty by improving their standards of living and at the same time create employment opportunities and provide services to the society as a whole. Combined determination is required to empower and enlighten Kenyan small and

medium scale female entrepreneurs to make healthier economic decision that will promote growth, give them competitive edge amongst competitors, and generate employment and income through improved production (OECD, 2017).

1.1.5 Migori County

Migori County is one of the 47 Counties, which is located on the South - western parts of Kenya. It is located approximately 353km North West of Nairobi County. It borders Tanzania to the south, Narok and Kisii Counties to the east, to the western side of the County lies Lake Victoria and Homa Bay County is to the West. Migori County has eight Sub-Counties namely; Uriri, Suna-West, Suna-East, Rongo, Nyatike, Kuria-West, Kuria-East and Awendo.

Awendo Sub - County is situated within Migori County, it lies along the A1 public road linking Rongo and Migori towns. It is commercially linked to Rongo and Migori towns and is approximately 26km from Migori Town, and approximately 376Km from Nairobi. The approximated total population is 147,637, the composition is 76,139 women and 71,499 men. There are seven sub-locations which include; Kombok, Waudha, Mariwa, Kokuro, Ranen, Dede and Rapogi with varying population distribution of registered small scale women owned businesses, Awendo Municipality Integrated Development Plan (IDep, 2019).

1.2 Research Problem

There has been an increase in the number of businesses owned by women, however most women enterprises are stuck in micro and small levels failing to develop to medium sized or large enterprises. In Kenya SMEs sector is experiencing high rate of failure up to over 60% each year and significant number of small women enterprises hardly survive to their third anniversary (Ngugi, 2013). Women owned SMEs have

become crucial players in the economy, however they still face numerous challenges that inhibit business growth, especially in the rural areas (Mokeba, 2016). The inhibitors of business growth that are likely to deter the growth of the small scale women owned enterprises includes: Inadequate financial resources, poor infrastructure, management skills, education level, and technological knowledge and tools (Kamunge, 2014). The productivity of small women owned businesses is constantly susceptible to imbalanced circulation of resources, competition, and stringent by-laws executed by the government (Sitharam & Hoque 2016).

Studies conducted seem to provide evidence that women enterprises face multiple inhibitors to their business growth. A study by Yukhanaev et al. (2015), found that political, regulatory, and economic challenges are the main encumbrances' to the Russian SMEs that slows business development. Clegg (2018) cited incapability of people, lack of information technology, incompetence, and inadequate personnel abilities to be the prime factors impeding SME growth in the UK. According to Dzansi (2016), small scale women owned rural businesses do not grow in terms of employment capacity or production due to underutilization of their capacities. A study conducted by Mason and Lekhanya (2014) established that women SMEs in KwaZulu-Natal rural areas experience multiple challenges both internal and external; which include inadequate infrastructure, inadequate human capital, insufficient financial support, insufficient communication and technological infrastructure, poor transportation networks, and poor promotion strategies.

Murimi, (2010) set out to establish the influences affecting the growth of women entrepreneurship in Kirinyaga East district Central Province in Kenya. Main constraint

was accessibility and availability of finances to steer the growth of the women owned businesses. Another study by Nyalita (2015), concluded that adequate capital, improved infrastructure and being technological savvy have positive effect on business performance. Related studies have concentrated on encounters faced by women owned SMEs and trends of women entrepreneurship and also have applied different research methodology; however, they do not address the inhibitors of business growth of small scale women owned business in rural areas in Kenya. A review of the literature from Dzansi (2016) study had restraints due to the limited number of determinants cited as inhibitors of business growth of women owned rural SMEs with specific reference to South African.

Majority of the research focus on their areas of interest based on their own aims, and different target population. The studies had specific objectives and were conducted on a different geographical location from the area of interest for the study. Majority studies dealt with finance as a major factor influencing performance of women owned enterprises and did not consider others factors such as technology and infrastructure.

Following from the review of literature as highlighted in above studies there is need to understand and acknowledge the real issues facing small scale women owned business, which hinder their growth beyond survival stage. More emphasis should be on allocation of financial resources and drafting policies geared towards rural development. Rural areas have very diverse and distinctive social and geographical environment. This means that a different approach has to be employed in understanding and exploring of inhibitors of business growth which was unique and divergent from those of other counties. This study therefore seeks to answer the question; what are the

inhibitors of business growth of small scale women owned enterprises in Awendo sub - county, Migori County, Kenya?

1.3 Research Objective

The objective of this study was to determine the inhibitors of business growth of small scale women entrepreneurs in Awendo sub-county, Migori County, Kenya.

1.4 Value of the Study

The study is aimed at determining the factors that inhibit small scale women owned enterprises from growing to medium scale. The findings of the study will form the basis for recommendations to the government and other policy makers on guidelines for necessary measures for promotion of women entrepreneurship in Kenya. The study seeks to contribute as a point of reference during the formulation of new approaches and programs by the government for empowerment of small scale women entrepreneurs as part of the Big Four agenda under the pillar women and youth development.

The findings of this study shall be able to provide scholars with theoretical and empirical support as they conduct future studies in the area of women enterprises and inhibitors for the business growth. It will address the challenges that hinder growth by providing practical suggestions aimed at empowering the women economically and socially. The study will add to literature work already existing on inhibitors of growth of small scale women owned entrepreneurs in rural areas.

These study findings will provide insight to managers and practitioners in understanding the factors contributing to business growth and how to handle the challenges that comes with it for better decision making. The findings will also give

insights to new and existing entrepreneurs to make informed business choices which will see the enterprises grow from small to medium enterprises. Women running small enterprises can develop and maintain the success of their businesses by seeking some of the solutions to their queries from this study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the theoretical underpinnings of the study. It further provides literature review on the inhibitors business growth as well as challenges of women owned enterprises across the globe. Finally, it presents the summary of knowledge gaps as inform by the empirical review.

2.2 Theoretical Foundation

This section presents the theories that informed the study. They include the Human Capital Theory which is the anchoring theory. The study was also supported by Marxist and socialist feminism theory by Karl Marx. These two theories are discussed below.

2.2.1 Human Capital Theory

The term human capital originally used by Nobel economist Gary Becker (1964) elaborated how masculinity and femininity philosophical structure relates to origination in capitalism. The human capital model pioneered by Lucas (1978) is related to model of the firm on growth effect, (Penrose, 1959). The growth effect model had two different arguments. The first argument is the “resource push” point of view which looks at organisations as a collection of resources; these includes capabilities and administrative skills combined for effective deployment. The second is managerial limit hypothesis. The theory is based on norm that when training and education and used to enhance human capital more innovative, hence the better the incomes and business forecasts, (Jones, Macpherson & Thorpe 2010).

Deductions made from the writers' justifications is that human capital theory suggests that if considered it can boost growth and progress of entrepreneurial ventures, improve entrepreneurs attitude. These are attainable since it focuses on business skills, previous entrepreneurial experience and Education level. Women entrepreneurial growth is largely dependent on human capital, the theory stipulates that training or education improves the productivity of workers by importing skills, knowledge and expertise. It eventually leads to business growth and generations of more earning (Olabisi, Olagbem 2012). Other factors mentioned influencing firm growth include the age of personnel, approaches to growth, professional background, personal goals, level of education, personal principles and approaches to situations (O'Farrell and Hitchens, 1988).

