

**FACTORS INFLUENCING PERFORMANCE OF WOMEN ENTREPRENEURS IN  
KENYA: A CASE OF BUNGOMA SOUTH**

BY  
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## DECLARATION

This research report is my original work and has never been presented for the award of any degree in any other university.

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This research report has been submitted for examination with my approval as the university

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## **DEDICATION**

I dedicate my research report to my mother Damari Mwikali who is the reason behind my success in academics, my brothers Jeremiah and Anthony, Thank you for your support. Special dedication goes to my only child Morasha Blessing Kyalo, I love you.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

<b>(GEM)</b>	Global Entrepreneurship Monitor
<b>(IFC-GEM)</b>	International Finance Corporation's Gender and Entrepreneurship Markets
<b>(ILO)</b>	International Labor Organization
<b>(MSE)</b>	Micro and Small Enterprises
<b>(VWEC)</b>	Viet Nam Women Entrepreneurs Council
<b>(OECD)</b>	Organization for Economic Cooperation and Development
<b>(ICT)</b>	Information and Communication Technology

## **ABSTRACT**

For a country to achieve its development goals, women must be incorporated in the entrepreneurship activities. A lot of literature supports the role of women in economy building. This study sought to determine factors influencing the performance of women entrepreneurs in Bungoma south. The study was guided by the following objectives: To investigate the influence of levels of education on performance of women entrepreneurs; to determine the influence of property ownership on performance of women entrepreneurs; to investigate the influence of competition from well established enterprises on performance of women entrepreneurs and to assess the influence of domestic commitments on the performance of women entrepreneurs. A conceptual framework to show the relationship between the dependent variables and independent variables including all indicators was used in the study. A pilot study was conducted in the Kabula region which was not involved in the final study to avoid contaminating the final actual sample. The target population for this research included all the 12300 women entrepreneurs in Bungoma town, Bukembe, Kibabii and Mayanja, with a sample size of 370 determined from Krejcie and Morgan table and randomly selected. A descriptive Research design was used to allow researcher to gather information, summarize, present and interpret data for the purpose of clarification. Stratified random sampling was used where each location formed strata. Proportional allocation was used to compute the exact number of subjects in each location which was a correct representation from the strata. The received data was classified, summarized, coded, sorted and SPSS and excel softwares used in analysis. From this study, it was observed that although there is the possibility of women entrepreneurs operating business enterprises in the same capacity and magnitude as men, traditional roles and practices such as domestic commitments, low levels of education, lack of property ownership and lack of opportunity driven motive to start enterprises continues to influence the performance of women entrepreneurs negatively in terms of monthly income sales, profit margin and types of business enterprise.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

It has been argued that before one researches a phenomenon there is a need to define it; but entrepreneurship is ‘simply too broad to be constricted in a single, universal classification’,

Anderson & Starnawska, (2008). Some authors tried to define entrepreneurship by focusing on certain individual traits and qualities, others by focusing on the individual ability to ‘use’ the environment in his or her own benefit in order to create a venture. For Herbert (1989), an entrepreneur is ‘someone who specializes in taking responsibility for and making judgmental decisions that affect location, form and the use of goods, resources, and institutions’ (p. 47). For

Mitchell (1997) the entrepreneur is an individual that creates new enterprises through the use of extraordinary powers, implying a sort of mysticism around the entrepreneur’s persona. For

Schumpeter (1934) the entrepreneur is an innovative individual whose behavior affects the form and the use of factors of production by transforming them into innovative products, processes and services.

In Vietnam, Vietnamese leaders sincerely recognize the economic potential of women. Central Party Resolution No. 11 paved the way for the creation of the National Action Plan for Women 2008-2010. The Law providing for Gender Equality, (No. 73/2006/QH11) was enacted and the government issued several decrees supporting, among others: mainstreaming of gender equality into legal normative documents (No. 48/2009/ND-CP), implementation of articles under the Gender Equality Law (No. 70/2008/ND-CP) and handling of administrative violations of gender equality (No. 55/2009/ND-CP). The decree that supports the development of small and medium-sized enterprises and prioritizes women-owned enterprises and female labor-intensive SMEs (No. 56/2009/ND-CP) was recently reviewed and re-issued. Empirical research show that where women are allowed to operate business, female entrepreneurship significantly contribute to employment

generation, the diversification of enterprise and economic growth World Bank, (1995), Minniti et al., (2005) Stotsky, (2006), and Lundstrom and Stevenson, (2002). However, many studies also show that many women suffer from gender-related obstacles that make it more difficult for them to start and continue their own businesses or to formalize existing ones Mayoux, (1997); Verheul et al,(2006); Ellis and Cutura, (2007); Minniti, (2008). That fewer female entrepreneurs formalize their business is not uncommon. In Vietnam, only 20% of the total number of registered enterprises belongs to women (Vietnam Chamber of Commerce and Industry, 2006).

Entrepreneurship literature point to three gender-based sources of obstacles to business start-up (including registration) and continuation for small and medium enterprises, namely: institutions (regulatory framework and social norms), women's internal perceptions, and women's human capital Minniti, (2005) and 2008, Ellis and Cutura, (2008), Ellis et al (2007). These three dimensions will be the focus of this research; differentiating it from two previous researches that have already been conducted in this topic. In 2005, a national survey using convenience sampling of formal women business owners in Viet Nam was jointly undertaken by the International Finance Corporation's Gender and Entrepreneurship-Markets (IFC-GEM) and the Mekong Private Sector Development Facility (IFC-MPDF). The study focused on uncovering the challenges and concerns of larger, more well-established, formal businesses as well as the personal and business characteristics of women entrepreneurs. The study was undertaken mostly to support the creation of the Gender Equality Law (Law No. 73). In 2007, the ILO together with the Viet Nam Women Entrepreneurs Council (VWEC) undertook a study on women's entrepreneurship development in Vietnam.

In India the number of enterprises owned by males was 13, 49,320 compared to 2, 14,650 owned by females, which shows that female only owned about 13.72 per cent of enterprises in the country. It is observed that there are marginally higher percentages of women entrepreneurs in rural areas (15.27 per cent) than in urban areas (12.45 per cent). Out of total female enterprises (2,14,650), almost 98 per cent (2,10,660) are Micro Enterprises, 1.80 per cent are Small and only 0.05 per cent are Medium enterprises. Thus, the trend is established that in India, the majority women are in micro enterprises where the investment is less than INR 25 lakhs (Ksh37.679) in manufacturing industry and less than INR 10 lakhs (Ksh11.50716) in service industry. An insignificant number

of women are in medium and small-scale enterprises. Majority of women enterprises are in manufacturing sector (50.4 per cent) compared to 70 per cent male enterprises in the manufacturing sector. Service enterprises account for almost 40.9 per cent of female enterprises, as compared with 12 per cent of male enterprises. The same pattern is depicted in rural and urban areas. Almost 90 per cent of enterprises are under proprietorship or Hindu Undivided Family i.e. 1408760 from 1,563,970 – total MSMEs. Out of 1,408,760 under Proprietorship or HUF, 13 per cent (184700) are owned by women, against 87 per cent (1,224,060) owned by men. Women largely prefer being proprietors in business. Women show negligible interest as compared to men in partnerships or private companies.

