

**FACTORS INFLUENCING WOMEN INVOLVEMENT IN
ENTREPRENEURSHIP: THE CASE OF WOMEN
ENTREPRENEURS IN MATINYANI SUB-COUNTY, KITUI
COUNTY, KENYA**

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

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DECLARATION

I declare that this is my own original work and has not been submitted for examination in any other University.

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DEDICATION

This study is dedicated to my husband John Philip Nzyoki and my children: Lucy Kitonyi, Christine June and Joel Nzyoki who supported me tirelessly and whole-heartedly throughout my studies. I shall forever appreciate your contribution towards the success in pursuit of my advance training.

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ABSTRACT

The purpose of this study was to investigate the involvement of women in entrepreneurship in Matinyani Sub- County, Kitui County, Kenya. The objectives of the study were; to determine how socio –cultural factors; how education and training and how adoption of Information Communication Technology influence involvement of women in entrepreneurship in Matinyani sub-County. This study applied a descriptive research which generally describes the characteristics of a particular situation, event or case. The study targeted 100 women entrepreneurs from Matinyani Sub-County, Kitui County. The Sub-County is found in Kitui West constituency. In this study a representative sample of 10% of the women entrepreneurs was selected randomly. Although a minimum of 30 respondents (Borg and Gall, 1996) is an adequate representative sample that is sufficient for statistical analysis, this study used a larger sample size. A structured questionnaire was used in this study. The questionnaires had open and closed ended items and a rating scale for collection of primary data. A research authorization permit was obtained from the District Educational Officer-Kitui West, to allow the study to be conducted in the district. Informed consent for participation was sought by asking for the respondent’s permission before administering the questionnaire to the sampled women entrepreneurs in the study. Questionnaires were administered personally with the help of two research assistants. Data was analyzed using descriptive statistics that involved frequency distributions, percentages and average values. This research concluded that Cultural barriers had limited women from achieving their full potential and that training and education and adoption of ICT were opportunities in enhancing women entrepreneurship. It recommended training, capacity building, self motivation and adoption of ICT. The researcher suggested further studies on the role of devolution on boosting women involvement in entrepreneurship and importance of basic education and training in enhancing business productivity and all the relevant fields such as agriculture, basic manufacturing and value addition, service business, and their position to enhance women entrepreneurship.

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ABBREVIATION AND ACRONYMS

BDS- Business Development Services.

CEDAW – Convention On The Elimination Of All Forms Of Discrimination Against

DEO – District Educational Officer

ICT -Information Communication Technology.

ILO – International Labour Organization.

KWFT – Kenya Women Trust Finance Trust

.MDGs –Millennium Development Goals.

MFI – Microfinance Institution.

MSMEs- Micro Small and Medium Enterprises.

SEWA – Self Employed Women’s Programme.

SHG – Self Help Group

SMEs- Small and Medium Enterprises.

TVETS - Technical and Vocational Education Trainings

UNCTAD – United Nations Conference on Trade and Development.

UNDP- United Nations Development Programme.

UNIFEM - United Nations Development Fund Women

WED - Women Entrepreneurship Development

WEF – Women Enterprise Fund

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment. It is widely accepted as a key economic dynamism. Transforming ideas into economic opportunity is decisive issue of entrepreneurship. Its story shows that economic progress has been to significantly advanced by pragmatic people who are entrepreneurial and innovative able to exploit opportunities and willing to take risks (Hisrich, 2005).

The role of entrepreneurship and entrepreneurial culture in economic growth and social development has often been under estimated. Over the years, however it has become increasingly apparent that entrepreneurship indeed contributes to economic development. Nevertheless, the significant numbers of enterprises were owned by men (ILO, 2006). In other words, it was not common to see women- owned businesses worldwide especially in developing countries like Kenya. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's, little was known about women entrepreneurship both in practice and research which made its focus entirely on men. Scientific discourse about women entrepreneurship and women owned and run organizations is just the development of 1980s (ILO, 2006).

One of the fundamental requirements for economic progress is the ability of its people to generate income locally and intentionally through entrepreneurship. It will create opportunities for employment, which in turn will create the income of people and the standards of living of the country as a whole. More income results into more consumers spending which encourages more production leading to economic growth. Therefore entrepreneurship is considered as a decisive factor for economic development of any country.

Entrepreneurship among women is very important for a country like Kenya because women constitute more than half of the country, but their active participation in the economy is very minimal. The failure of women pursuing entrepreneurship and the shortfall successful women in this category has directly resulted in their lower levels of contribution to the local economy. It is not surprising that most of the available studies are on male entrepreneurship with limited coverage on female.

Therefore the purpose of the study is to investigate factors influencing women involvement in entrepreneurship in Matinyani Sub-County, Kitui County.

1.2 Statement of the problem

There are large numbers of women in Matinyani Sub-County who have not yet been exploited to contribute in economic development. One of the reasons for this might be the problem faced by women entrepreneurs. This is supported by different empirical evidences. For instance (Gemichis, 2007) and (ILO, 2008) stresses that entrepreneurs are

surrounded by a number of challenges. This forces the entrepreneurs in MSEs not to contribute a lot to the poverty reduction of a town, region and a country as a whole.

This study is different from those researches discussed above in that their focus areas were in all entrepreneurs regardless of their sex. They did not see the factors with respect to different personal, organizational, economic, socio – cultural and legal administrative matters. Their study did not address women entrepreneurs in MSEs.

Technical and Vocational Education Trainings (TVETS) are targeted to produce entrepreneurs who are able to create jobs rather than seeking employment in any organization. That is why entrepreneurship education is designed in order to support graduates, existing and potential entrepreneurs to create and run their own business rather than expecting employment from government, private sector or NGOs. In order to develop entrepreneurship culture to all groups of the society, entrepreneurship is given in different countries including Kenya in the formal, informal and non- formal way through TVET institutions.

In addition to their delivery of entrepreneurship training in different modalities, TVETS have MSEs coordination office since 2009. The office facilitates the different short term trainings given to SMES from registration up to certification. All these contribute a lot in strengthening women entrepreneurs' performance by equipping them with necessary business skills.

Even though women entrepreneurship MSEs account the greatest proportion of total entrepreneurs in the country, there is an acute shortage of studies conducted with specific objective of analyzing the problems of enterprises operated by women in terms of personal organizational- related challenges, economic, socio cultural and administrative.

This study is deemed to fill the gaps by identifying factors that are responsible for resilience in SMEs operated by women entrepreneurs and shade light on women specific differentials that affect their performance. This study assessed the different factors influencing women involvement in entrepreneurship in Matinyani Sub County.

There are very many global and national initiatives that campaign for women entrepreneurship. Other global agreements such as new millennium development goals aim at achieving women empowerment and gender equality. Kenya being a partaker seeks to implement the MDGs, by 2015. One of the ways Kenya aims to do so is through promoting women entrepreneurship. This is because female entrepreneurship is a relatively untapped source of economic growth. Further narrowing and eventually elimination of the gap between female and male labour force participation rates would result in boost in GDP. In a developing country like Kenya, where labour supply is higher than demand, the role of entrepreneurs is very significant. This research comes forth to investigate women involvement in entrepreneurship after such campaigns and initiatives, in Matinyani Sub County, Kitui County, Kenya.

1.3 Purpose of the Study

The purpose of the study was to investigate the involvement of women in entrepreneurship in Matinyani sub –County, Kitui County.

1.4 Objectives of the Study

The study was guided by the following objectives:

- i. To determine socio-cultural factors influencing women involvement in entrepreneurship in Matinyani sub-County.
- ii. To determine the extent to which entrepreneurship education and training influence women involvement in entrepreneurship in Matinyani sub-County.
- iii. To establish how adoption of Information Communication Technology influence women involvement in entrepreneurship in Matinyani Sub-County.