This theory has several limitations for instance; it has not captured aspect of finances which directly influences the acquisition of the training and knowledge of human capital. It has not considered other external aspects which have great impact on business growth such as infrastructure, technological changes and social factors. In spite of the criticism the theory was instrumental in the study as it articulates clearly how education and training serves as an important internal element that can affect the growth of small enterprises in Awendo Sub-County, Migori County, Kenya. The theory of Marxist and socialist feminism was included to emphasize on women requirements for the business development and highlight how the economic empowerment of women in a society has significant contribution in the economy.

2.2.2 Marxist and Socialist Feminism Theory

Marx and Engels established their conceptions on the historical, social character of reproduction between the 1840s and 1880s. This study will adopt, Marxist and socialist feminism theory by Karl Marx. It is a theory that recognizes involvement of women in

production either directly or indirectly as it plays an important role in the economy. Though Marx in his analysis of capitalism did not acknowledge the housewives, they do modest roles in their home and can offer support during hard times when the husband is economically down. The housewives may undertake roles such as hairdressing to earn extra income, they can consider whiter collar jobs on part-time or temporary basis. The wages earned from the factory, working on other people's homes or shops are beneficial in supporting the family.

Marxist feminism has received criticism from various feminists for being dependant entirely on Marx's analysis of capital, hence failing to highlight the multiple oppressions and exploitations women faced as they tried to explore the economic opportunities. This theory relevant to this study as it helps in explaining the concept of gender disparity that women experience and was used as a framework for strategic implementation of entrepreneurship strategy. It also presumes that female entrepreneurs' evaluation is influenced differently by absence and /or presence of social ties and human capital. It relates the challenges faced by women entrepreneurs such as inadequate capital, low education level and lack of technological on gender disparities that have been in practise for a long time. It will provide foundation for emphasising on the need for government and other stakeholders to promote the growth of small scale women owned.

2.3 Empirical Review

Growth is essential for the continued existence of small businesses (Coad et al., 2013), as it reduces the probability of small businesses closures (Rauch & Rijskik, 2013). However, theories developed expounding on growth are largely based on big

companies (Davidsson et al., 2010). Growth is attributed to good resource management and measures put in place by the companies to stimulate growth. Yukhanaev et al. (2015), found that political, regulatory, and economic challenges are the main encumbrances to the Russian SMEs that slows business development. Clegg (2018) cited incapability of people, lack of information technology, incompetence, and inadequate personnel abilities to be the prime factors impeding SME growth in the UK.

A study by Quainoo (1999) conducted in Ghana established that some of the challenges inhibiting growth of small enterprises operations includes; limited access to technical advice, lack of access to institutional credit and business development services, inadequate usable information about sector policy formulation, poor location of enterprises with respect to raw materials, supplies, services and markets. Eniola and Entebang (2015) established that small business owners in Turkey have financing problems and the lack of know-how which have a substantial relation to progression plans, therefore inhibits their growth aims.

Education is one of the attributes that contributes positively on growth of firms when it comes to strategic management and innovation for continuity (King and McGrath, 2002). Morris, Kuratko and Cornwall (2013), established that education was a key inhibitor of business growth and that small scale women entrepreneurs need to acquire different talents and broaden their understanding regularly to create competitive edge through improved business performance. In addition, Storey (2004) established that SMEs are less likely as compared to large firm to offer routine training to their supervisors and employees in general to boost their business growth.

Mwania (2011), and Marlow and McAdam (2013) both established that the micro and

small enterprises to thrive, education and training are key aspects, research showed that most of the women entrepreneurs running the micro and small businesses in Kenya lack education and necessary skills contributing to the poor business performance. Access to information and education is very crucial feature for small scale women entrepreneurship development in rural areas as it contributes to the growth of businesses due to effective discharge of the entrepreneurial responsibilities (Luthans, 2005). One of the measures to be considered should be to sensitize entrepreneurs on the importance of training and facilitate training opportunities (Thompson et al., 2010).

The characterization of infrastructure in relation to inhibition of business growth was conducted by Sullivan and Sheffrin (2003). The study concluded that infrastructure development is one of the key inhibitors of business growth, consequently economically it affects the demand and supply, they indicated that community as a whole require physical facilities and organisational structure such as; good governance, good transportation network, health services, industrial estates and building and many more. According to a study conducted by Kalra (2009) established that in unindustrialized countries such as Kenya, growth prospects of small women enterprises is influenced by quality of infrastructural setup. The condition of infrastructure is normally in poor state of affairs which include deprived transportation network, electricity and telecommunication. Electricity supply in Kenya does not meet the demand leading to power outages and some parts in the rural areas are not connected which is an inhibitor of business growth as it affect the production and turnover of new small scale women owned enterprises.

In Malaysia, Shariff Abd Kadir (2013) established that growth in the long run was promoted by improved land transportation network, which also promoted the small women owned enterprise growth. Wang (2016) established external financing to be a major constraint to growth in SMEs in developing nations. The same was stated by Bilal, Khan and Akoorie (2016), who established that the major inhibition affecting SMEs in Pakistan and India is financial constraints.

Hassan and Mugambi (2013), established that businesses may source for finances from external or internal sources for establishment and/or growth of operations. External sources include lending institutions such as banks, friends, government and non-governmental organizations. A study by Mahbub (2006) established that a key inhibitor of business growth for women when starting up a business is access to funding and credit. In comparison to men, women have limited access to credit facilities due to various causes which are but not limited to: female entrepreneurs are not considered as prospects by loan officers, lack of required collateral to qualify for a loan facility.

A thesis looking at credit rationing, was conducted by Shen and Zhang (2016). The study established that SMEs are categorised as risky borrowers due to lack of collateral as a security for the loan hence to cater for the additional risk they incur supplementary cost resulting to high interest rates. Wangai (2011) concluded that women owned SMEs have limited knowledge on credit management, have inadequate collateral, limited entrepreneurial skills, and lack proper financial records therefore are subjected to credit rationing.

Focusing on the CBD in Nairobi, Kenya, Mugo (2012) looked at performance of women entrepreneurs, and also a study Kinyua (2014) looking at MSEs performance on 'Jua Kali' sector in Kisumu County established that finance is a key inhibitor of business growth, this is attributed to fact that many of the women in SMEs, while seeking for finances face hurdles due to lack of administration skills this affect the performance of women owned small and micro enterprises which stagnates their growth or even leads closure. They also mentioned others factors such as limited access to the market, inadequate entrepreneurial learning, obsolete technology and lack of proper management structures for funds. Regional industrial and enterprise development policies are not supportive of the SMEs as compared to the larger global players (Humprey, 2003).

Belwal and Gurmeet (2008) in their study indicated that the deficiency of being technological savvy and ICT is an inhibitor of business growth for small scale women entrepreneurs. Researchers further concluded that impact of globalization as a result of evolving technology and changing pattern of trade have not been fully adapted by African women entrepreneurs due to inadequate technological skills. Bjerke (2007) established that technology is does not entail only information technology, technology plays crucial role in business development due to current globalization and virtual markets across the world. According to Frew and Saez (2013) technology is an inhibitor of business growth attributed to the fact that rural women owned enterprises have weak technological systems measures compared to counterparts in the urban setting. However, a study by Lekhanya (2013) established that technology is a key inhibitor of business growth, nevertheless the rural women entrepreneurs are keen in preservation of culture and values which makes them hesitant to adopt the use of social media.