The Indian society is traditional and women are brought up in an environment where family is the foremost priority. From the case studies, collected based on in-depth interviews, it was found that being married and having a family was an important source of support for women entrepreneurs. Behind most successful women entrepreneurs, there was a strong family support. Many women with young children did experience guilt feelings at times and coping with home and family responsibilities appeared to present some difficulties. An important factor was that in the majority of cases, the husbands supported their wives' entrepreneurial endeavour and the families benefited from child-care at home. Based on the above findings, one can conclude that women's participation in the field of entrepreneurship is gaining increased acceptance, albeit at a slow pace, while efforts are ongoing to enhance women's involvement and achievement in the field. Among other challenges women face in India include low literacy level, as per the 2011 census 30 per cent of women are illiterate compared with 13 per cent illiteracy among men. Also, Women in India are mostly economically dependent from their husbands who reduces their ability to bear the risks and uncertainties involved in launching a business. Although the Indian society is fast evolving, it remains a male-driven / patriarchal society in which women have to fight many battles in order to become successful entrepreneurs. Although the principle of gender equality is enshrined in the Constitution of India, which confers equal rights and opportunities to both men and women, in practice, women are still viewed 'able' weak. (Shah, 2013)

In Tanzania, a study by Maziku, et al, (2014) in his Journal of Economics and Sustainable Development in the study about The Effects of Socio-Cultural Factors on the Performance of

Women Small and Medium Enterprises, had significant insights. Among the main socio-cultural factors applied in measuring the performance of women owned business in the binary logistic model includes; poor attitude and support from husband, women immobility, family roles and education. Results have revealed that, poor attitude and support from husband has significant negative effects on the performance of women owned businesses. This is implied with the negative coefficient in model estimation; the probability of women business to grow and perform well in their businesses will decline by 53% of its performance potentials due to poor husband support for women business activities. Therefore, this confirms that both moral and financial support from husbands and society by women owner managers are very important in motivating and accelerating their business growth potentials or the need for achieving more business growth and performance.

Tundui (2012) argued that, the knowledge and skills obtained by a member from the family and from the social environment are essential in shaping women aspirations to develop more in business. The findings on women entrepreneurs' age show that majority (95%) of women SMEs managers had the age ranging between 20- 49 years. This implies that, between the age of 20-49 women face a lot of family responsibilities as most of them have families and dependants to take care of them. As the result, in order to meet day to day family living expenses, women have to find other sources of incomes including starting businesses. On the other hand, only 2.5% respondents had the age below 20 and 2.5% respondents had the age of 50 and above. These groups of age (below 20 and 50 and above) indicates that, women at this age have fewer family responsibilities as most of those of the age below 20 are unmarried and those with the age of 50 and above have few dependents as most of their children live independently. These findings are consistent with other previous studies conducted in Tanzania which show that most of the small business owners were younger than 40 years (ILO, 2003; Tundui, 2012). Findings on education level showed that the majority (50%) of respondents had primary education while 27.5% had secondary education. On the other hand, 3.8% of respondents had never attended any formal education. The implications of these findings indicate that, it is very difficult for women SMEs to perform well in their business due to low level of education. On business training received by women entrepreneurs, the findings showed that, (90%) of respondents had not received any business training before they started their businesses. Only (10%) of respondents had received business training before they started their

businesses. This shows that business skills and knowledge among women owner managers is limited as revealed in little number of them who obtained business training

It is no difference in Kenya with women entrepreneurship, There is a general lack of an entrepreneurial culture in Kenya and, more particularly, for potential and operating women owner/managers of MSEs(ILO,2008).Njeru and Njoka (1998) point out that due to patriarchal social authority structures, women received substantial family support in the start-up stages of their businesses, but later on such support is limited, restricted or withdrawn for fear of husbands losing dominance over their wives. Other studies carried out in Kenya have attributed the lack of entrepreneurial culture among Kenyan women to: lack of confidence and self-belief; lack of a variety of strong and relevant networks; passive learning methods; and, starting up enterprises without adequate prior preparation. There is a need for entrepreneurial training to socially condition the youth, and particularly girls, to develop a desire for achievement. This can be achieved by way of profiling and/or imitating successful women entrepreneurs. Other constraints and barriers include a poor social background, inadequate and inappropriate training and preparation for entry into MSEs, and socio-economic discrimination (Njeru and Njoka, 1998; Mutuku et al., 2006).The situation is worse for disabled women entrepreneurs who have low self-esteem and view their disability as inability, even in MSEs.Management skills, lack of occupational experience in related businesses for many women entrepreneurs has been indicated as a constraint to growth.

Kibas (2006) identified lack of opportunities for management training, financial management, marketing and people management, to be limitations facing women. Those with disabilities are more affected because of the challenges they face, not only in accessing training venues, but also training materials. Most women entrepreneurs in the MSE sector are married with more than six dependents, often with little or no assistance from their spouses McCormick and Pedersen, (1996). Therefore, women entrepreneurs have a heavier household financial burden than men. For instance, in the WEEC case cited earlier, these financial burdens further complicate their lives, making MFI membership an additional burden, rather than helping women take control of their finances and live better lives. According to Saito et al. (1994), women in Kenya are "time poor" due to their dual roles in the household economy and the labor market, as mothers, housekeepers, wives and



owners/managers. In addition, such dual roles do not give women adequate time to plan and manage their businesses well, thus leading to dismal performance or even closure of women owner/managed MSEs. Women's poor performance in MSEs is due to their dual "role conflict".

Further research may be useful to compare the time burden of women entrepreneurs with and without disabilities, respectively.