1.5 Research Questions

The study was guided by the following research questions:

- i. What are some of the socio-cultural factors influencing women entrepreneurship in Matinyani Sub-County?
- ii. To what extent does entrepreneurship education and training influence women involvement in entrepreneurship?
- iii. How does adoption of ICT influence women involvement in entrepreneurship?

1.6 Significance of the Study

Entrepreneurship all over the world is today emerging as an avenue for gainful employment, a means of helping women to assert themselves in the world of work and a way of improving both their economic and social status. Micro Small and Medium Enterprises (MSMEs) are viewed as a key driver of economic and social development in African context. Female entrepreneurship makes significant contribution to the economic growth and poverty reduction among people. Most women lack the capacity to raise money to start their own enterprises. Finding solutions to the challenges facing entrepreneurs in Matinyani Sub County would be of significance importance. The findings of the study will be of great benefit to the following groups and parties:

- i. The women of Matinyani Sub County, since many will embrace the benefit of entrepreneurship in raising their standards of living.
- ii. MFIs and other financial institutions will use the information to critically examine their products and services to women entrepreneurs who would wish to start their own enterprises.
- iii. The government will use the findings and recommendations to improve programmes and policies and capacity building programmes to boost women entrepreneurs.
- iv. Private sector will see the potential that exist in women entrepreneurship so as to assist in financing them.
- v. The findings of the study will also form the most recent research on the involvement of women in entrepreneurship in Matinyani Sub County.

1.7 Delimitation of the Study

The study focused on a sample of 100 women entrepreneurs in Matinyani Sub County. The study covered the effective involvement of women entrepreneurship in Matinyani Sub County, Kitui County, Kenya. The researcher limited the study to the women entrepreneurs who had benefitted from Women Enterprise Fund. 972 women from 81 women groups in Matinyani Sub-County had benefitted from the fund. The objectives of the study were: socio-cultural factors influencing women entrepreneurs in Matinyani Sub-County, the extent to which level of education and training influence women entrepreneurship and how adoption of ICT influence women entrepreneurship in Matinyani Sub County.

1.8 Limitations of the Study

Study limitations such as time and finance were anticipated while conducting the study: extra funds were sourced with minimization on costs as well as working for longer hours to hit the threshold time limit. Since most of women entrepreneurs work throughout the day, giving proper attention to filling in the questionnaire was a limitation. However visitations were made severally and questionnaire was made reasonably short.

1.9 Assumptions of the Study

The assumption of the study was that the selected women entrepreneurs made a representative sample of the study in Matinyani Sub County. It also assumed that the study would help in creating awareness to women which would make them understand their role in poverty eradication, hence facilitating their involvement in entrepreneurship.

The study further assumed that data collection had not influenced the women entrepreneurs responses to ensure unbiasedness in the study results.

1.10 Definition of Terms

Entrepreneurship: the capacity and willingness to develop organize and manage a business venture.

Sustainable development: development the meets the needs of the present without compromising the ability of future generations to meet their own needs.

Entrepreneur: a person who organizes and operates a business or businesses taking on financial risks to do so.

Enterprise: a project or undertaking typically one that is difficult or requires effort.

Empowerment: the process of increasing the capacity of individual or groups to make choices and transform those choices into desired outcomes and actions.

Capacity building: planned development of or increase in knowledge, output rate management skills and other capacities of an organization through acquisition, incentives, technology and training.

Socio-cultural barriers: barriers that prevent specific population groups from utilizing services sufficiently and efficiently.

1.11 Organization of the Study

This study is organized in five chapters. Chapter one was basically the introduction of the study. It consisted of the background to the study, statement of the problem, purpose and objectives of the study, research questions, and significance of the study and operational

definition of the study. Chapter two was the literature review that supported the study and it comprised of the literature review which was presented according to the objectives of the study and theoretical framework was presented at the end of chapter.

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

Chapter four presented data analysis, interpretation and presentation. It started with the analysis of the personal details of the respondents and the rest of the chapter was organized according to the objectives of the study. Chapter five represented the summary of the findings, conclusions and recommendations of the findings and suggestions for further studies on the effective involvement of the women in entrepreneurship in Matinyani sub-County.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter consisted of social cultural factors faced by women entrepreneurs; the extent to which education and training contributes to women involvement in entrepreneurship and contribution of ICT to involvement of women in entrepreneurship in Matinyani Sub-County.

Entrepreneurial activities are different depending on the type of organization that is being started. It forces “creative destruction” across markets and industries, largely responsible for dynamism of industries as well as the economic growth (Rajesh Kumar Shastri and Avanika Sinha, 2010). As entrepreneurs there are certain functions, which are required by women entrepreneurs to perform. Frederick Harbison has talked about five functions of women entrepreneurs:- Exploration of the prospects of starting a new business enterprise; Undertaking of risks and the handling of economic uncertainties involved in business; Introduction of innovations; Coordination, administration and control; Supervision and leadership.

2.2 Socio-Cultural Factors Influencing Women Entrepreneurship

Women enter into business mainly for two types of factors i.e. pull and push factors. Pull factor refer to the process in which women are encouraged to start an occupation or venture with an urge of doing something independently. Whereas push factors refer to the

process in which women are compelled to take up their own business in order to tackle-up their economic difficulties as well as responsibilities. Most of women show their preferences towards the entrepreneurship rather than going into the fields of professional as well as various services. Women are choosing both the traditional as well as the non-traditional (garment shop, beauty-parlour, computer-training, school management, etc.) activities and are performing well.

Unfortunately, there has been found a difficulty to eradicate completely the evil conception of male dominated society in Africa. The women entrepreneur development is influenced by various factors including social, economical, cultural and physiological prevailing everywhere in the society. Generally, women opt for micro-enterprises than major enterprises because of certain unavoidable factors and issues like limited capacity, low level of confidence, little access to technical information, poor local market conditions, less access to capital among others, (Rajesh Kumar Shastri and Avanika Sinha, 2010).

There are several environmental constraints and chances for having high rate of failure for the one who is starting a business at the cost of his own effort and risk. Thus, this rate of loss might go even higher in the case of women who have to face the business, family and social problems (Rajesh Kumar Shastri and Avanika Sinha, 2010). Consider the case of a highest literate state where the women are getting the full chance of showing their skills and proficiency. Such an environment is beneficial and suitable for the growth and development of women entrepreneurs. Thus, this shows that women should be properly

guided and encouraged to enter into business. This approach will help in the increment of their motivation level.

Key issues facing new and growing women-owned enterprises include access to capital, access to information, access to networks, experience financing, lack of confidence in female business owners' abilities on the part of banks, suppliers, and clients alike, as well as family issues, marketing and labour difficulties and prevailing social and cultural gender-based inequalities and biases. For instance, the barriers that women entrepreneurs face in accessing credit from formal institutions is magnified in view of their limited access to formal education, ownership of property, and social mobility (Rajesh Kumar Shastri and Avanika Sinha, 2010). Competition, obtaining quality raw materials, and balancing time between the enterprise and the family were ranked as major start-up problems. Most common start-up problems seem to be lack of capital, the dual responsibility of managing a business and maintaining a family leads to a conflict of interest. Therefore the effort to balance work and family is their most difficult task.

2.3 Influence of Education and Training on Women Involvement in

Entrepreneurship.

Training approach is important for helping women in non-traditional, high skill, male dominated activities and also to build-up the confidence among women to meet their requirements (Kirve and Kanitkar, 1993). Training to develop good entrepreneurial skills is useful and essential to women (Padmavati, 2002; Sathyasundaram, 2004). The Government should also provide them with financial, marketing and training assistance

so that women can start-up their businesses. Thus, in order to bring up liftment in the quality and work skill of the women entrepreneurs there should be women entrepreneurs training. In rural areas, women entrepreneurs suffer from a lack of training and advisory services that would allow them to upgrade their managerial and technical skills and solve immediate production problems, thus improving productivity and increasing profitability.