Abor and Quarterly (2010) established that technology is an inhibitor of business growth given that women SMEs often have utilization of the foreign technology as the only option due to inability to access appropriate technological systems suitable for their business. This is a challenge because of additional expenses needed to obtain patents and licenses. Muritala, Awolaja and Bako (2012) conducted a study that suggested that government should facilitate the upgrade to technological system to modern to support women owned SMEs in order to enable them to have access to the necessary information relating to business, however men are believed to be doing much better being techno savvy as compared to women in the region though specific research is needed to determine whether it is the case.

According to Barwa (2003), for entrepreneurial growth it is fundamental to improving technical skills through educational creative tactics. A study by McCormick (2001) established that technology is necessary to enhance economic change even among the rural small women enterprises. Technology, education, and training concerns are firmly intertwined and are likely to influence the outcome of business growth of women entrepreneurs.

2.4 Summary of Literature Review and Knowledge Gaps

The chapter has examined literature on inhibitor of business growth, linking the aspects that inhibits business growth of small-scale entrepreneurs and their hypothesized relationships has been developed and presented. However, majorit of the reviewed studies cannot be used to generalize a similar case in Kenya as the were based in international countries such as Yukhanaev et al. (2015) in Russia; Clegg (2018) in the UK; Quainoo (1999) in Ghana; Eniola and Entebang (2015) in Turkey; Shariff Abd Kadir (2013) in Malasia; Bilal, Khan and Akoorie (2016) in Pakistan. Due to the

differences in economies and business environments, the studies cannot be used to mirror a similar case in Kenya.

Additionally, some of the reviewed studies are out-dated, in that they were conducted over 10 years ago. These studies include; (Quainoo, 1999; King & McGrath, 2002; Storey, 2004; Luthans, 2005; Thompson et al., 2010; Sheffrin, 2003; Kalra, 2009; Mahbub; 2006; Humprey, 2003; Belwal & Gurmeet, 2008; Bjerke, 2007; Abor & Quarterly, 2010). Due to the changes in the business environment, it is imperative for further studies to be conducted that is up-to date with such changes. The business environment has evolved over the years as a result of globalization and modernization. Therefore, this study aims to fill the gap by accounting for the environmental changes over the years.

While some of the studies looked at the challenges hindering the growth of SMEs, some of the research did not target women-owned businesses (Wang, 2016; Shen & Zhang, 2016; Kinyua, 2014). The focus on women-owned business is yet to gain traction particularly in developing countries where the patriarchal system still prevails. This study filled this gap by only targeting women-owned SMEs in Awendo sub-County, Kenya.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter discussed in detail methodology and procedural explanation which was used for this study. The chapter shows the chronological steps that were carried out in conducting the research. These includes research design, target population, sampling procedures, data collection methods, and data analysis techniques.

3.2 Research Design

Research design is a plan for a study that provides a data collection framework Meyers, Gamst and Guarino (2016). This study employed a cross-sectional survey, and was purely qualitative study. The research design was applied in order to present features of the population under study without affecting them in any way (Orodho, 2003). In a cross-sectional survey, the researcher measures the outcome and the exposures in the study participants at the same time.

Ogula (2012), termed research design as the approach applied to carry out the study and plan on how the data was collected and analysed. The design is deemed appropriate for the type of objectives since it sought to portray the phenomenon through describing practices, events and conditions. It also provided a high level of accuracy and authenticity.

3.3 Population of the Study

Population is a distinct group of people, events, elements, services, things or households under investigation (Ngechu, 2004). The study targeted small scale women entrepreneurs at Awendo Municipality. Currently the total registered women businesses

is 364, The women are engaged in 9 sectors of SME namely; Butchery, Restaurants, Salons and Beauty shops, Hardware, Textile, Groceries stalls, Retail shops, Fishmongers and Wine and Spirits. (Awendo Municipality Integrated Development Plan, 2019).

3.4 Sampling Procedure and Sample Size

The sampling frame was created by employing purposive sampling techniques. Stratified sampling was used under probability sampling, whereby different kinds of businesses were included in the survey namely Retail shops, Hardware, Butchery, Restaurants, Salons and Beauty shops, Textile, Groceries stalls, Fishmongers and Wine and Spirits.

The respondents was chosen for the purpose of representing all the sub-locations in the Sub-county and for detailed relevant information on challenges they are experiencing as small scale women entrepreneurs. A sample size of 110 was sufficient to represent the target population in data collection for a research study. Therefore, the sample size is shown in the Table 3.1.

Table 3.1: Sample Size

Respondent category	Population	Sampling Procedure	Sample
Retail shops	77	77x30/100	23
Butchery	35	35x30/100	11
Restaurant	27	27x30/100	8
Salon and Beauty shop	39	39x30/100	12
Hardware	24	24x30/100	7
Textiles	17	17x30/100	5
Groceries stalls	75	75x30/100	23
Fishmongers	41	41x30/100	12
Wines and spirits	29	29x30/100	9
Total	364		110

Source: (Awendo Municipality Integrated Development Plan, 2019).

3.5 Data Collection

This study utilized an interview guide enhanced by direct observation to collect the required qualitative data. The questions were used to provide focal insights anchored around inhibitors of business growth of small scale women entrepreneurs in Awendo sub-county. The researcher strived to recording during the interview sessions and also take hand notes for future coding. For verification and clarification, the researcher conducted convergent in-depth interviews in this study to develop and refine the core issues of the interview protocol.

The focus group discussions were used in the study and comprised of a minimum of 4 groups. Every group consisted of 5-8 women with an aim of obtaining opinions and perceptions on inhibitors of growth of small scale enterprises in in Awendo sub - county, Migori County, Kenya.

The researcher was assisted by 3 research assistants who are natives and have requisite experience in administering key informant interviews directed by interview guides. The questions were divided into two sections, first section demographic characteristics of respondent and second section is the specific research questions. The researcher then wrote everything down listening to the recordings, including pauses assisted by the use of a recorder.

3.6 Data Analysis

This study adopted the content analysis approach to analyse data. The raw data collected from the interview guides and notes from direct observation was carefully scrutinized, edited to correct appropriately. This was to ensure that the data is accurate, consistent with other facts gathered and uniformly entered. Secondly, the researcher

coded the data for efficiency and for grouping into various categories. The results from the interviews was discussed in prose form.

Qualitative data was analysed by the use of content analysis to identify patterns, themes related to the study. Lastly, the data was kept in soft and hard copies and was presented by use of frequency tables and other graphical presentations.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1 Introduction

This chapter covers the analysis of the collected data. The study findings are presented on the inhibitors of business growth of small scale women entrepreneurs in Awendo sub-county, Migori County, Kenya. The instruments were guided and designed in line with the objective of the study.