In Bungoma, a study by Nyanchoka, (2012) set out to establish the factors that influence the participation of women entrepreneurs in formal business in Kenya, a case of Kimilili-Bungoma District, the study determined how the participation of women in formal business was influenced by various factors such as social culture, legal environment, sources of finance and networking. The study revealed that out of 116 women respondents, 68.1% of the business women were married with 70% of them having family sizes ranging between (1 – 5). 74.2% had attained college or university levels of education and the most popular business sector they were involved in was clothing and farming. Another finding is that most formal business women (66.4%) carried out their businesses in urban centers and most of them were located within one and five kilometers. It was noted that women in the district avoided the top positions in business groups like the post of chairperson or any management positions. It was also found that majority of women ran their husband's business as their assistants and in their husband's names. It was highly found out that 69.8% of women participating in formal business in Kimilili Bungoma District spend most of their time on family subsistence activities at the expense of their businesses, a precious time that would have been spent to make profits at their businesses.

## **1.2 Statement of the Problem**

Over the past years, it has become increasingly apparent that, entrepreneurship indeed contribute to the employment and economic development in a country. Empirical evidence shows that, a significant number of these enterprises are owned by men ILO, (2006) and it is not common to see women owned businesses worldwide especially in the developing countries, Kenya is unexceptional. Research suggests that women-led businesses can also make a significant contribution to the economy Langowitz (2001), therefore, Low level of female entrepreneurial activity may negatively impact on a nation's economic development and growth. In Kenya, the government and other development agencies have encouraged women entrepreneurs to stand out and start businesses, for instance, Uwezo fund not only supports the youth but also the women, this has seen an increase in the number of women entrepreneurs across the country. Despite the increase in the number of female-owned enterprises, most female-owned businesses have been concentrated in micro and small enterprises and some even fail all the way. This is the situation in Bungoma region, where women entrepreneurs have had challenges due to dual role of production and reproduction therefore having their enterprises collapse, fail to expand and make high profits. This study aimed to investigate factors influencing the performance of women entrepreneurs, the reasons why it is difficult for a woman to start/operate a business and or participate in entrepreneurial activities and why women-owned enterprises fail to expand and make high profits.

## **1.3 Purpose of the Study**

The purpose of this study was to investigate factors influencing the performance of women entrepreneurs in Bungoma south.

#### **1.4 Objectives of the Study**

- 1.To investigate how levels of education influence the performance of women entrepreneurs in Bungoma south.
- 2.To determine how property ownership influence the performance of women entrepreneurs in Bungoma south.
- 3.To determine how competition from well established enterprises influence the performance of women entrepreneurs.
4. To assess how domestic commitments influence the performance of women entrepreneurs in Bungoma south.

#### **1.5 Research Questions**

- 1.How do levels of education influence the performance of women entrepreneurs in Bungoma south?
2. How do property ownership influence the performance of women entrepreneurs in Bungoma south?
3. How does competition from well established enterprises influence the performance of women entrepreneurs in Bungoma south?
4. How does domestic commitment influence the performance of women entrepreneurs in Bungoma south?

#### **1.6 Significance of the Study**

The study generated important information on the most appropriate way to encourage and motivate women entrepreneurs to go beyond inhibiting factors and become part of national building lots through starting business and other enterprises therefore becoming self-sufficient and also creating

job opportunities in the country. The information generated can also be used by government and other development agencies to formulate most appropriate policies that are women entrepreneurs' friendly. The study is also an empirical knowledge on the factors that influence the performance of women entrepreneurs, in Kenya, the knowledge can be used to take corrective measures on the outdated practices that may negatively influence women entrepreneurs' performance.

### **1.7 Delimitation of the Study**

The study covered women operating business enterprises in Bungoma town, Bukembe, kibabii and Mayanja regions of Bungoma south.

### **1.8 Limitations of the Study**

The research was affected by financial constraints, in travelling from different locations and to help in the logistics of research assistants. Language barrier was also a problem when administering the questionnaire. Illiteracy level among some of the targeted population was also a challenge. However, the selection and use of local interpreters helped guide the respondents to understand the questions and filled the questionnaire correctly.

### **1.9 Basic Assumptions**

The study was based on the following assumptions: That many respondents gave their views, and information, more objectively, and sincerely. That the data generated from the region selected was a representative sample that would be inferred and generalized to represent similar characteristics to all factors influencing the performance of women entrepreneurs in Kenya. That the respondents' responses also reflected a true and honest explicability of facts on the grounds, that can be replicated by other people who carry out the same study in other times and in other places.

## **1.10 Definition of Significant Terms**

**Performance:** Ability to see a business opportunity or necessity, take the risks involved in combining the available resources to start an enterprise; ability to manage an enterprise and see to it that it grows and expands and make profits; ability to accumulate wealth from an enterprise.

**Women Entrepreneur:** Refer to women who start projects due to an opportunity or necessity for profit. A woman who takes risk in combining resources to produce goods or services for profit.

**Education:** Refers to process of acquiring and developing knowledge, skills and attitude.

**Property ownership :** Refers to a course of action adopted to guide the acquisition of wealth

**Competition from well established enterprises:** Refers to better networked enterprises belonging to men and women and which make market conditions to be difficult for women entrepreneurs to strive in.

**Domestic commitments:** Refers to the time required to attend to the family issues at the expense of the time required to attend to an enterprise.

## **1.11 Organization of the Study**

This study was organized in chapter one (introduction) which included; background of the study, the statement of the problem, the purpose of the study, the research objectives, research questions, significance of the study, limitation and delimitations of the study and definitions of significant terms. Chapter two (literature review) includes; Levels of education, property ownership, competition from well established enterprises, domestic commitments, theoretical framework, conceptual framework, summary of literature review and knowledge gap. Chapter three (research methodology) which includes; research design, target population, sample size and sampling procedures, data collection instruments, data collection procedure, piloting instruments, validity of instruments, reliability of instruments, data analysis techniques, ethical considerations

and operational definition of variables. Chapter four; data analysis, presentation and interpretation of the findings and chapter five; summary of findings, discussion, conclusions and recommendations

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 INTRODUCTION**

This chapter contained discussions from related literature on how levels of education, property/land ownership, competition from well established enterprises and domestic commitments affected the performance of women entrepreneurs. Also, a theory that explains women and entrepreneurship was also discussed. The theory explained importance of women in entrepreneurship, why some women choose to be entrepreneurs while others do not and the consequence of dual role of production and reproduction by women entrepreneurs. This chapter also had a conceptual framework that showed all variables and their indicators in the study objectives. Finally, the chapter also contained summary of literature and a knowledge gap.