Poor access to education and training programmes inhibits business experiences, limits knowledge of marketing strategies, causes difficulties in exporting a product overseas and in increasing the volume of production, both of which are of importance for competition in the global market. Moreover, poor access to education and training leads to unequal access to opportunities, markets and lack of networking facilities.

In a study by (Karim, 2001) on women entrepreneurs in the growth and the competitiveness of this sector are hampered by a lack of managerial and technical skills, weak infrastructure, difficulties in accessing loans, and complicated company registration processes results in low productivity and competitiveness. Cultural constraints are an additional obstacle that inhibits the efficient conduct of business for women. Inefficient production mechanisms and a lack of managerial skills resulted in a loss of productivity and income for the women entrepreneurs.

In Kenya, women entrepreneurs see the establishment of a productive business as a means to improve their status in society as well as their family's standard of living and to serve their community by creating employment opportunities. However, due to a lack of

technical skills, confidence, strong individual involvement and the willingness to take risks, women are often unable to establish and sustain successful businesses.

This study reveals that many women entrepreneurs in Africa feel they lack abilities, skills and expertise in certain business matters. Many of the issues mentioned appear to relate to women's relative lack of exposure to the world of business. In addition to this, lack of exposure and women's business networks are poorly developed as social assets. This in turn impacts on a range of factors that adversely affect the women entrepreneurs at all levels. It is grounded in women's gendered experiences of education and work and, due to the demands of their reproductive and household roles, their lack of key dedicated "time" to be able to explore and nurture their own resources.

Their access to the essential abilities, skills and experiences for business is also adversely affected by various constraints on their mobility, often due to their dual (household) and triple (community) roles and responsibilities. In a more general way, society's views are largely negative about women entrepreneurs who associate and network with others in business. Women entrepreneurs of Africa also face constraints and barriers to obtaining money to start and grow their own business. Women's inexperience of negotiating with the banks and their lack of financial confidence to argue for what they are entitled to, are some of the problems they face in obtaining loans. Hookimsing and Essoo (2003) identified four main obstacles faced by women entrepreneurs.

Education yields to human capital. Human capital is not only the result of formal education and training but also include experience and practical learning derived from previous paid employment or managerial position. Individuals with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business. On the other hand, it may be expected that people with a low level of education have more difficulties finding a paid job, and therefore see no other possibility than to engage in entrepreneurship. Hence, high educated people are more likely to pursue opportunity-based ventures, while less educated entrepreneurs are more involved in necessity entrepreneurship (Isidore Ekpe Norsiah Mat & Razli Che Razak, 2011).

2.4 Influence of Technology on Enhancement of Women Involvement In entrepreneurship

Innovative use of ICT can facilitate the women entrepreneurs to expand their businesses and hence develop the economy. Since women play a pivotal role in the country's development by participating in various activities, their participation can be expanded if provided with modern information Communication Technology. Majority of women living in rural areas, play most of the development role in economy. To achieve development, rural people must be facilitated by providing with modern technology. Enhancing and expanding ICT facilities will play a vital role in removing barriers for women entrepreneurs in our society. With proper access to information communication technology, training and the market at large, women will do excellent work in the society.

Using mobile phones, electronic platforms, radio, TV, blogs and the Internet, women entrepreneurs are reaching out to customers and building their businesses in ways they could not do before. ILO is developing a Framework and Guide for assessing the environment for Women Entrepreneurship Development (WED), which is the first such framework that takes the ICT dimension systematically into account (ILO and UNCTAD, 2013). Policymakers and development partners can use this framework and guidelines in improving the WED environment in developing countries like Kenya.

It was noted, in a thematic workshop by ILO, (2013), that women don't have as much access to the technology and so a special effort to increase women's access to ICT was required.

Entrepreneurship and ICT go together. Women can use the access to ICTs to market their products, to get more customers and add on their account. ICT saves time, money and energy, since women have a lot of things and family responsibilities, but with ICT', time for a woman becomes manageable. Information is power to a woman entrepreneur, and one of the best tools for a woman entrepreneur is providing Internet services, secretarial services and telecenters.

The promotion of Micro and Small-Scale Enterprises (MSEs) has been recognized as an important strategy for advancing the economic empowerment of women while reducing poverty and gender inequality. Small businesses are engines of growth and considered a backbone for economic expansion by many governments. Development circles such as the World Bank, the United Nations Development Fund, UNDP, and the United Nations

Development Fund Women-UNIFEM believe that ICT symbolizes an exceptional enabling instrument when deployed and used properly (Abbasi 2001).

At the local level, (the village district or some cases the urban level) it provides citizens with information about, for instance, market prices and social services and knowledge and education.. ICT can be used to strengthen and develop Small Scale Enterprises (SMES) in developing countries and contribute to poverty reduction. Information and communication technology is rapidly consolidating global communication networks and international trade with implications for people in the developing countries. The constraints of existing information system on poor women and men and their intersection with ICT are also little understood in relation to livelihood.

2.5 Theoretical Framework

The literature on entrepreneurship can be classified into two broad categories of theories namely, classical theory and neo classical theory; self –employment is viewed as the simplest form of entrepreneurship. The former is identified with the older literature on the topic. The principle characteristics of the theory are its focus on innovation. The latter is identified with newer literature, focuses on the risk preferences (Blanchflower and Meyer (1991) provide on the excellent overview of this literature.

The study is based on a model developed by Kiholstrom and Lafford (1979) where individuals are seemed to have a choice between operating a risky firm or working for a riskless wage. Unlike the classical model, neoclassical model assume that there is an

objective probability governing business outcomes. The key assumptions of the neo classical theory are as follows;

- i. An entrepreneur is an expected utility maximizer and receives the same expected utility as his/her workers.
- ii. All individuals observe and have the ability to take advantage of new business opportunities.
- iii. The probability distribution of business risk can be objectively measured and is known to everyone. Entrepreneurs have high levels of risk tolerance.

The two schools of thought give rise to contrasting views of entrepreneurship and self-employment. The first assumes that entrepreneurs have special characteristics and that knowledge of these characteristics drive them to engage in entrepreneurial ventures. This school of thought falls into general category the opportunity-pull hypothesis which proposes that individuals are drawn to self employment due to its positive effects.

The second school does not differentiate entrepreneurs from the paid-employed other than the level of risk preferences, but holds that they are merely responding to environmental circumstances in which they fill themselves. The recession /unemployment push hypothesis falls into this category. In this case, individuals are pushed into self employment because they cannot find suitable paid employment.

Various variables are drawn from theoretical and empirical work on the subject. They include socio-demographic and temporal variables that likely have a bearing on decision

to enter self –employment. These characteristics are the factors influencing the decision of become self-employed rather than the outcome of self-employment.