4.2 Response Rate

The study sought to collect data from 110 respondents. From the samples participants 92 respondents took part in the study. This represented a response rate of 83.63%. Bryman and Bell (2014) contend that a response rate of at least 50% to a research instrument is satisfactory to proceed with statistical analyses; a rate of 60% is good enough and 70% is excellent. As per these recommended thresholds, the final response rate yielded by this study's data collection exercise can thus be termed as excellent for generalizability of the statistical findings. Table 4.1 shows the response rate of the study participants.

Table 4.2: Response Rate

	Frequency	Percent
Respondents who took part in the study	92	83.63
Respondents who did not take part in the study	18	16.37
Total respondents	110	100

Source: Primary Data (2020)

4.3 Demographic Information

The respondents were asked to reveal the number of years they have resided in the region. Majority of the respondents 73% revealed that they had resided in the region for more than five years while only 27% of the respondents had resided in the area for less than five years. The majority of the women in the study indicated that they had lived in Awendo sub-county all of their lives since childhood. This implies that the women were in a position to offer answers to the research questions pertaining Awendo sub-county.

The researcher enquired from the respondents to indicate the number of years they had owned their businesses. Majority of the respondents revealed that they had owned their businesses for less than 2 years (67.9%) while the rest of the respondents indicated that they had owned their businesses for 2-5 years. This implies that the women understood how entrepreneurship works in the region, hence would be credible participants of the study.

The respondents were asked to indicate the sector in which their businesses belonged. 16 respondents revealed that they operated retail shops; 3 respondents operated butcheries; 6 respondents owned restaurants; 17 respondents owned salon and beauty shops; 3 respondents owned hardware; 5 owned textile shops; 29 respondents owned grocery shops; 12 respondents were fishmongers and 1 respondent operated a wines and spirits shop. From the findings, it was evident that the women at Awendo sub-County owned businesses in sectors that were both male and female dominated. However, it was evident from the findings that majority of the small-scale business women in the region under study preferred to work in the female dominated sectors such as selling groceries, salon and beauty shops and textile shops. The male dominated

businesses had the least number of women (the butchery, wines and spirits and the hardware business). Globally, entrepreneurship over the years has been dominated by men; women have progressively ventured into the entrepreneurship in all sectors including those that were conventionally dominated by men who have easier access to finance, technology, infrastructure, education making it easier for men to excel in their businesses than women (Vinesh, 2014).

4.4 Inhibitors of Growth of Small Scale Women Owned Enterprises

4.4.1 Capital

From the focus group discussions, it was revealed that inadequate capital is a hindrance to SMEs growth. The respondents agreed that most women found it difficult to fund any initial business. Moreover, participants from focus group discussions indicated that financial institutions including banks, SACCOs and investment firms do not offer initial capital to many startups particularly small and medium Enterprises. Some quotes as expressed by the participants to this effect included comments like:

“I had to sell a cow to get the money to start my business” (A woman operating a salon – from FGD2)

“I took a loan from my Chama to fund my business” (A woman who owns a butchery – from FGD4)

“Initial capital is at the heart of any business. Without the initial capital had to start with a job because many financial organizations in the word do not offer loans to too many start-ups especially if there are no guarantors” (A woman operating a wines and spirits business – from FGD2)

More to having initial capital all of the interviewees agreed that a lot of capital is required to maintain a business. According to the interviewees, most SMEs take up to 2 to 5 years to actually generate enough profit to sustain the business on its own. Hence, it was clear that an integral role of capital in the operations of women owned enterprises in Awendo sub-County.

On the issue of the cost incurred in maintaining the businesses 50% of the interviewees agreed that it was an expensive endeavor. The interviewees revealed that most of them worked within the town hence, they had to rent a place for the businesses which is costly. In addition, from the interviewees it was clear that the women had to incur the cost of electricity, water, rent and County government licenses. In addition, the interviewees said:

“The county government licenses are too expensive for small business owners like us.” (A woman running a restaurant)

“Each year it becomes more and more difficult to meet the costs for the licenses”
(A woman who owns a hardware)

“In case you haven't paid one license the county government official normally harass us in the name of violating County regulation” (A woman operating a retail shop)

The respondents from the focus group discussions suggested that the County government should lower the cost of its licenses so as to motivate more people to start their own businesses. Respondents from the third FGD told a story of how one of her friends in 2015 refused to start a business simply hearing about the cost of licenses she

would have to incur to start a business. As such, it can be concluded that capital whether initial or maintenance capital is a great hindrance to the growth of women operated SMEs in Awendo sub-County.

Moreover, from the interviewees, it was revealed that among the youth, and in particular young ladies, the lack of capital hindered their involvement in business. According to three interviewees, most of the youth in the region are unemployed and the government has not offered any incentives to help them get any employment. Moreover, the key informants revealed that majority of the people residing in Awendo sub-county earn low income hence cannot fully finance young people to start businesses. The interviews argued that if they had capital they would have assisted some of their own children to start their own businesses and grow them since waiting for employment was turning out to be unfruitful.

4.4.2 Access to Market

With regards to access to the market the women had contradicting opinions. Some of the interviewees revealed that the businesses were situated in a town hence it was easy for them to have quick access to the market. However, the remaining other interviewees revealed that access to the market was difficult for them since most of the businesses were situated within the Suburb of the Sub-county. Moreover, from two interviews it was revealed that the poor infrastructure in the sub - county was a great hindrance to reaching the market. Majority of the women indicated that during the rainy Seasons the businesses did not operate effectively since most of the customers are unable to travel to their places of work. The interviewees said:

“At times during the rainy season it floods making it difficult for our customers to travel all the way from their home to come and buy the products and services we offer.” (a woman entrepreneur in the hardware sector)

“The poor infrastructure in the sub - county has limited the number of customers willing to travel on bad roads so as to come to our businesses.” (a woman entrepreneur in the fishmonger sector)

“Due to the easy entry and exit into the market obtaining a high market share has become a challenge.” (a woman who owns a retail shop)

In addition to poor infrastructure the women from the FGDs cited competition as a hindrance to accessing a high market share. In this modern world, the women argued that starting a business has become relatively easy in comparison to the olden days. The FGD participants argued that in today's world women are not afraid to venture into male-dominated businesses. The interviewees revealed that women are willing to take risk and compete with a man for the same opportunities, same customers and within the same sectors. However, although the women have become more outspoken in terms of business the stiff competition is followed by a challenge to acquire a high market share given that men still have advantage in capital acquisition.

In addition, majority of the participants were of the opinion that reaching their desired market was a challenging task. The FGD respondents were of the opinion, that since most of their customers were from low-income households, they were not able to sell their products at a price that would generate enough profit to sustain the business for the long-term. The respondents from the FGDs revealed that in comparison to the main town in the County, they had to lower their prices so as to sell their products and

services. This was supported by the interviewees particularly those in the hardware, and wines and spirit sectors revealed that they were not able to reach their desired market.