#### **2.2 levels of education and performance of women entrepreneurs**

One challenge often mentioned in research on women entrepreneurs in developing countries is that they enjoy a relatively low level of education and skill training. This, combined with a lack of career guidance, generally seems to limit their access to various publically and privately offered support services including business development services and information on business growth Kitching and Woldie, (2004); Davis, (2010). Others found that a lack of experience and skills also accounted for the fact that women entrepreneurs had a preference in industry orientation and thus were less well represented in industrial activities. For instance, Drine and Grach (2010) found that Tunisian women entrepreneurs experience challenges as they do not as yet benefit from existing entrepreneurship support. In particular, the authors claim that their results confirm that professional agencies have not been efficient in disseminating information to entrepreneurs, and that the training and assistance provided by support services do not meet the specific needs of women entrepreneurs. Similar challenges identified in developing countries are a lack of access to ICTs, insufficient entrepreneurial and management skills, together with problems in finding the market and distribution networks. For instance, in their study of women's SMEs in Ethiopia, Gurmeet and

Belwal (2008) mention that the absence of technological know-how and access to technology and ICTs poses a challenge for women entrepreneurs. Other studies Gurmeet and Belwal (2008) reveal that African women do not (yet) possess the necessary skills to adapt to the impact of globalization, evolving technologies and changing patterns of trade. However, to what extend this is the case compared to men in order to establish the gender gap more country and region specific research is needed.

Education in Kenya has four basic levels: preschool (ages 4-6), primary (ages 7-14), secondary (ages 15-18), and tertiary. Since attaining political independence from Great Britain in 1963, the Kenyan government has emphasized education's importance to economic development. It has also increased the number of schools at all levels, from about six thousand primary and 150 secondary schools in 1963 to almost twenty thousand primary and four thousand secondary schools in 2004. As a result, the student population has increased substantially, with over 700 percent growth at the primary level and almost 3,000 percent growth at the secondary level Ministry of Education (2007). But this total expansion in education hides disparities by gender and region. In early childhood education, despite rapid growth, enrollment in arid and semiarid areas and slums has remained low. About 2.8 million children (68 percent) are not accessing early childhood education, and many of these children are girls (Ministry of Education 2007).

In January 2003, the government introduced free primary education, and participation in primary education has since achieved near gender parity. But in certain regions, gender disparities that favor boys still exist. In 2006, only 20.8 percent of children in the Northeastern province (24.3 percent of boys and 16.5 percent of girls) were enrolled in school, compared with a national average of 86.5 percent for both boys and girls Ministry of Education (2007). The rate of transition from primary to secondary education increased to about 60 percent in 2007 (from 46 percent in 2003). But as at the primary level, regional disparities in overall enrollment rates exist in secondary schools. In 2006, the secondary gross enrollment rate (number of enrolled children as a percent of the number of children in the official school-age group) was 6.3 percent in the Northeastern province (8.6 percent of boys and 3.6 percent of girls), compared with a national average of 32.2 percent (34.6 percent of boys and 29.9 percent of girls). Moreover, girls' gross enrollment rates are lower than boys' across regions, and the relatively high gender ratios achieved at the primary level



in certain regions are not maintained as many girls drop out of school (Republic of Kenya 2008). At the university level, women remain underrepresented, forming about 40 percent of the total student population in 2007 Republic of Kenya (2008). Women's low rates of attendance at the university level reflect the cumulative effect of factors hindering their progression in education from the time they enter school at the preprimary level. Women's representation remains low despite the fact that the government has lowered girls' required university entry points (calculated based on grades and difficulty of courses taken at the secondary level) by one point to improve women's access to university education Committee on the Elimination of Discrimination against Women (2006). The effects of this low representation in education are reflected in the labor market, where women represent only 30 percent of all wage employees in the modern sector also, the rate of women transition from primary to secondary education is much lower many parts of Kenya, (Republic of Kenya 2008).According to Floro&wolf, 1990 majority of girls in sub-Saharan Africa are out of school and get less education compared to male counterpart, greatest disparity being at the secondary and tertiary levels.

MSEs are now generally recognized as a viable strategy to even out socio-economic disparities between men and women, socio-cultural factors continue to discriminate against women, and according to Namusonge (2006) educational level of most women entrepreneurs is very low, creating a barrier to them accessing training and other business development services. In Nairobi, for example, many of them come from disadvantaged social backgrounds and are not well informed about business processes and operations and, therefore, fail to take full advantage of opportunities. As noted by Namusonge (2006), entrepreneurial education and training play a key role in stimulating entrepreneurship and self-employment. Educational training leading to successful running of business enterprises is agreed to by many scholars, Okpara and Wynn (2007) agree that small scale and medium enterprises to be successful, owner manager must possess appropriate skills and abilities to run the business. Accordingly, it is very important for entrepreneurs develop all necessary skills required for setting and effective running of the enterprises. Terry (2005) further indicates that business owners need to possess basic skills necessary to start, develop, finance and market own business. Therefore, as with the finding of the study, educational training leads to successful running of business enterprises. According to Lazear et al., (2005), entrepreneurship requires general knowledge and the formal education system

normally increase this, particularly at the lower levels that are most common in developing countries. Education is one of the characteristics of women entrepreneurs that can affect their business performance, and literature supports that education and managerial experience may contribute to women's business growth and certainly has positive impact on entrepreneurial performance Gatewood, Brush, Carter, Greene & Hart, (2004). They also stated that 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, and it is a vital condition for technological innovation Gatewood et al., (2004). According to Wit and Van (1989), 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 (Bhola et al., 2006).

Studies provide a clear picture of the types of difficulties women entrepreneurs face at the conception, inception and operation stages of enterprise building. These difficulties could be solved if a package of need-based training covering product selection, market and investment information, training in management and behavioral skills and competencies could be developed and offered. Women intending to start business should be encouraged to participate in business-training courses. The professional education and training should start from school level.

Women must be educated and trained to acquire the skills and knowledge in all the functional areas of business management. Vocational training should be provided by Government and private institutions, specifically for women, as an option to college education, especially in non-traditional areas. which could further stimulate women's interests in creating enterprises. An awareness programme should be conducted on a mass scale among women about the various areas to conduct business. Skill development should be done in women's polytechnics and industrial training institutes. Skills can be put to work in training-cum-production workshops. Women entrepreneurship should be promoted through education by introducing entrepreneurship as a subject after in early learning level

### **2.3 Property ownership and performance of women entrepreneurs**

Customary land tenure systems in Kenya fall into three main categories: community, clan- and family-based, and individual. Land rights are most often acquired by individuals and households through intergenerational succession, even where the individual or household has only a use right to the land. In family or clan-based systems, there is a central household head or family elder who holds the land on behalf of other family members, who have individual use rights which grant them a significant amount of freedom to use and, in some instances, transfer the land on a seasonal basis, but cannot permanently alienate the land. Approximately 65-70% of land in Kenya is estimated to fall under the category of “community land”, defined broadly by the National Land Policy to include a variety of customary tenure rights. This includes clan land, group ranches, communal grazing lands, and community forests. Each of Kenya’s 42 tribes has its own governance structure and customary rules which govern access to and use of these lands. These customary rules and structures often exclude women from rights to land that are available to men and from community-level decision making on land and property rights.