2.6 Conceptual Framework

The concept explains the relationship between variables identified for the study in the statement of the problem, objectives, research questions and the dependent variables

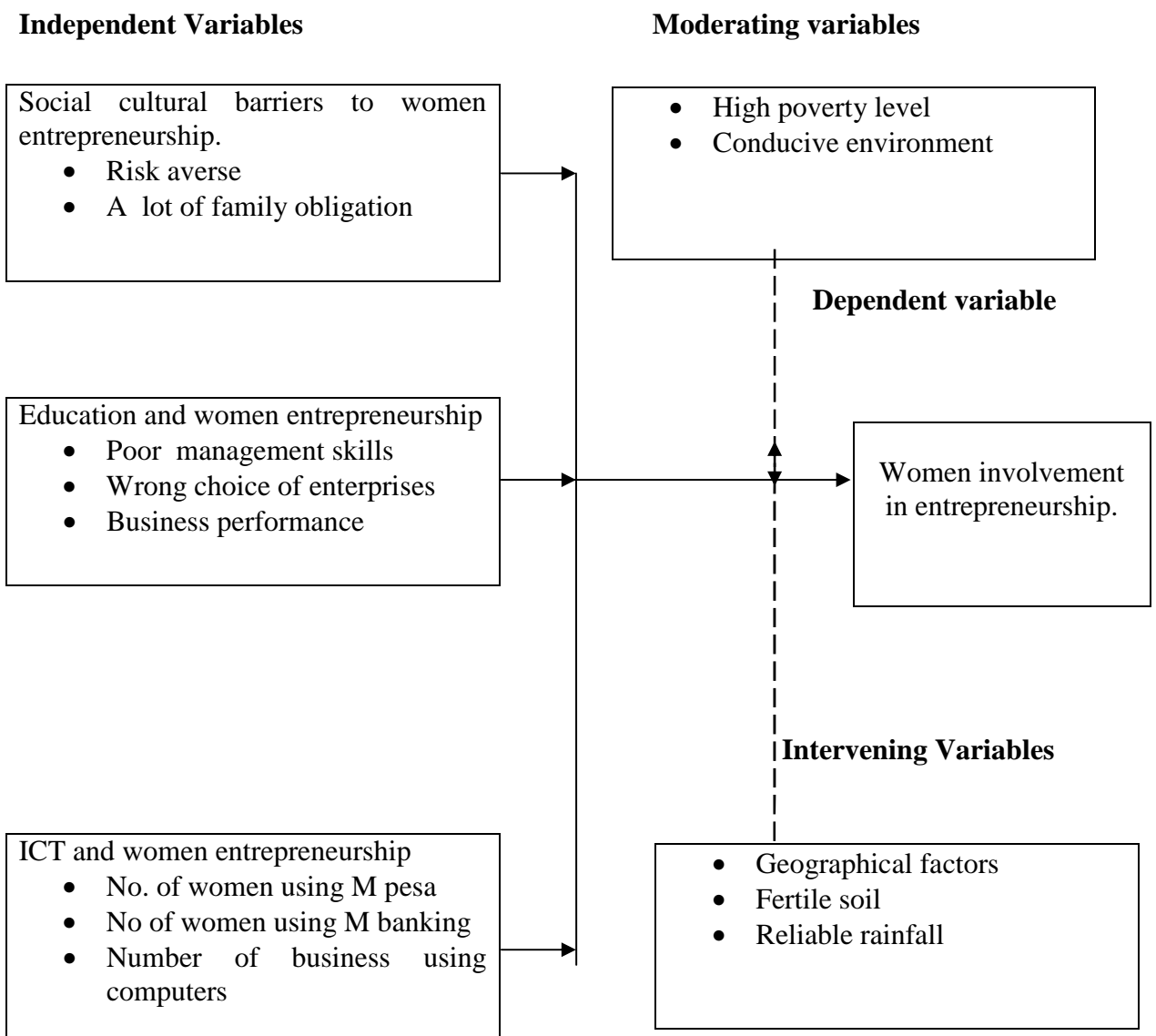


Figure 1 Conceptual Framework

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presented research methodology in the following sub-headings; research design, target population, sampling procedures and sample size, research instruments, reliability and validity of the instrument, data collection procedures, data analysis, logistical and ethical consideration and operationalization of the variables.

3.2 Research Design

This study applied a descriptive research which generally describes the characteristics of a particular situation, event or case. A descriptive research generally describes the characteristics of a particular situation, event or case. Descriptive research design is a scientific method that involves observing and describing behavior of a subject without necessary influencing it in anyway. This design is ideal method for collecting data from large groups. The term descriptive research refers to the type of research question, design and data analysis that would be applied to a given topic. Descriptive research involves gathering data that describe events and that organizes, tabulates, depicts, and describes the data collection. It often uses visual aids such as graphs and charts to aid the reader in understanding the data distribution.

Descriptive studies are aimed at finding out “what is”. So observational and survey methods are frequently used to collect descriptive data (Borg & Gall, 1989) Like other types of research descriptive research can include multiple variables for analysis, yet unlike other methods, it require only one.

3.3 Target Population

Target population according to Borg and Gall, 1989 refers to all the members of a real or hypothetical set of people, event or object to which researcher wishes to generate the results of the study. A population is defined as complete set of individuals, cases, objects with some common observable characteristics (Mugenda and Mugenda, 2003).

The study was limited to 972 women entrepreneurs who had benefited from Women Enterprise Fund in Matinyani Sub-County in Kitui County. At least 81 women groups had benefited from the fund. Each group has at least 12 members. 10% of the total (972) was calculated according to Mugenda and Mugenda 2003, which resulted to 97.2 per cent. For convenience the researcher targeted 100 women entrepreneurs from Matinyani Sub-County who had benefited from the Women Enterprise Fund in Matinyani Sub-County in found in Kitui West Constituency.

3.4 Sampling Procedure

A researcher adopted a sample because of various limitations that may not make it possible for the whole population to be researched. An optimum sample is the one that

fulfills the requirements of efficiency, representativeness, reliability and flexibility, (Kotheri, 2003). Such a sample should range between 10%-30% of the study of the population. Mugenda, (2003) defines a sample as a small group obtained from the accessible population. Each member in a sample is referred to as a subject.

Sampling is the processes of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected. Simple random technique was applied in this study. In this study a representative sample of 10% of the women entrepreneurs was selected randomly. A minimum of 30 respondents or one third is an adequate representative sample that is sufficient for statistical analysis (Borg and Gall, 1989). However, for this study, a larger sample size of 100 women entrepreneurs was selected.

3.5 Research Instruments

Structured questionnaires were developed and utilized in this study. An interview was also used. The questionnaires had both open and closed ended items and a rating scale for collection of primary data. Data was therefore collected using self administered questionnaires as the principal data collecting instrument. The questionnaires were used because they are cheap to administer to respondents scattered over a large area and also convenient for collecting information from a large population within a short period of time (Dempsey and Demsey, 2000)

3.6 Validity and Reliability

Validity of an instrument is the ability to measure what it is supposed to measure while reliability is ability of an instrument to give consistent results when taken a different time.

3.6.1 Validity of the Instrument

Validity is the degree to which results obtained from analysis represents the phenomenon under study. According to Kosomo, (2006), the manner in which a question is formulated can lead to an inaccurate response. To ensure validity of the questionnaires, the researcher carried out a pretest on a population similar to target the population. Pre-testing instruments is a good way to increase the likelihood of face validity. A pilot study was used to identify those items that could be misunderstood. Such items were modified accordingly, hence increasing face validity. Content validity refers to whether an instrument provides adequate coverage of a topic (Best and Kahn, 1993).

Expert opinion, literature searches and pre-testing of open-ended questions helped to establish content validity to ensure that the items in the questions covered all the areas under investigation. Best and Kahn (1993), pointed out that content validity of the research instruments can be enhanced through expert judgment

3.6.2 Reliability of the Research Instruments

Reliability of a measuring instrument is the degree of consistency with which it measures what it is supposed to measure. Mugenda and Mugenda (2003) define reliability as a

measure of the degree to which a research instrument yields consistent results or data after repeated trial.

To establish the reliability of the instrument, a split half method was used by mean of pilot study. During the pretest, the questionnaire was administered on a random sample of ten women entrepreneurs. These entrepreneurs were not included in the study sample. Data values were operationalized and split into halves using the odd-even items number dichotomy to get a 9-9 pair of items of the questionnaires. The paired numerical data values were correlated using Pearson Product Moment Correlation Coefficient formula for calculations. The calculated correlation coefficient value was 0.8082. This value is greater than 0.75 therefore the items in the questionnaire were judged as sufficient and the questionnaire would have high pretest reliability (Orodho, 2005).