4.4.3 Technology

Technology is perceived to be a young man's game. This has been evident across the world and was recognized to be the case in Awendo sub-county. All of the participants revealed that the lack of technology is an inhibitor to the growth of their businesses. According to the interviewees, technology is an essential part of business, however, due to its cost most of them operate without the technology needed. The interviewees revealed that they do not use any form of technology since they cannot afford it and the business is still small-scale hence do not need technology as much. In addition, the respondents said:

“I would like to use technology to make my work easier, but I lack the finances to buy the equipment I need.” (key informant running a grocer stall)

“The lack of technology in the region increases my workload.” (an interviewee from the salon and beauty business)

“I and most of the other women in the region who own their own businesses do not use technology to carry out each and every activity required for the success of our businesses.” (a woman from the butchery sector)

Technology is an evolving mechanism that requires people to change their way of thinking and operating. From the interviewees' majority of the women in Awendo sub-county are yet to let go of their traditional way of thinking. It was evident to the fact that most of the key informants revealed that they do not used any form of technology other than their mobile phones which they use only to make phone calls and texts. Majority are yet to embrace the (Lipa na M-pesa services) by acquiring the till numbers.

Participants of the focus group discussions were of the opinion that technology, though important, is unnecessary in the region. This is because the participants admitted that most of them did not have electricity at their houses and their place of businesses. Technology requires electricity to operate which the FGD respondents revealed that buying any form of technology will be a costly endeavor that will not bear any fruits.

Moreover, The FGD respondents revealed that they did not have the knowledge or skills to operate technology. They admitted that even using a phone they had to be taught by the younger generation. Most of the FGD participants had not attended higher learning education hence, did not understand the concept of technology and its use. According to the FGD respondents the lack of technology hindered them in growing their operations and expanding the business not only within the vicinity but across the sub - county. They explained that they had witnessed the use of technology while they visited Nairobi County. The respondents from the second FGD explained that they admired how the operations in Nairobi County were conducted, however they claimed that this was an almost impossible idea to be incorporated in Awendo sub - county.

However, this is not to say that some of these small-scale women-owned enterprises did not use technology in the region under study. Participants from the FGDs stated that they used some form of technology in the daily operations. They acknowledged that technology has made their businesses easier and has enabled them to reach out to more customers. Moreover, the FGD respondents stated that they encourage their colleagues in the region to adopt some form of technology since it will help them in not only improving the operations, but speed up the daily operation and enable them to earn more income within a short time. The commonly used forms of technology at Awendo sub - county included the smartphone and machinery used in salons. The business

women in the region who owned a smartphone revealed that they were not only able to communicate to their customers but to also ensure payment were made by sending money through M-pesa.

4.4.4 Knowledge and Skills

The success of any business is contingent to the skills and knowledge acquired by the business owner or business operator. From the focus group discussions, it was revealed that most of the respondents had not attend higher-level education. Most of the participants reveal that they had only acquired a primary or a secondary level of education. The FGD participants indicated that they are drop outs from Primary school hence their knowledge in business was only acquired by taking a risk to start a small business to sustain their livelihoods. The FGD respondents stated that most of the women in the sub-county had not taken any form of courses to learn how to operate their own businesses. The respondents indicated that their endeavor in business was on a trial-and-error basis.

In addition, the interviewees admitted that they ran their businesses so as to put food on the table and take their children to school. The idea of making any investments or growing their businesses was not in their minds. This finding was supported by the participants in the focus group discussions who admitted that they only conducted their businesses to make ends meet and not to worry about the future. To the women in Awendo sub-county, the motivation of starting business was to ensure that the children do not suffer and get an education. They admitted that since majority of them are the breadwinners in their families, everyone looked up to them to finance the upkeep of each and every child.

Due to the routine practice of working to eat, the women interviewed indicated that they did not see the reason to go for classes to learn on how to manage and operate a business. Moreover, the respondents admitted that they wished they would possess the necessary skills and knowledge to run their businesses, however, the high cost associated with learning new skills hinders them from making the change. From the data collected, the lack of knowledge by the women entrepreneurs hindered the growth and expansion of their businesses.

4.4.5 Poor Policies

The participants from interviews indicated that poor policies in the sub-county and in the County have hindered the growth of small-scale enterprises. According to the respondents the government has failed in its approach to support Women in Business more so those found in rural communities. The study respondents stated:

“Although the government has introduced strategies to support businesses owned by women and the youth, corruption in the country has resulted in the mismanagement of such strategies.” (Key informant in the restaurant sector)

“I don't know of any woman who has benefited from government financial aid.”
(Woman entrepreneur from the hardware sector)

“The poor policies in the region do not support the contribution of women in business as most of the team members involved are men, hence hindering the growth of their businesses.” (Woman entrepreneur running a wines and spirit business)

The respondents from the FGDs stated that there are poor policies in Kenya in relation to business licences. The women complained of the high prices of each licenses demanding that it be lowered or be removed completely. The FGDs respondents

mentioned that the county government officials normally harass them for failing to pay the licences they cannot afford. The further explained that their businesses are small-scaled thus not in a position to expand their own businesses let alone pay for all the licences required by the county government. The participants from the focus group discussions indicated that although the government spreads the message that it supports the common citizen it does not since most of the women in the region do not have financial support and yet the government expects them to file their taxes and pay for the licences.

In addition, the FGD respondents explained that the lack of information on business policies hindered the growth of their businesses. This is because, in case of any changes the women did not possess any knowledge hence could not take advantage of new opportunities that may emerge within their respective sectors. Moreover, it was evident from the interviewees that women in the region were not well-educated hence, were not keen on any entrepreneurial changes that were taking place across the world. Also, the participants from the focus group discussions were of the opinion that proper policies in terms of business should be put in place in Kenya and also in each County. According to the respondents the County governments were not effective in devolving the information required with regards to entrepreneurship and business management within the County levels.

4.4.6 Poor Strategy Planning and Implementation

Strategic planning and implementation are key pillars for the success of any business. The interviewees revealed that due to the lack of knowledge and skills among the community members it was difficult to strategically plan for the future of their businesses let alone to implement the plans. From the interviews, the participants

indicated that they did not comprehend the meaning of strategy planning and strategy implementation. The key informants explained that strategic planning was a new term to them. However, they explained that they did make plans to continue making their sales, however they never considered to formulate a mission and vision for their businesses.

A few of the FGD respondents indicated that they had established a mission and vision statements for their businesses. One of the mission from the businesswomen was "*selling Kenyan meat to Kenyans*". The FGD participant revealed that she valued products by Kenyans for Kenyans. From the focus group discussions, the women acknowledged that if they had the proper knowledge of strategy planning and implementation, they would be in a better position to plan for the future of their business.

Moreover, the interviewees revealed that although a lot of planning in relation to the businesses was talked about during the women Chamas, the implementation of the plans was the challenge. Further, the respondents said:

“The implementation of any plan requires a lot of capital and resources which most of the women entrepreneurs in the region lack.” (Woman entrepreneur from the fishmonger sector)

“In my Chama, we talk about the approaches we can use to expand our businesses, however, most of the plans do not bear any fruits, since we do not know how to start the implementation process.” (Key informant who operates a salon and beauty shop)

The major concern identified from the interviews was that the women entrepreneurs did not possess a clear understanding of how to go about strategy planning and strategy implementation.

Notably, the key informants argued that they did not see the need for strategy planning and implementation. According to these women, they wake up daily to work so as to get food for their families. They reported that they did not see any need for strategies since all they had to do was wake up and sell their products and services. This implies that though some of the women in Awendo sub-county have broken the glass ceiling in venturing into business, there are still others who hold on to the idea of living from hand to mouth, meaning, they do not have any plans for the future with respect to their business. From the findings, it is correct to conclude that the business women in Awendo sub-county are yet to grow their business since they do not understand the concept of strategy planning and strategy implementation.