Women are frequently disadvantaged even where customary land is held by individual households. The man is traditionally considered the head of household and “owner” of the family’s land and women are often excluded from decision-making around the household’s allocation, management, and use of land the proceeds from it. Given that women’s rights tend to be relationship-based, a woman’s autonomy with regard to land rights improves with the strength of her relationship with her husband, father, or other male relative. The Kenyan Constitution and laws do not place limits on the categories of land women can own, although customary rules in the vast majority of communities do. Women and men have equal rights in marriage; the recently enacted Matrimonial Property Act, 2013, explicitly states that married women have the same property rights as married men. This echoes the Constitution, which states that parties to a marriage are entitled to equal rights at the point of marriage, during the marriage and at dissolution of marriage. Kenya’s inheritance laws do not distinguish between the rights of female and male heirs

Customary tenure and community rights to land are legally recognized in Kenya, including in the 2010 Constitution, but the nature and scope of these rights has not yet been defined in formal law.

The forthcoming community land legislation is expected to establish the legal framework governing communal land rights. There are also efforts on the part of the Judiciary to document customary laws and rules for individual communities, although these efforts are still in early stages. Customary rules and laws are recognized in Kenyan legislation, but the Constitution invalidates them to the extent that they are inconsistent with its provisions. This provision is critical given a history in which Kenyan courts often ruled on matters involving customary law without regard to the principle of gender equality, to the disadvantage of women living under customary law. The Constitution also explicitly states that the elimination of gender discrimination in laws, customs and practices related to land and property in land is a guiding principle of land management. However, according to some estimates only 5% of land in Kenya is registered jointly in the names of women and men and just 1% is registered solely in the names of women. Ongoing reforms, including the implementation and enforcement of the Constitution's gender equity provisions and the development of progressive property, marriage, and succession legislation, have the potential to affect change long-term, but at present women's customary rights to property in Kenya remain severely limited. There is significant interaction between the formal and customary systems in Kenya, although the relationship remains only vaguely defined in law, including in the recently enacted land legislation. The gaps between formal and customary law are often where women's rights are undermined.

Formal courts have had, and continue to have, jurisdiction over customary marriages, divorces and succession. In practice though, few Kenyan women take disputes over their land rights to formal courts. This may be due to the costly, lengthy and time-consuming legal process involved. Widows' land rights are dependent on a variety of factors, including age, number of children, and the widow's relationship with the deceased's family, and are often insecure under customary law due to her status as outsider to the family lineage. The formal courts have jurisdiction to hear divorce cases, as well as property and land rights cases, but the Constitution encourages the settlement of land disputes at the local level to the extent possible. Specialized divisions have been established within the High Court, including a family division, which may be a positive development in the promotion of gender-based considerations in family law cases. However, a critical issue is the representation of women on the bench and within other land institutions. The National Land Policy

notes that women are insufficiently represented in institutions dealing with land and directs the Kenyan government to ensure the proportionate representation of women in land institutions at all levels. This issue is also recognized in the 2010 Constitution, which confirms the principle of the elimination of gender discrimination in law, customs and practices related to land and requires implementation of the principle that no more than two-thirds of the members of elective or appointive public bodies be of the same gender. Gender inequality when it comes to land and other productive resources is intimately related to women's poverty and exclusion in many areas including denial of finances by financial institutions to start enterprises due to lack of collaterals. The obstacles which prevent women from effectively enjoying these rights are complex and to a large extent context-specific. Barriers which prevent women's access to, control and use of land and other productive resources often include inadequate legal standards and/or ineffective implementation at national and local levels, as well as discriminatory cultural attitudes and practices at the institutional and community level. In many communities gender disparities with regard to land and other productive resources are linked to assumptions that men, as heads of households, control and manage land – implicitly reflecting ideas that women are incapable of managing productive resources such as land effectively, that productive resources given to women are “lost to another family” in the event of marriage, divorce or (male) death, and that men will provide for women's financial security. Challenging these discriminatory ideas is critical.

#### **2.4 Competition from well established enterprises and the performance of women entrepreneurs**

People start businesses for a variety of different reasons; and these motivations vary by gender. Kirkwood (2009) and Charles and Gherman (2013) establish that motivations can be classified under push and pull factors. Push factors are those influences that push individuals toward entrepreneurship. Pull factors are those influences that pull people towards entrepreneurship. Push factors are characterized by personal or external factors. This category includes issues such as unemployment, redundancy, and a lack of job or career prospects. Pull factors are those that draw people to start businesses. This category includes opportunity identification. Kirkwood (2009) classifies the desire for independence and monetary motivation especially wealth creation as pull factors. Motivations to become an entrepreneur that relate to

work are considered as push factors. Family-related motivations for becoming an entrepreneur are classified as push factors. women are more likely than men to start businesses to achieve a work-family balance Brush et al., (2006). In surveys, women cite the desire for flexibility and work-family balance as a reason they started their businesses more often than men Boden, (1999); Carter et al., (2003). Parenthood plays a significant role in women's desire to become self-employed Birley (1989).

Research shows that many women want to become self-employed to develop a more flexible work schedule that allows them to balance work and family demands Boden (1996); Georgellis and Wall, (2004); Lombard (2001). They also pursue self-employment because it allows them to work at home; and may ease the burden of finding childcare Boden (1996); Connelly (1992); Presser and Baldwin, (1980). In fact, Boden (1996) uses data from the Current Population Survey to show that, there is a significant positive correlation for women between entrance into self-employment and becoming a parent. Balancing between family responsibilities and work puts female entrepreneurs at a disadvantage compared to men, women will spend more time on family therefore losing grip with their enterprises. Male entrepreneurs are much more likely than female entrepreneurs to say that the desire to make money or build a company were the reasons why they started their businesses. For instance, DeMartino and Barbato (2003) found that male entrepreneurs prefer careers that make money, while female entrepreneurs prefer careers that allow work-family balance. Women also place higher value on non- financial dimensions of employment than men do Jurik, (1998). They are more likely than men to cite personal interests, a desire for self-fulfillment, and job satisfaction as their reasons for starting businesses Georgellis and Wall, (2004); Jurik (1998). Women are also more likely than men to say that they started their businesses to be challenged personally and to achieve self-determination (Buttner and Moore, 1997).