3.7 Data Collection

The researcher sought permission from the Ministry of Culture and Social Services in order to collect data from women entrepreneurs in Matinyani Sub County who had benefitted from Women Enterprise Fund. The respondents were assured of confidentiality of their identity by the researcher. Data was collected using self-administered questionnaires as the main instrument of data collection. The researcher employed field study techniques so as to collect primary data. Questionnaires with both open-ended and closed-ended questions were used in this study. Questionnaires were used because they are cheap to administer to respondents scattered over a large area and convenient for

collecting information from a large population within a short period of time (Dempsey, 2000).

The researcher obtained a research authorization permit from the District Education Officer, Matinyani Sub County. The questionnaires were personally administered by the researcher. The respondents filled in the questionnaires and handed over the completed questionnaires to the researcher.

3.8 Data Analysis

The study used both qualitative and quantitative analysis. In qualitative analysis descriptive statistics was used as the main tool. According to Mugenda and Mugenda (2003), the purpose of descriptive statistics is to allow for meaningful description of a distribution measurements using a few indices or statistics. Data from the questionnaires was first coded and entered in the Statistical Package for Social Sciences (SPSS) computer software for windows program to enable analysis. Inferences from analyzed data were made and this was used to answer the research questions. Tables were used to present the information from which interpretation was done comparing the frequencies and percentages.

3.9 Ethical Considerations

Ethics involves the study of wrong conduct. Ethics has been defined as the branch of philosophy which deals with ones conduct and serves as a guide to ones behavior and so most professions have ethical guidelines which govern their profession, (Kovac, 1987).

Proper care was taken to ensure that all information from the respondents was treated with maximum confidentiality. To increase the degree of confidence among the respondents, no names and personal identification details was required for the purpose of filling the questionnaires. The source of data and information for literature review was acknowledged effectively in this study

Table 3.1 Operational Definition of Variables

Objectives	Independent variables	Dependent variable	Indicators	Measurement variables	Level of scale	Tools of analysis
To determine some of the social-cultural barriers faced by women entrepreneur	Social cultural barriers.	Women involvement in entrepreneurship	-Fear of risks. -Family obligation	-No of women entrepreneurs -Opening and closing hours of business.	-Nominal -Nominal -Nominal -Ordinal	Descriptive Statistics -Tables - Percentages -Mean -Standard deviation
To determine the extent which level of education and training influence women entrepreneurship	Level of education and training	Women involvement in entrepreneurship	-Business performance -Management skills -Choice of enterprise	-Profit margin. -clear and organized records. -type of enterprise in question (sole proprietorship, partnership, company).	Nominal Nominal Nominal	Descriptive Statistics -Tables -Percentages -Mean -Standard deviation
To determine how adoption of ICT influences the involvement of women in entrepreneurship.	Adoption of information communication technology	Women involvement in entrepreneurship.	-M-pesa shops -M banking computer	-No of women using M pesa -No of women using M banking services -No of business using computers	-Nominal -Nominal -Nominal	Descriptive Statistics -Tables -Percentages -Mean Standard deviation

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

The content of chapter four is data analysis, Discussion, presentation and interpretation. The subheadings were arranged according to the objectives of the study. Data was collected using questionnaires as the main research instrument. The questionnaires were administered to 100 respondents who were women entrepreneurs in Matinyani Sub-County. Open-ended questionnaires were analyzed by grouping similar respondents and the tally system was used to generate frequency distribution tables, mean values, percentages and explanations of the findings in between the frequency tables. Description of the findings was given to clarify the results.

The subheadings in this chapter were arranged according to research questions; to determine how socio-cultural factors, how education and training and adoption of Information Communication Technology influence involvement of women in entrepreneurship in Matinyani Sub-County.

4.2 Questionnaire Return Rate

Questionnaire return rate is the proportion of the sample that participated in the survey as intended in all research procedures. Table 4.1 was used to show questionnaire return rate. The questionnaires return rate was 97 per cent. This means that 97 respondents gave back

their questionnaires. This therefore gave the researcher a good ground to get a representative data (Dempsey and Dempsey, 2000)

Table 4.1 Questionnaires Rate of Return

Response rate	Frequency	Percentage
Returned	97	97%
Not returned	3	3%
Total	100	100%

Only 97 women entrepreneurs from Matinyani sub county returned there questionnaires. This means that only 3 women entrepreneurs did not return as shown in Table 4.1

4.3 Age of the Respondents

The respondents were asked to indicate their age. This was aimed at establishing the age bracket with most women entrepreneurs. Table 4.2 shows the summary of the responses.

Table 4.2: Distribution of respondent by age

Age of Respondents	Frequency	Percentage
60 years and above	9	9.3
45-59	21	21.6
35-44	29	29.9
25-34	32	33.0
Below 25	6	6.2
Total	97	100

As indicated by Table 4.2, the research showed that 33% of the respondents were aged between 25 and 34 years therefore being the age group with the highest number of women entrepreneurs. In India most women starting business fall within the range 26-40 years when starting a business. Majority of them are married and have children ranging between 10-12 years (Anju 1990, Padaki 1997). India being a third world country like Kenya is expected to have similar characteristics with Kenya.

This age bracket formed the majority of women entrepreneurs in Matinyani Sub-County. It was followed by 35-44 and 45-59 with 29.9% and 21.6% respectively. Above 60 years was only taken by 9.3% of women entrepreneurs. The findings of the study were a clear indication that as the years advance the enrolment of women in entrepreneurship declines. The least age bracket was below 25 years of age. Most of the women in this age bracket perhaps did not prefer entrepreneurship. Instead they went for other forms of employment in government and private sectors. Others could not make it due to various family obligations. Others were busy nursing their children as this is a childbearing age.

4.4 Motivating Factors to Women Entrepreneurship

The research further investigated the motivating factors towards involvement of women in entrepreneurship. The responses were ranked as follows in table:

Table 4.3 Motivating Factors to Women Entrepreneur

Motivating factors	Number of Women Entrepreneurs	x	fx	Percentage
To get income	60	1	60	61.85
Satisfaction	17	2	34	17.52
Be my own boss	10	3	30	10.3
Have no option	5	4	20	5.15
Have no idea	5	5	25	5.15
Total	97	15		100

Table 4.3 showed that 61.85% of women entrepreneurs were in business to get income, only 17.52% of them were in business for satisfaction. 10.3% did not have good reasons for being in business. Need for income was the motivating factor that made the majority of women to get involved in entrepreneurship. Therefore there are different factors that have motivated women into entrepreneurship in Matinyani Sub County as indicated by the table above.

4.5 Employment Status of Respondents

Table 4.4 showed the respondents' employment status.

Table 4.4 Employment Status of Respondents

Employer	Frequency	Percentage
Employed by Government	16	16.5
Employed by Company	21	21.6
Employed by NGO	5	5.2
Self employed	55	56.7
Total	97	100

Table 4.4 showed that 56.7% of women entrepreneurs were self employed. 16.5% of the women entrepreneurs were employed by the government, 21.6% by companies while only 5.2% were employed by NGO. This depicted that most women were self employed.

The reason why many women were self employed was because they lacked formal education and academic qualification that could earn them jobs in government and private sector. Most women entrepreneurs had attained education up to primary level meaning that they could not carry out meaning and sustainable entrepreneurship. Running and operating any business enterprise requires some formal education in the day to day operations of the enterprise. Entrepreneurship is therefore highly associated with levels of education.

In Table 4.5, the researcher tried to establish other economic activities that were carried out by women entrepreneurs in Matinyani Sub-County.

Table 4.5 Economic Activities of the Respondents

Category	Frequency	Percentage
Crop Keeping	80	82.5
Livestock Keeping	12	12.3
Others	5	5.2
Total	97	100

Table 4.5 clearly indicated that 82.5% of the respondents were crop farmers, 12.3% kept livestock while 5.2% engaged in other economic activities. This concurs with a reviewed literature that; around three quarters of people living in Kenya depend on agricultural sector for their livelihood and survival, and around 90% percent of rural income comes from agriculture (National Agribusiness Strategy 2012) .The marginal productivity of agricultural labour is almost viewed as zero compared to industrial labour.