4.4.7 Environment and Culture

Unlike the Western culture, the African culture is rigid to change even in the modern world where women have become outspoken. In the Western world the involvement of women in businesses is perceived as a norm. This contradicts the African culture where the patriarchal system is the norm. Although the patriarchal system is the accepted Norm in African culture, this glass ceiling is being broken by women who have stood up for their rights to work to earn a living just as the men do. From the interviewees it was evident that women in Awendo sub-county have taken the lead to become not only business operators but also the breadwinners in their own families. Although, culture was identified as a hindrance to the growth of women operated businesses it was evident

from the participants from the interviews that women have taken up the position to take risk in business. The participants stated:

“It was hard to start my business since my husband and other men in the community did not support my involvement in business.” (Woman entrepreneur in the hardware sector)

“Most men in the sub - county see women as home caretakers.” (Woman business owner in the wines and spirits sector)

“Sadly, some men in the sub - county still hold to the ideology that women should only give birth and take care of children only” (Interviewee from the salon and beauty sector)

From interview it was revealed that finding support from the men is a challenge since most men only support other men. In addition, the interviewees admitted that most of the women Chamas were formed by the women since they did not feel like they got adequate support from the men including their own husbands, fathers, sons, and other male counterparts. The key informants of the study explained that they work in a male-dominated industry. According to them hardware, butchery and wines and spirits are male-dominated sectors. The women revealed that it was difficult for them to enter into the market since they did not have anyone to guide them. They argued that although it was difficult for them, they are willing to pave the way for more women to join the sectors. This finding was also supported by the FGD respondents who agreed that in the sub-county most of the male-dominated industries were only operated by men. To make matters worse, it was revealed that these men still practiced the patriarchal system.

From the FGDs it was revealed that although the business environment in Awendo sub-county was growing, there is still room for more growth. For instance, the interviewees indicated that due to lack of electricity in the region most of them could not work till late at night for security reasons. In addition, the women in the focus group discussions complained that the government has failed them by not installing electricity in each household and most importantly in the town. Notably, the FGD respondents indicated that there are other sub-counties in the region that lack electricity entirely. The FGD respondents agreed that the environment in the sub-county was not conducive for short-term businesses. According to the participants in the fourth FGD, in order to be prosperous in the sub - county, an entrepreneur needs to be patient for the business to pick up. Furthermore, the participants from the focus group discussions argued that the business environment was not conducive for young entrepreneurs who are not willing to wait for their business to grow. The FGD respondents explained

“Most young entrepreneurs want to make profits immediately, hence cannot be successful in Awendo sub-county since businesses in the region take a long time to be successful” (woman entrepreneur who owns a retail shop – from FGD3)

From the focus group discussions it was clear that the environment at Awendo sub - county was not conducive for small-scale women operated enterprises including the young ladies who would wish to start a business.

4.5 Discussion of the Findings

From the qualitative data gathered, it was established that lack of capital and inadequate capital were hindrances to the growth of women owned enterprises in Awendo sub - county. This finding concurs with Kamunge (2014) who established that the inhibitors of business growth that are likely to deter the growth of the small scale women owned

enterprises includes: Inadequate financial resources. Further, Waweru (2007) found that SMEs operated within Kenya are characterized by; limited capital and equipment hence, difficult for such businesses to grow. United Nations Development Programme (2012) estimated that in Kenya women who live below poverty line in the urban and rural areas are 63% and 52% respectively hence not able to raise adequate capital for their businesses.

Moreover, from the findings, it was evident that majority of the small-scale businesses owned by women closed down due to lack of capital to maintain the businesses. From the findings, it was clear that maintaining the businesses was an expensive endeavour with most businesses taking 2-5 years to generate profits to sustain itself. These findings were similar to a report by Deloitte Kenya Economic Outlook (2016) that majority of small scale businesses are often closed down within the first six months of operation. Moreover, the report also revealed that the growth of Kenyan SMEs encounters problems such as inadequate capital. The findings also indicated that most women did not get adequate support from their spouses and other men in society as they ventured into the field of business. This notion is supported by the Marxist feminism theory which explains the concept of gender disparity that women experience. It relates the challenges faced by women entrepreneurs such as inadequate capital on gender disparities that have been in practise for a long time.

The study findings also indicated that poor access to the market share was a hindrance to growth of small scale women owned enterprises in Awendo sub - county. The women revealed that they had difficulties reaching their market share as a result of poor infrastructure and residing far away from their place of work. This was similar to Kinyua (2014) who mentioned that limited access to the market was a hindrance to the

growth of small-scale businesses. Deloitte Kenya Economic Outlook (2016), found that growth of Kenyan SMEs encounters problems such as limited market access. In addition, Kalra (2009) established that in unindustrialized countries such as Kenya, growth prospects of small women enterprises are influenced by quality of infrastructural setup. Lekhanya (2014) also found that women SMEs in KwaZulu-Natal rural areas experience multiple challenges both internal and external; which include inadequate infrastructure.

The findings also indicated that the women faced the challenge of reaching their desired market, hence inhibiting the growth of their businesses. From the resulted it was evident that the high level of poverty in the sub-county inhibited the growth of the women owned businesses since they had to lower their costs in comparison to other businesses situated in the major town of the county. This finding concurred with Mokeba, (2016) who established that small scale women enterprises in the rural areas have not been able to grow in terms of profitability, size, production and employment capacity due to poor infrastructure hence the women are not able to have easy access to their markets.

From the findings, it was revealed that technology played an essential part in the success of businesses. However, in Awendo sub-county, most of the businesswomen did not use technology due to its high cost, lack of skills and knowledge to use the technology and lack of adequate technology. From the findings it was clear that the lack of technology usage by the small-scale businesswomen in Awendo sub-county hindered the growth of their businesses. This finding concurred with Belwal and Gurmeet (2008) who indicated that the deficiency of being technological savvy and ICT is an inhibitor of business growth for small scale women entrepreneurs. On the other hand, Bjerke

(2007) established that technology plays crucial role in business development due to current globalization and virtual markets across the world.

Moreover, from the findings, it was evident that very few of the business women had adopted technology. This was attributed to their culture that is yet to integrate technology in daily operations. Although some of the women studied admitted to having witnessed the use of technology in business operations in Nairobi County, they were still not able to integrate the same in their own businesses back home. This hindered the growth of their businesses to reach those witnessed in big cities such as Nairobi. This finding was similar to According to Frew and Saez (2013) who found that technology is an inhibitor of business growth attributed to the fact that rural women owned enterprises have weak technological systems measures compared to counterparts in the urban setting. Abor and Quarterly (2010) also established that technology is an inhibitor of business growth given that women SMEs often have utilization of the foreign technology as the only option due to inability to access appropriate technological systems suitable for their business. In addition, Barwa (2003), was of the opinion that for entrepreneurial growth it is fundamental to improving technical skills through educational creative tactics.

From the findings, it was evident that knowledge and skills play an integral role in the success of any business. However, form the findings, majority of the businesswomen in Awendo sub-county did not possess the necessary knowledge and skills to actually grow their businesses. This concurred with findings by Morris, Kuratko and Cornwall (2013), who established that education was a key inhibitor of business growth and that small scale women entrepreneurs need to acquire different talents and broaden their

understanding regularly to create competitive edge through improved business performance.