Third, women are more likely than men to start businesses to gain the recognition of others Fischer et al., (1993). Shane et al (1991) found that women in the United Kingdom and in Norway are more likely than men in those countries to start businesses to “achieve something and get recognition for it” (page 438) Researchers have found that female entrepreneurs, on average, work fewer hours than male entrepreneurs. In particular, studies have shown that women invest less time in the development of their new businesses than men (Verheul et al., 2004). They also indicate that

self-employed women are less likely to work full-time than self-employed men (OECD, 1998). Male entrepreneurs may work more hours than female entrepreneurs because they are more likely to have gone into business to earn money. Alternatively, they may face fewer competing demands for their time because women devote more hours to caring for children, older parents, and the household. Competing domestic demands may restrict the time and effort that women can devote to other things, such as venture formation, leading women to spend less time on their new ventures than their male counterparts. Women start businesses that are smaller than those started by men. Studies of surviving businesses show that those that are women-owned are smaller than those that are men-owned (Kalleberg and Leicht, 1991). In addition, women start businesses with lower levels of initial employment and capitalization than men Brush, (1992); Carter et al., (1997). The smaller scale of female-led start-ups is believed to be the result of a lack of access to larger-scale business opportunities and the financial resources necessary to develop them and different goals and intentions for their businesses Carter and Allen, (1997)

Male and female entrepreneurs do not start the same types of businesses. Female-led businesses are more likely to be found in personal services and retail trade and less likely to be found in manufacturing and high technology Anna et al., (2000); Brush et al., (2006). In addition, women start businesses that are less growth-oriented and less driven by opportunity, and more oriented toward wage substitution Minniti et al, (2005). Some researchers argue that gender differences in the types of businesses that men and women found are the result of socialization and structural barriers for instance, Social networks facilitate economic activity that encourages entrepreneurial efficiency and increases business opportunities. They represent a network of people with whom an acting or potential entrepreneur interacts regardless of his or her business activity. These networks have the ability to provide valuable resources that are not necessarily “owned” by the entrepreneur, but play a critical role in assisting the entrepreneur in achieving their business goals and objectives (Premier Quantitative Consulting, Inc.) Members of an entrepreneur’s social network provide support for both financial and human capitals. A common example includes an entrepreneur taking advantage of a social network to seek potential funding sources. Reve and Salaff’s 2003 study examines social networks and entrepreneurship with a secondary focus on women entrepreneurs. According to the authors, although entrepreneurs may have the requisite ideas and knowledge to run a business, they require complementary resources,

usually via social networks given gender discrimination that many encounter.

Women tend to work in certain occupations and industries because these occupations and industries are more socially acceptable for women, and because women face obstacles to working in other industries and occupations Mirchandani (1999). Because entrepreneurs tend to identify opportunities to start businesses that are similar in type and industry to those in which they previously worked, the tendency of women to work in certain types of businesses leads them to start those types of companies. In addition, some businesses cannot be founded easily by people without the appropriate educational background. This is particularly the case for businesses that rely heavily on technology. Because women are less likely than men to study engineering or science Brush et al (2006), they often lack the education to start businesses that demand technical skills. Furthermore; some businesses are inherently easier to start than others because they have lower barriers to entry. Women may be more likely to start businesses that face low barriers to entry because these businesses make lesser demands on human or financial capital than other businesses, and women may lack these types of capital.

Female entrepreneurs have lesser expectations for their businesses than male entrepreneurs. First, they expect to generate lower profits and employ fewer people than male entrepreneurs because they are less highly motivated to make money and more motivated to achieve other goals Brush, (1992). Second, male entrepreneurs have greater confidence in their entrepreneurial abilities than female entrepreneurs. These differences in confidence lead male entrepreneurs to form greater expectations for their businesses. Third, female entrepreneurs tend to start types of businesses that have lower growth and income potential than male entrepreneurs. As a result, the expectations of female entrepreneurs, which are in line with the reality of the businesses that they start, are lower than those of male entrepreneurs. Fourth, female entrepreneurs are more likely to set limits beyond which they do not want to expand their businesses to ensure that they do not adversely affect their personal lives (Cliff, 1998). Fifth, female entrepreneurs start smaller scale businesses than male entrepreneurs; hence their initial expectations for their businesses tend to be lower (Anna et al, 2000). Research in sociology and psychology shows that women are more risk averse than men across a wide variety of settings Arch, (1993); Byrnes et al., (1999). In particular, women display greater financial risk aversion than men Jianakoplos and Bernasek (1998). Some studies suggest that this greater risk aversion carries over to female entrepreneurs. In fact, one study shows that a



convenience sample of female entrepreneurs have lower risk propensity scores than male entrepreneurs on a psychological scale Sexton and Bowman-Upton, (1990). The greater risk aversion of female entrepreneurs is thought to make them less willing to trade potential gain for risk, which leads them to prefer businesses with lower failure probabilities than those preferred by male entrepreneurs Brush et al., (2006). As a result, male entrepreneurs pursue business opportunities that involve more risk than the opportunities pursued by female entrepreneurs Baker et al., (2003). The greater risk aversion of female entrepreneurs also leads them to engage in greater amounts of risk minimizing activity. For instance, Mallette and McGuiness (2004) found that the female entrepreneurs focus more on minimizing risk than male entrepreneurs in the business organizing process

Female entrepreneurs search for new business opportunities differently than male entrepreneurs for a variety of reasons. First, many opportunities are identified through information that is transferred through social networks. Women have different types of social networks than men Renzulli et al., (2000). As a result, they have access to different sources of information about opportunities. For instance, male entrepreneurs are more likely than female entrepreneurs to identify opportunities through conversations with investors and bankers because, on average, they know more investors and bankers. Second, learned behaviors and social norms lead men and women to develop different cognitive processing styles Gatewood et al., (1995). As a result, on average, men and women gather information and solve problems differently (White et al., forthcoming) For instance; female entrepreneurs are thought to learn from a greater variety of sources than male entrepreneurs, while male entrepreneurs are thought to learn more from setbacks than female entrepreneurs Barrett (1995). In addition, the greater risk aversion of female entrepreneurs may lead them to search for more information that mitigates the potential risks about business opportunities than their male counterparts Eckel and Grossman, (2003). Because of how men and women are socialized, women have lower levels of career-related self- efficacy than men, particularly in careers that are seen as traditionally “male” (Brown, 2002). Because starting a business has been considered a traditionally “male” career, female entrepreneurs are thought to have less confidence in their entrepreneurial abilities than male entrepreneurs. As a result, they are less likely to believe that they can undertake the key tasks in organizing a new venture, such as obtaining start-up and working capital, and attracting customers. Research suggests that social

norms about the role of women in society, the shortage of female role models, and the greater household burdens faced by women lead female entrepreneurs to face more start-up problems, and for those problems to be of greater magnitude, than their male counterparts. For instance, attitudes toward the role of women make it more difficult for female entrepreneurs to be taken seriously as business people Brush (1992), and to gain support for their entrepreneurial activities from their spouses, family, and friends Stoner et al., (1990). In addition, the relative shortage of female role models makes it more difficult for female entrepreneurs to obtain adequate mentorship for their start-up efforts. Furthermore, the greater household and childcare responsibilities of women lead them to have more trouble balancing business formation and family responsibilities (Stoner et al., 1990)