Agriculture is the backbone of the economy of Kenya and most African countries. Majority of women entrepreneurs in Matinyani Sub County carried out agriculture as their main economic activity along side with entrepreneurship. The main challenge facing agriculture in Matinyani Sub County and Kitui County as a whole is unpredictable

climate and unreliable rainfall. The area is frequently hit by prolonged drought which results to poor crop yield and death of animals. This is always a big challenge to farmers.

4.6 Socio-Cultural Factors Faced by Women Entrepreneurs

This research question sought to investigate the socio-cultural factors that influenced women entrepreneurs, which hindered their involvement in entrepreneurship in Matinyani sub –County in Kitui County.

Table 4.6 showed the association of socio-cultural barriers with women involvement in entrepreneurship. The respondents were supposed to categorize their responses as (1) very high association (2) high association (3) undecided (4) low association and very low association with involvement of women in entrepreneurship.

Table 4.6 Socio- Cultural Factors Influencing Women entrepreneurs

Responses	Frequency	Percentage
Very high association	44	45.4
High association	27	27.8
Undecided	13	13.4
Low association	5	5.2

Table 4.6 indicated that 45.4% of the respondents showed that there was high association of socio- cultural barriers with involvement of women entrepreneurship. Some of these

barriers affect women negatively and it was the main cause of failures of women entrepreneurs. 27.8% of the respondents said that there was high association between the two variables. 13.4% were undecided. They were neutral and perhaps due to lack of information about entrepreneurship. 5.2% said that there was low association while only 8.2% said that there was very low association. A total of 71 women entrepreneurs (73.2%) concluded that most women entrepreneurs failed due to the many social – cultural barriers faced by women in the society. Many women entrepreneurs were barred by culture from owning assets which could enable them get access to finances. African culture does not allow women to possess title deeds which they could use to get loans from financial institutions.

Women have so many family roles which make them not to succeed in business. They have children to take care of, animals are under their care and they also have to work on their farms and finally bring food on the table. They have too much to bear. In other cultures they are not allowed to own property. Women are in most cases discriminated on gender basis. Others lack the incentives to start business enterprises as they are sometimes seen as lesser beings.

The researcher therefore agreed with the majority of the respondents that most women entrepreneurs in Matinyani Sub-County failed because of numerous socio-cultural barriers that hindered them from becoming successful women entrepreneurs.

Table 4.7: Distribution of Women Entrepreneurs by Socio-Cultural Barriers.

		Frequency distribution by 5-point rating scale values					
Indicators of social-cultural barriers		1	2	3	4	5	Totals
Fear of business risks	(f)	61	17	14	5	0	97
Family obligations	(f)	71	18	5	2	1	97
Sum of frequency	Σ (f)	132	35	19	7	1	194

Table 4.7 showed that majority of women entrepreneurs feared risks and this is why they opted to engage in risk free business enterprises. Family obligations and duties were also another major hindrance to women entrepreneurs. The summary of the study results in Table 4.7, were used with 5-point scale rater $x = 1,2,3,4,5$ and tabulated ,where $(x) =$ Scale values in 5-point numerical values of likert scale ranked as $x = (1,2,3,4,5)$, and $f(x) =$ Sum of Product of Cumulative Sum of Frequency and the 5- Scale Values $(x) = (1,2,3,4,5)$. The summary of the study results in Table 4.7, were as presented in Table 4.8.

Table 4.8 Distribution of Women Entrepreneurs by cumulative 2- indicators of Socio- Cultural Factor Influence on women involvement in entrepreneurship

Number of respondents'	(<i>x</i>)	<i>f</i>	(<i>x</i>)	percentage
Strongly Agree	132	1	132	68.04
Agree	35	2	70	18.04
Neutral	19	3	57	9.79
Disagree	7	4	28	3.61
Strongly Disagree	1	5	5	0.52
Total	194		292	100

The number of women entrepreneurs who were in agreement that socio- cultural factors influenced the involvement of women in entrepreneurship was 86.08 percent. Only 4.13% of the respondents disagreed that social cultural barriers influenced women involvement in entrepreneurship. 9.79% were indifferent opinion on influence of socio-cultural factors to women entrepreneurs.

The mean score was calculated using the formulae $\sum f(x)/\sum f = 292/194 = 1.51$. The mean score was between scales point of 1 and 2, with 1- representing strongly agree and 2 representing to agree. The interpretation of the study findings indicated that most of the women entrepreneurs were in agreement that fear of business risks and family obligation contributed to involvement of women in entrepreneurship.

In this study, 45.4% of the responses said that there was a high association of social cultural barriers with involvement of women in entrepreneurship. A total of 71 women entrepreneurs (73.2%) concluded that most women entrepreneurs failed due to socio-cultural barriers faced by the women in the society.

A majority of 86.06 percent of the selected women entrepreneurs had strongly agreed that social cultural barriers influenced involvement of women in entrepreneurship. The entrepreneur's environment is surrounded by many societal factors that jointly create threats and opportunities where the entrepreneurs operate. According to ILO (2008) women enterprises face barriers such as lack of sufficient capital for expansion. This has been a hindrance towards involvement of women in entrepreneurship relative to men.

According to this research, women are risk averse; they fear to get involved in a capital intensive enterprise, they fear to get big loans because they do not have collaterals. This is because of the fact that many women are not entitled to own assets due to cultural believes in Matinyani Sub-County, Kitui County. However with the new constitution, there lies an opportunity for women to own assets and possess the rights to get loans.

4.7 Influence of Educational Levels and Entrepreneurial Training on Involvement of Women in Entrepreneurship

The research question two in this study sought for the answer of the extent to which education and training influenced involvement of women in entrepreneurship.

4.7.1 Level of Education

The respondents were asked to indicate their highest levels of education and training. The results of women entrepreneurs' highest levels of education and training were tabulated as presented in Table 4.9

Table 4.9 Academic Qualifications of Women Entrepreneurs

Highest level of education	Number of Women Entrepreneurs	Percentage
Primary	55	56.7
Secondary	23	23.7
Tertiary	10	10.3
None	9	9.3
Total	97	100

Table 4.9 revealed that majority of women entrepreneurs had attained primary education (56.7%), 23.7% had secondary education, 10.3% had tertiary education while minority of 9.3% had no education. Majority of women entrepreneurs had achieved up to primary level academic qualification. MDG goals aim at achieving a minimum primary level education for all people in order to eradicate poverty. To some extent, this goal was achieved. Primary level education can facilitate such things as reading and writing skills. When people are able to read and write they are able to keep simple business records; a requirement for a successful enterprise. Moreover there is need of extra training to give someone skills and knowhow to carry out a successful business.

4.7.2 Level of Training

The respondents were asked to indicate if they had received any training on entrepreneurship. The response was shown in the Table 4.10

Table 4.10 Responses on Training and Entrepreneurial Skills

Response	Number	Percentage
Yes	30	31%
No	67	69%
Total	97	100

The women entrepreneurs were asked to rate the influence of education and training on involvement in entrepreneurship using the following indicators ranked as (SA)strongly agree=1;(A) agree=2;(N) neutral=3; (D) disagree=4 and (SD) strongly disagree=5. After data analysis, the results were as follows:

Table 4.11: Distribution of Women Entrepreneurs by Education and Training Contribution on Involvement in Entrepreneurship

Frequency Distribution by 5-point rating Scale Values						
Education and training indicators for involvement of women in Entrepreneurs	SA	A	N	D	SD	TOTALS
Education and training and business performance	70	17	3	5	2	97
Education and training and management skills	68	20	2	4	3	97
Education and training and choice of enterprise	65	15	2	8	7	97
Cumulative Sum of Frequency-3 Indicators	203	52	7	17	12	291

As presented in Table 4.11, a majority (203) of the cumulative sum of the total 291 of 3-indicators' frequency responses from the selected women entrepreneurs agreed that education and training influenced women involvement in entrepreneurship in Matinyani sub-County, Kitui County. The interpretation was that training and education contributed to involvement of women in entrepreneurship.