From the findings, some of the women wished to acquire the necessary skills and knowledge, however, the financing required to attain the goal is costly thus deterring their efforts. According to a study by Mwanja (2011), and study done by Marlow and McAdam (2013) both established that the micro and small enterprises to thrive, education and training are key aspects, research showed that most of the women entrepreneurs running the micro and small businesses in Kenya lack education and necessary skills contributing to the poor business performance. Moreover, one of the measures to be considered should be to sensitize entrepreneurs on the importance of training and facilitate training opportunities (Thompson et al., 2010).

Poor policies were also acknowledged as inhibitors of the growth of businesses owned by women in Awendo sub-county. From the findings the poor policies in Kenya in relation to women empowerment and licenses hindered business growth. This concurs with Quainoo (1999) in Ghana established that some of the challenges inhibiting growth of small enterprises operation include inadequate usable information about sector policy formulation. Approximately 46% of SMEs is owned by women who experience different encounters in establishing and managing their businesses this is according to joint study by a joint study by ILO and African Development bank, (2005), Yukhanaev et al. (2015), found that political, regulatory, and economic challenges are the main encumbrances to the Russian SMEs that slows business development. Regional industrial and enterprise development policies are not supportive of the SMEs as compared to the larger global players (Humprey, 2003).

According to the findings, it was established that women in the rural areas did not understand the concept of strategy planning and strategy implementation. The women acknowledged that the core aim of their business was not to make profit but to put food on their table. The lack of understanding strategic planning and implementation inhibited the growth of their businesses. Lotich, (2020) identified inhibitors of business growth to be attributed to factors such as poor strategy, inadequate planning and implementation of the plans which makes the businesses to lose focus on their mission and vision. Davidsson et al., (2010) was of the opinion that growth is attributed to good resource management and measures put in place by the companies to stimulate growth. Kinyua (2014) lack of proper management structures in strategy planning and implementation hinders the growth of a business.

The business environment and culture in Awendo sub-county were identified as inhibitors of growth for small-scaled women owned enterprises. The findings indicated that the culture in the region did not support women entrepreneurship as most of the businesses in the region were male dominated. This hindered the growth of businesses owned and operated by women. This findings was supported by Njeru and Njoka, (1998) who was of the opinion that the percentage of businesses initiated by men that are successful are more than those started by women this is believed to be attributed by the fact that men have more support system in the current business environment, this enables them to venture in businesses with higher risk appetite and better returns.

Moreover, the culture that women in Awendo sub-county were only expected to become housewives hindered the growth of their businesses, since they did not get support from the society including their own family members. This finding concurred

with Karl Marx Social Feminism theory that posits that female entrepreneurs' evaluation is influenced differently by absence and /or presence of social ties including culture. Moreover, from the findings, it was clear that the women in Awendo sub-county were willing to break the glass ceiling by taking the risk of venturing into business. This is similar to the United Nations (2010) that Kenyan women entrepreneurs are motivated to start business to alleviate poverty by improving their standards of living and at the same time create employment opportunities and provide services to the society as a whole. In this aspect, the findings contradicted findings by Lekhanya (2013) who established that rural women entrepreneurs are keen in preservation of culture and values which makes them hesitant venture into businesses.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter highlights the summary of research findings, the conclusions drawn and the recommendations of the study. This research sought to establish the the inhibitors of business growth of small scale women entrepreneurs in Awendo sub - county, Migori County, Kenya.

5.2 Summary

The study sought to determine the inhibitors of business growth of small scale women entrepreneurs in Awendo sub - county, Migori County, Kenya. The study identified the lack of capital and inadequate capital to be an inhibitor of growth of enterprises owned by women in Awendo sub-county in Migori. According to the study, lack of initial and maintenance capital inhibited the growth of businesses in the region. Further, following the Marxist feminism theory, it was evident that the women did not receive financial support from the men including their husbands and relatives, resulting in poor performance of their small-scale businesses.

In addition, the study identified that poor access to the market was an inhibitor to the growth of small scale women owned enterprises. According to the findings, the poor access to the market was facilitated by poor infrastructure, poverty in the region and distance from place of residents to place of business. The poor access to market was identified as a factor that resulted in poor performance of small-scale businesses. Lack of technology was also identified as an inhibitor of the growth of small-scale businesses. The study findings revealed that most of the women who owned businesses in Awendo sub - county did not use any form of technology. Most of the small-scale

business women in the region were observed to only possess a phone which they used to make phone calls and send out text messages. From the findings it was clear that the lack of technology use by the women was attributed to its high cost and inadequate knowledge of how to use the technologies. Moreover, the findings revealed that technology needs electricity to be used, hence since most of the parts in the region lacked electricity, the business women did not see the point of buying some forms of technology. Moreover, despite the reason that was identified, it was evident that the business women at Awendo sub-county could not expand and grow their businesses due to the lack of technology.

In any business, knowledge and skills are core elements needed to not only run the business but to ensure its growth. However, from the findings, it was evident most of the women who owned small-scale businesses in Awendo sub-county did not possess the necessary knowledge and skills to grow their businesses. From the findings, it was revealed that most of the women participants had dropped out of primary school while only a few had attended secondary school. Majority of the respondents revealed that they joined the business sector since they have children who need to eat and other family members who look up to them. From the findings, the business women at Awendo sub-county only work to ensure that they do not sleep hungry. As such, it was clear that a lack of knowledge and skills in business inhibits the growth of their small-scale operations.

In any country, policies play an integral role, since it guides how actions need to be taken and which decisions need to be made. The findings revealed that the policies in Kenya were inadequate since they failed to support the common citizen in his/her efforts of growing and expanding their businesses. The findings acknowledged that the

poor policies on county government licenses, inhibited the growth of small-scale businesses, more so those owned by women.

The findings of the research also revealed that poor planning and implementation of strategies contributed in hindering the growth and expansion of small-scale businesses in Awendo sub-County. The findings indicated that the women did not understand the meaning of strategy planning let alone strategy implementation. However, there were a few women who related to the concept of strategy planning. However, the findings noted that most of the plans designed by the business women at Awendo sub-county were not implemented since the women lacked the financing, resources, knowledge and support from society. It was clear from the findings that if the women entrepreneurs in Awendo sub-County had a deeper comprehension of strategy planning and implementation, they would be able to expand their businesses not only in the region under study but in other sub-counties in Migori County.

The study also found that the business environment and culture at Awendo sub-county inhibited the growth of businesses owned by women. According to the findings, the business environment and culture in the area of study was dominated by men. This implies that women did not get the necessary support whether moral or financial to operate their own businesses, thus hindering the growth and expansion of the enterprises.

5.3 Conclusion

The research concluded that starting, running, expanding and growing a business is a challenge. This is because, many factors such as capital, technology, knowledge and skills, policies, strategy planning and implementation and business environment and

culture play an essential role. In addition, the women entrepreneurs in the region did not have adequate capital to expand their businesses and the business environment and culture in the region is patriarchal, implying that the participation of women in business is yet to be highly recognized. Moreover, poor infrastructure inhibited the women owned businesses from reaching their desired market hence, limiting their growth.