Worldwide, women are much more likely to be driven by necessity than men when starting a business GEM (2010). In developing countries, Kenya included, the vast majority of women are engaged in entrepreneurial activity driven by pure survival - out of necessity rather than opportunity - because there are no jobs or any other options for income generation. This partly explains why globally women are overrepresented in the informal economy and own no more than 25% of formal sector businesses, and stands in contrast to the vast majority of women in high-income countries, where 2/3 of women start a business because they see opportunities or want to be independent (Minniti, 2009; GEM, 2010).

## **2.5 Domestic commitments and performance of women entrepreneurs**

A key barrier expressed and identified in the literature as adversely affecting the career progression, personal aspirations and development of women in the small business sector is that of reconciling family and work responsibilities Buttner and Moore (1997) According to Buttner and Moore (1997), women face a multifaceted environment, and that balancing work and family responsibilities are found to be the biggest obstacles for women concerning managing or starting new business. Aldrich (1986) maintains that women entrepreneurs are at a disadvantage because they face workplace, education and family barriers. Drew, (2000), p.87), argues that the majority of women businesses tend to remain small is because “women continue to take full responsibility for the reconciliation of paid work and household labor”. Work-family conflict results from inter-

role conflict caused by incompatible or conflicting pressures from work and family domains, including job-family role strain, work-family interference, and work-non-work role conflict Parasuraman et al., (1996). A central ideology expressed throughout literature Mavin, (2001) is that women experience conflict concerning their ability to juggle or play the role of wife/partner, primary caregiver and realizing their career ambitions Mavin, (2001). The direct effect of this conflict is that women are forced to choose “between maintaining ‘upward mobility’ in their career and family stability in the home or even a family at all” (Mavin 2001)

Women are more likely to have primary domestic responsibility and to have interrupted careers Aldrich et al., 1989; which create work-family conflict. Crampton and Mishra (1999), maintain that the majority of domestic burdens are still placed on the woman’s shoulders, which adds another level of responsibility to their lives that is not faced by their male counterparts. These structural constraints can prevent women from breaking through the glass ceiling and being successful in their own careers. Seeking balance, in work-family life has been established as a significant factor in women’s decision to start a business Chaganti, 1986; Holmquist and Sundin, (1988), although women business owners still appear to experience much greater conflict than men in managing family and work life (Parasuraman et al., 1996).

According to Schwartz (1996), despite the fact that the last two to three decades have seen an enormous increase in the participation rates of females in the labour force, women still maintain primary responsibility for childcare and household duties. However, Fisher (2000) maintains that the traditional focus of women and their “dual role” has now been refocused and males “dual roles” are being taken into account. Carmichael (2001) indicates that this is due to the fact that in the 21<sup>st</sup> century, both men and women are responsible for caring for their children and other family members such as elderly parents, while “balancing this with their work lives”.

There are also historical and societal pressures and expectations, that regardless of the career path undertaken by women, they are still literally left ‘holding the baby’ Lahtinen and Wilson, (1994). Thus, it is women who are adversely affected with respect to their career advancement due to this expectation. Lahtinen and Wilson (1994), maintain that females and males have learned roles that both genders have been socialized to accept for example women are the homemakers and men are

the breadwinners. Anker (1998), cited in Coughlan, (2002), p. 18 contends that a basic premise of gender theory is that women's "disadvantaged position in the labour market is the direct result of patriarchy and women's subordinate position in society and the family". Gendered roles can be a major obstacle in the path to career advancement especially when women try to "have-and-do-it-all", that is, combine a successful work and personal life with a family. Hessing, (1994), argues that although men have increased their contribution regarding domestic responsibilities, their contribution is still inferior to that of women. The Goodbody report (2002) specifies that the expenses incurred concerning childcare facilities in very high and required women entrepreneurs to be quickly successful if they were to combine entrepreneurial and family commitments. The GEM Report (2004) also supported this view; their findings indicate that the issue of the high costs associated with childcare is perceived to be a major barrier deterring women from establishing their own business.