The level of education the entrepreneur has attained richly determines the success or failure of the business. Literate person knows how to attract and retain customers. Entrepreneurial education and training is also very vital when it comes to women entrepreneurship. Such education and training equips the entrepreneur with business and managerial skills that are required for effective operation and running of businesses.

To calculate the mean value in the 5- point scale rater, the summary of the study results in table 4.9, was tabulated as presented in table 4.10 where x =scale values in 5-point numerical values of likert scale ranked as $x=(1,2,3,4,5)$, (fx) = sum of product of cumulative sum of frequency and the 5- scale values $(x) =(1,2,3,4,5)$..

The direction of inclination of mean value within the 5-point scale was used to describe the level of influence of education and training on women involvement in entrepreneurship. The summary of the cumulative 3-indicators of women's' education and training are as in Table 4.12.

Table 4.12 Distribution of Women Entrepreneurs by Education and Training

Influence on women involvement in entrepreneurship.

	Number of respondents'	(<i>x</i>)	<i>f</i> (<i>x</i>)	percentage
Strongly Agree	203	1	203	69.6
Agree	52	2	104	17.9
Neutral	7	3	21	2.4
Disagree	17	4	68	5.8
Strongly Disagree	12	5	60	4.1
Total	291		456	100

As presented in table 4.12, there were 87.5% of the women entrepreneurs who strongly agreed that level of education and training contributed to involvement of women in entrepreneurship in Matinyani Sub-County, Kitui County. Only 9.9% of the women entrepreneurs disagreed with the fact that training and education had influence on choice of enterprise, management of enterprise and performance of enterprise. The other 2.4% were undecided on the contribution of education and training towards involvement of women in entrepreneurship.

The mean score was calculated using the formulae $\sum f(x)/\sum f = 456/291 = 1.567$. The mean score was between scales point of 1 and 2, with 1- representing strongly agree and 2 representing to agree. The interpretation of the study findings indicated that most of the women entrepreneurs were in agreement that levels of education and training contributed

to involvement of women in entrepreneurship. This was because education and training levels influenced women entrepreneurship on choice of enterprise, management skills and performance of the enterprise. In Uganda (UNIDO Document, 2003), women entrepreneurs in rural areas suffer from lack of training and advisory services that would allow them to upgrade their managerial and technical skills and solve immediate production problems, thus improving productivity and increase profitability.

A study by Selvamalar Ayaduri showed that African women entrepreneurs feel they lack abilities, skills and expertise in certain business matters. This is caused by lack of women exposure to the world of business. There was 87.5 per cent of women entrepreneurs who strongly agreed that the level of education and training influenced the involvement of women in entrepreneurship in Matinyani Sub-County, Kitui County. Material inputs on policies touching on women empowerment would be more productive when education and training is kept in the fore front. Opportunity identification and development are key focal points of research in entrepreneurship (Baron 2006). They are enhanced by the level of education and training that one possesses.

The investment in knowledge embodied in the human resource is very important since it is a powerful tool for informing people and providing them with the knowledge and skills they need (Venzi Simon 2012). Level of education will influence the level of entering and staying into a business. With less education, women may face financial and human capital constraints which limit their involvement in entrepreneurship. To conclude,

women entrepreneurship in Matinyani Sub County is greatly influenced by level of education and training.

4.8 Contribution of Adoption of ICT towards Involvement of Women in Entrepreneurship

The research question 3 in this study sought for the answer of the position of ICT in boosting involvement of women in entrepreneurship. They were asked to indicate the extent ICT enhanced women entrepreneurship using the following indicators ranked as (SA) Strongly Agree=1; (A) Agree=2; (N) Neutral=3; (D) Disagree =4 ;(SD) Strongly Disagree=5. After data analysis, the results were presented in Table 4.13.

Table 4.13: Distribution of Women Entrepreneurs with Influence of ICT to their Involvement in Entrepreneurship

Frequency distribution by 5-point rating scale values						
ICT indicators for women involvement						
in entrepreneurship	SA	A	N	D	SD	TOTALS
Adoption of ICT of M-pesa	70	21	5	1	0	97
Adoption of ICT of M-banking and M-loans	76	19	1	0	1	97
Adoption of ICT of Computer	75	19	1	1	1	97
Cumulative sum of frequency-3 indicators	221	59	7	2	2	291

As presented in Table 4.13, by the cumulative sum of the 3- ICT adoption indicators' frequency, most 281 of the total 291 of the selected women entrepreneurs agreed that ICT adoption contributed to involvement of women in entrepreneurship in Matinyani Sub-

County, Kitui County. The study interpretation was that ICT adoption would boost women involvement in entrepreneurship as illustrated in Table 4.31. A summary of the study results in table 4.13, in cumulative indicators of ICT adoption by women entrepreneurs with 5-point scale rater $x = 1,2,3,4,5$ was also tabulated, (x) = Scale values in 5-point numerical values of likert scale ranked as $x = (1,2,3,4,5)$, and $f(x)$ = Sum of Product of Cumulative Sum of Frequency and the 5- Scale Values $(x) = (1,2,3,4,5)$. The summary of the study results in Table 4.13, were as presented in Table 4.14

Table 4.14: Distribution of Women Entrepreneurs by cumulative 3- ICT indicators of its Influence on women involvement in entrepreneurship.

	Number of respondents	(x)	$f(x)$	percentage
Strongly Agree	221	1	221	75.95
Agree	59	2	118	20.27
Neutral	7	3	21	2.41
Disagree	2	4	8	0.69
Strongly Disagree	2	5	10	0.69
Total	291		378	100

As presented in table 4.14, there were 96.2% of the women entrepreneurs who strongly agreed that ICT contributed to involvement of women in entrepreneurship in Matinyani sub-County, Kitui County. Only 1.38% of the women entrepreneurs disagreed with the fact that ICT contributed to M-pesa, M-banking and other use of ICT tools. The other

2.41% were undecided on the contribution of ICT towards involvement of women in entrepreneurship.

The mean score was calculated using the formulae $\sum f(x)/\sum f = 378/291=1.3$. The mean score was between scales point of 1 and 2, with 1- representing strongly agree and 2 representing to agree. The interpretation of the study findings indicated that most of the entrepreneurs were in agreement that ICT contributed to involvement of women in entrepreneurship.

The level of literacy and training influences the level of adoption of ICT. At primary level of education, the rate of adoption of ICT is low. Many women have not yet known the position of ICT to help them in business development.

Most 96.2 per cent of the selected women entrepreneurs had strongly agreed that adoption of ICT would boost involvement of women in entrepreneurship. Considering the rate of globalization and liberalization, any business in the world would need to adopt ICT for it to survive in the highly competitive market environment. Embracing ICT not only makes work easier but also is plat form where women entrepreneurs can gather more ideas and get wide variety of business opportunities. ICT goes hand in hand with education and training.

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter comprises of and is organized into the following sub-headings: summary of the findings of the study, conclusions of the study, recommendations of the study and suggestions for further studies.

5.2 Summary of the Findings of the Study

The purpose of this study was to investigate the factors contributing to involvement of women in entrepreneurship in Matinyani Sub- County, Kitui County, Kenya. The objectives of the study were; to determine how social –cultural barriers; education and training and adoption of Information Communication Technology contribute to involvement of women in entrepreneurship in Matinyani sub-County.