Poor technology and inadequate skills and knowledge were also identified to inhibit the growth of the small-scale businesses owned by women in Awendo sub-county. Poor policies in Kenya and at the county level and poor understanding of strategy planning and implementation were acknowledged to hinder the growth of businesses. From the findings of the study, it can be concluded that although, the women in Awendo sub-county have decided to break the glass ceiling and venture in make dominated businesses such as opening up hardware and wines and spirits shops, their efforts are yet to result in the growth of their businesses from small scale to medium or even large businesses. More support from the society and the government must be expended to ensure that the small scale women entrepreneurs are able to expand their businesses by overcoming the inhibiting factors.

5.4 Recommendations of the Study

Following the findings of the research, the study recommends that the policy makers at both County and National level need to institute proper policies that support small-scale businesses and more so those operated by women. From the findings, majority of the respondents complained about the policies on licensing of businesses. Thus, the policy makers need to institute new policies on the amount of money that needs to be paid by small-scale business owners since majority of them cannot keep their businesses afloat let alone pay the huge amounts of annual licenses.

The study also recommends that the government needs to improve the infrastructure at Awendo sub-county. The county government needs to see to it that the roads in the region are constructed and electricity installed in every household, they can also promote the use of solar systems. This will pave a way for the business women in the region to have easy access to their customers, hence stand a chance to grow their businesses. Moreover, the installation of electricity in each household will motivate the business women at Awendo sub-county to take on technology and use it in their business operations, thus will be able to expand their operations.

The study also recommends that Non-governmental organizations in collaboration with the government needs to offer business education to the business women in Awendo sub-county. This is because, from the survey, it was evident that the women are trying to break through in the field of business. However, they lack the proper knowledge and skills of how to go about running and expanding a business. Moreover, due to the low level of skills and knowledge, most of the business women are not able to articulate strategy planning and implementation. If NGOs and the government can offer educational classes on running a business and entrepreneurial workshop, the businesswomen stand a chance of growing and expanding their businesses.

Lastly, the study recommends that the men in Awendo sub-county should support the women in their endeavors in business. The study recommends that the entire society in Migori County should be open minded to allowing women to run their own businesses. Support from the society and in particular the men can motivate the women to work even harder and expand their operations. The men need not to feel threatened for seeing the women working and running their own businesses. Rather, they men should be

proud and feel motivated to compete with the women, thus promoting development in the region.

5.5 Suggestion for Further Studies

The study suggests that more studies need to be conducted in relation to the study topic targeting other sub-counties. The study only targeted Awendo sub-county leaving the other sub-counties in Migori County unstudied, thus more research would be conducted in the rest of the regions in Migori County, Kenya to compare whether the inhibitors of business growth are similar as to the ones identified in this study. Moreover, more studies need to be conducted focusing on women owned businesses not only the small-scale businesses but also large-scale businesses. This is because, there are some women in the country who own large businesses. There is a need to fill this gap since it has been neglected in research. This study acts as a foundation to push for further studies in the sectors targeting women owned and women operated businesses around Kenya. Further, the study suggests that research needs to be conducted on how the identified inhibitors can be resolved to ensure the success and sustainability of women owned enterprises not only in Awendo sub-County but across Kenya.

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APPENDICES

APPENDIX I: INTRODUCTORY LETTER FOR RESEARCH



**UNIVERSITY OF NAIROBI
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TO WHOM IT MAY CONCERN

The bearer of this letter, **Beatrice Atieno Omollo** of Registration Number **D66/6008/2017** is a Master of Science in entrepreneurship and innovation management (MSc) student of the University of Nairobi.

She is required to submit as part of her coursework assessment a research project report. We would like the student to do her project on **Inhibitors of growth of small scale women owned enterprises in Awendo sub-county, Migori County Kenya**. we would, therefore, appreciate if you assist her by allowing her to collect data within your organization for the research.

The results of the report will be used solely for academic purposes and a copy of the same will be availed to the interviewed organization on request.

Thank you.


PHILIP NGIGI

FOR: DEAN, SCHOOL OF BUSINESS



APPENDIX II: INTERVIEW GUIDE

**INTERVIEW GUIDE FOR SMALL SCALE WOMEN ENTERPRISES IN
AWENDO SUB - COUNTY, MIGORI COUNTY, KENYA.**

Demographic Characteristics

1. How many years have you been a resident of Awendo sub-county, Migori County?
2. How old is your SME in Awendo Sub County, Migori County?
3. Which sector is your SME categorized?

Inhibitors of Business Growth of Small Scale Women Entrepreneurs

1. How does inadequate capital inhibit growth of small scale women owned enterprises in Awendo sub county, Migori county Kenya? Explain?
2. What is the effect of limited market access on growth of small scale women owned enterprises in Awendo sub county, Migori county Kenya? Explain?
3. Does poor infrastructure inhibit the growth of small scale women owned enterprises in Awendo sub county, Migori county Kenya? Explain?
4. How does knowledge and skills inhibit the growth of small scale women owned enterprises in Awendo sub county, Migori county Kenya? Explain?
5. What is the effect of changes in technology on growth of small scale women owned enterprises in Awendo sub county, Migori county Kenya? Explain?
6. What is effect of poor strategy on growth of small scale women owned enterprises in Awendo sub county, Migori county Kenya? Explain?
7. How does business planning inhibit growth of small scale women owned enterprises in Awendo sub county, Migori county Kenya? Explain?
8. Is hostile environment an inhibitor of growth of small scale women owned enterprises in Awendo sub county, Migori county Kenya? Explain?
9. How does poor implementation inhibit growth of small scale women owned enterprises in Awendo sub county, Migori county Kenya? Explain?
10. How does business culture inhibit growth of small scale women owned enterprises in Awendo sub county, Migori county Kenya? Explain?
11. What is the effect of macroeconomic policies on growth of small scale women owned enterprises in Awendo sub county, Migori county Kenya? Explain?

APPENDIX III: FOCUS GROUP DISCUSSION GUIDE

KNOWLEDGE OF INHIBITORS OF GROWTH OF SMALL SCALE WOMEN OWNED ENTERPRISES

1. In your opinion is initial capital a hindrance for women in Awendo sub county to venture into SMEs
2. What is your opinion on the cost incurred to maintain an operational SME
3. Are there any financial institutions in Awendo sub County that can finance women owned SMEs?
4. What is your opinion on the business market at Awendo sub County, Migori County?
5. In your opinion is the market accessible to women owned SMEs in Awendo sub County?
6. Is the business culture in Awendo sub-county suitable for women owned SMES? (Please explain)
7. Are the women in Awendo Sub County skilled and knowledgeable to run SMEs?
8. Are the women owned SMEs in Awendo sub-County making any progress in reference to growth?
9. What is your opinion of the new age of technology in the business environment?
10. In your opinion, have women owned SMEs in Awendo sub-county adopted technology in conducting their operations?
11. In your opinion, do the women owned SMEs implement planned strategies or do the concepts end during the planning phase?

CONCLUDING QUESTION

1. What initiatives can be implemented in Awendo Sub County to encourage more women to venture into operating SMEs?

CONCLUSION

Thank you for your contribution to this study.