There is a gap in women involvement in entrepreneurship and untapped opportunity of women entrepreneurship in Matinyani sub County. Women entrepreneurship can boost the living standards of many households in Matinyani Sub-County. This research was therefore driven by the fact that if some crucial underlying factors were checked and acted upon, women entrepreneurship would be boosted.

Interventions by government and nongovernmental organizations have promoted women empowerment especially through women entrepreneurship. However their involvement in entrepreneurship will still be low if some underlying factors are not checked. This research goes further to determine the factors contributing to women involvement in entrepreneurship. It determined how the social cultural barriers, education and training and adoption of ICT, would contribute to women involvement.

5.3 Conclusion of the Study

Labour force from women is high compared to men labour, especially in Agriculture. Cultural barriers have however limited women from achieving their full potential. If given the required resources, the women labour can translate into a productive endeavor.

Gender equality will ensure that social cultural barriers are overcome, especially in distribution of public resources, key leadership position and opportunities. Women should also be aware that they have the potential to run business; they must understand that they have the capability to create wealth, own assets, right to choice of their business and have freedom of expression.

These research views that women should not side line their esteemed roles they play in the society, but instead they should view it as an opportunity to create more jobs and earn income. Women should team up and form groups through which they can secure loans, share business risks and profits. This would be a good ground to improve the household

economy in Matinyani Sub-County, Kitui County. They should team up against the archaic norms and values which deprive them of the right to utilize their full potential.

Level of education and training cannot be overlooked in entrepreneurship. Entrepreneurship should be taken with a lot of seriousness, but not as ‘a by the way thing’. Education gives one a different point of view of things. It helps one to discover business opportunities and enhances management skills of an entrepreneur. Education and training dictates on the choice of business i.e. sole proprietorship, partnership and incorporated companies. The ability to run a sustainably successful business will depend on the level of education and training one possesses. A group of illiterate women for instance can come up with a business and employ a literate manager or accountant who would keep the records and manage the business on their behalf.

Adoption of ICT is highly facilitated by the level of literacy one possesses. Embracing ICT ensures smooth flow of business and ensures competitiveness of a business. Simple ICT tools such as mobile phones have brought banking services near to the users. Choice of appropriate technology for appropriate business is important.

5.4 Recommendations of the Study

Based on the study literature review and findings after the data analysis, this research recommends:

- i. Extension services to women entrepreneurs by the government and other concerned organizations so as to increase involvement of women in

entrepreneurship. Since most of the women entrepreneurs are in agriculture sector, interventions must be put in place to counter the challenges of climate.

- ii. Women should exploit local markets not yet utilized due to lack of production capacity and market information. They should make use of some of the innovative financial products and service provided by MFIs and commercial services aimed towards supporting MSEs.
- iii. Women should strive to acquire relevant knowledge and management and technical skills through training and capacity building for efficient and effective operation of MSEs. Making use of available training institutions offering specific learning may be the way forward to improve the quality and appropriateness of training.
- iv. The women programme should be improved so that more and more women can benefit. This requires inclusion and provision of better equipped workshops, adequate supplies of training materials and greater emphasis on practical business management for women.
- v. There should be programmes to facilitate business competition of women entrepreneurs and awarding of the same. Women entrepreneurs should compete for the best business ideas, best business proposals, best innovative technologies and funding for the winning entrepreneurs in terms of financing, provision of capital or training. This will encourage more involvement of women in entrepreneurship.

5.5 Suggestion for further studies

The researcher is suggesting for further studies on the role of devolution on boosting women involvement in entrepreneurship; that is the strategies the county government can adopt to enhance women entrepreneurship.

The researcher suggests further studies on importance of basic education and training in enhancing business productivity and all the relevant fields such as agriculture, basic manufacturing and value addition, service business, and their position to enhance women entrepreneurship.

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APPENDICES

APPENDIX (1) Transmittal Letter

Jacinta Munanie

P O Box 420-90200-Kitui

The Respondents

Women Entrepreneurs

Matinyani Sub County

Kitui.

Dear Sir/Madam,

REF: TRANSIMITTAL LETTER

I am Jacinta Munanie Nzyoki, a post graduate student at the University of Nairobi pursuing Masters of Arts (MA) Degree in Project Planning and Management (MPPM) as part of requirements for the award of the MA Degree in PPM, I am conducting a study on the “Effective involvement of women in entrepreneurship in Matinyani Sub County, Kitui County, Kenya. You have been randomly selected as one of the respondents. I assure you that the information you provide will be treated strictly confidential and used for the purpose of this study. I therefore humbly request you to cooperate and assist in filling the questionnaires correctly. I am very grateful for your cooperation.

Thank you in advance

Yours faithfully,

Nzyoki Jacinta Munanie

(University of Nairobi).

APPENDIX II: Questionnaire

This questionnaire is made to collect information for assistance in conducting a study on effective involvement of women in entrepreneurship in Kitui West Sub County, Kitui County, Kenya.

I kindly request you to complete the questionnaire honestly and objectively.

Use ticks () to select your correct option among the choices given below each question

SECTION 1: RESPONDENT'S DETAILS

A. Age (please tick).

60 years and above

45-59 years

35-44 years

25-34 years

Below 25 years

B. Gender

Male

Female

C. Employment status

Employed by government

Employed by company

Employed by NGO

Self employed

D. If you are self employed, what kind of economic activities are you engaged in?

E. Which of the following were your motivating factors?

- i. To get income ()
- ii. Satisfaction ()
- iii. Be my own boss ()
- iv. Have no option ()
- v. No idea ()

SECTION 2

Socio-cultural barriers faced by women entrepreneurs.

F. Rate the association of socio-cultural barriers with involvement of women in entrepreneurship?

- i. Very high association ()
- ii. High association ()
- iii. Undecided ()
- iv. Low association ()
- v. Very low association ()

G. Fears of risk influence women involvement in entrepreneurship?

- i. Strongly agree ()
- ii. Agree ()
- iii. Neutral ()
- iv. Disagree ()
- v. Strongly disagree ()

H. Women family obligation bars them from initiating and becoming successful entrepreneurs?

- i. Strongly agree ()
- ii. Agree ()
- iii. Neutral ()
- iv. Disagree ()

- v. Strongly disagree ()

**Influence of education level and entrepreneurial training to women involvement in
entrepreneurships**

I. State your highest educational level?

- i. Primary ()
- ii. Secondary ()
- iii. Tertiary ()
- iv. None ()

J. Have you received any entrepreneurial training?

K. Education level, training and business performance influences women involvement
in entrepreneurship?

- i. Strongly agree ()
- ii. Agree ()
- iii. Neutral ()
- iv. Disagree ()
- v. Strongly disagree ()

L. Rate how you agree with the fact that training and management skills influences
women involvement in entrepreneurship?

- i. Strongly agree ()
- ii. Agree ()

- iii. Neutral ()
- iv. Disagree ()
- v. Strongly disagree ()

M. Rate how you agree that level of education, training and choice of enterprise influence women involvement in entrepreneurship?

- i. Strongly agree ()
- ii. Agree ()
- iii. Neutral ()
- iv. Disagree ()
- v. Strongly disagree ()

Contribution of adoption of ICT on involvement of women in entrepreneurship

N. Rate how use of ICT and M pesa contributes towards involvement of women in entrepreneurship?

- i. Strongly agree ()
- ii. Agree ()
- iii. Neutral ()
- iv. Disagree ()
- v. Strongly disagree ()

O. Rate how ICT and M-banking services contributes towards involvement of women in entrepreneurship?

- i. Strongly agree ()
- ii. Agree ()
- iii. Neutral ()

iv. Disagree ()

v. Strongly disagree ()

P. Rate how ICT and use of computer facilitate involvement of women in entrepreneurship?

i. Strongly agree ()

ii. Agree ()

iii. Neutral ()

iv. Disagree ()

v. Strongly disagree ()

Thank you for your cooperation