## **2.6 Theoretical framework**

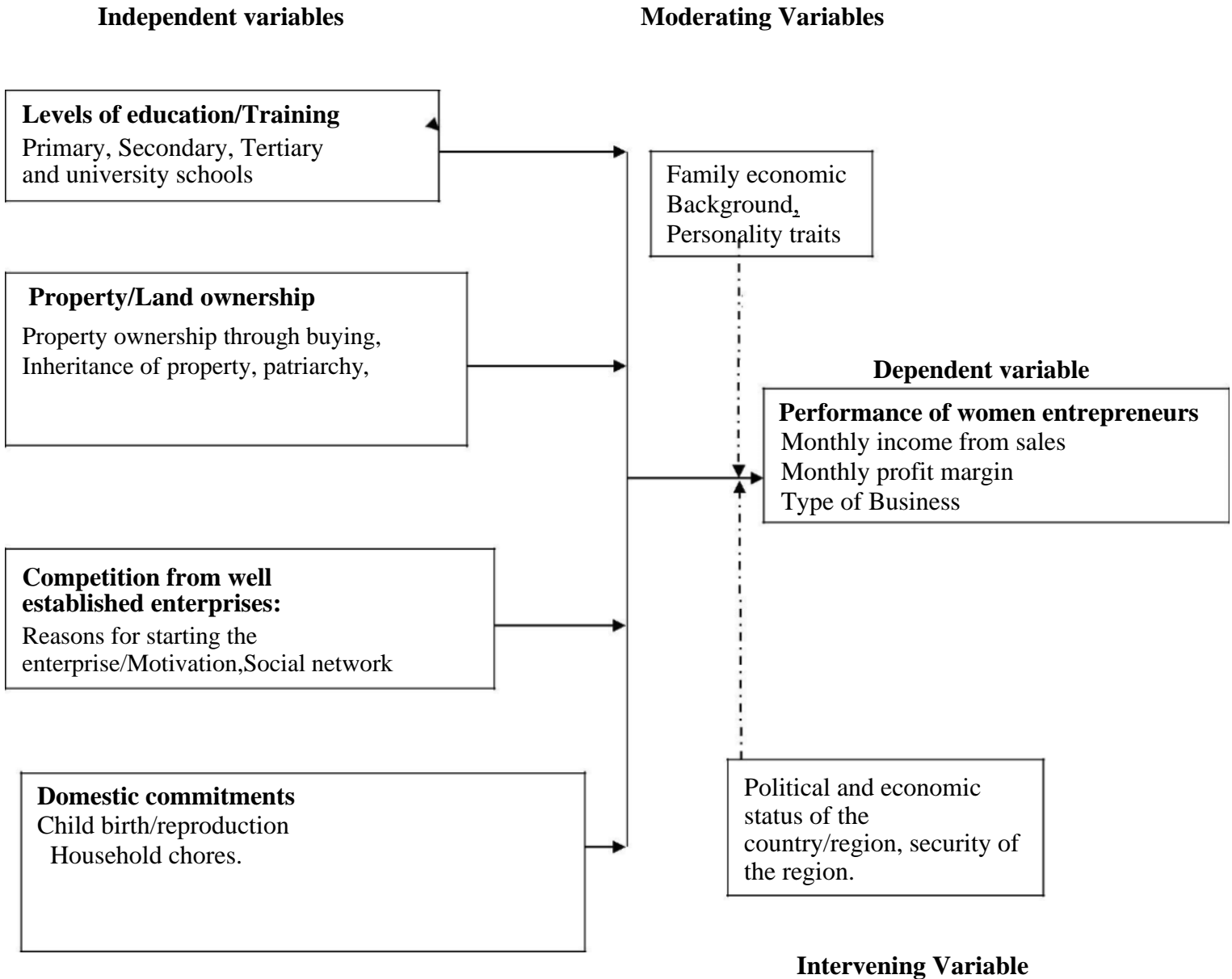
This study will adopt Marxist and socialist feminism theory by Karl Marx. It is a theory that recognizes women as an important factor in the development of an economy because of their direct or indirect involvement in production. If you owned the means of production, you were a member of the capitalist class; if you sold your labor for a wage, you were a member of the proletariat. That would be true of women as well, except that until the end of the 19th century, married women in capitalist countries were not allowed to own property in their own name; their profits from any businesses they ran and their wages belonged to their husband. Marx had no place for housewives in his analysis of capitalism.

It was Marxist feminism that put housewives into the structure of capitalism. Housewives are vital to capitalism, indeed to any industrial economy, because their unpaid work in the home maintains bosses and workers and reproduces the next generation of bosses and workers (and their future wives). Furthermore, if a bourgeois husband falls on hard times, his wife can do genteel work in the home, such as dressmaking, to earn extra money, or take a temporary or part-time job, usually white-collar. And when a worker's wages fall below the level needed to feed his family, as it often does, his wife can go out to work for wages in factories or shops or other people's homes, or turn

the home into a small factory and put everyone, sometimes including the children, to work. The housewife's labor, paid and unpaid, is for her family. Marxist and socialist feminisms severely criticize the family as a source of women's oppression and exploitation. If a woman works for her family in the home, she has to be supported, and so she is economically dependent on the "man of the house," like her children. If she works outside the home, she is still expected to fulfill her domestic duties, and so she ends up working twice as hard as a man, and usually for a lot less pay. This source of gender inequality has been somewhat redressed in countries that give all mothers paid leave before and after the birth of a child and that provide affordable child care. But that solution puts the burden of children totally on the mother, and encourages men to opt out of family responsibilities altogether. They argue that male-dominated government policies put the state's interests before those of women: When the economy needs workers, the state pays for child-care leave; with a down-turn in the economy, the state reduces the benefits. Similarly, when the state needs women to have more children, it cuts back on abortions and contraceptive services.

## 2.7 Conceptual framework

The study was guided by a conceptual framework in a diagrammatic representation containing all variables and indicators



## **2.8 Summary of literature review**

The chapter looked at the factors that influence performance of women entrepreneurs such as levels of education, property ownership, competition from well established enterprises and domestic commitments. Also, various scholars have been discussed about their opinions and researches on factors that influence performance of women entrepreneurs. The chapter also focused a theory that relate to the topic and a conceptual framework of a diagram.

## **2.9 Knowledge gap**

Women and entrepreneurship is well documented in literature but little literature can be found about how level of education, ownership of property, competition from well established enterprises and domestic commitments influence the performance of women entrepreneurs in Bungoma south. There is general lack of literature about how women in Bungoma south feel about their dual role of production and reproduction. Dialogue with them needs to be opened and they need to be engaged in entrepreneurship issues so that important amendments can be effected. Understanding how women feel in entrepreneurship will provide knowledge so that husbands and community at large can change attitude towards women and entrepreneurship.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter comprises of the research methodology that was used in the study, this includes research design, target population, sample size, sampling procedures, research instruments, validity and reliability of research instruments, data collection procedures, data analysis techniques, ethical issues and operational definition of variables.

#### **3.2 Research Design**

This study employed a descriptive survey research design. Descriptive survey research designs was used in preliminary and explanatory part of the study to allow researchers to gather information, summarize, present and interpret data for the purpose of clarification Orodho, (2003). The descriptive survey research is intended to produce statistical information about aspects of factors that influence performance of women entrepreneurs that interest policy makers and other stakeholders. The descriptive research design was suitable because the researcher collected data and report it the way the situation was without manipulating any variables.

#### **3.3 Target population**

According to Mugenda (2003), target population is the total number of elements that researcher specifies in his or her research. The target population for this research was all women entrepreneurs in Bungoma town, Bukembe, Mayanja and Kibabii which was 12,300 (Social services and Gender Department, 2015) this target population was unevenly distributed among the four areas of study.



### **3.4 Sampling size and sampling procedures**

In this section, the researcher discussed the sample size and sampling procedures as used the study. The researcher showed how sample size and sampling procedure was determined, also it explained how actual sampling was done during sampling procedure.

#### **3.4.1 Sample size**

Krejcie and Morgan table, (1970) in appendix 2 was used to determine sample size which was 370.

#### **3.4.2 Sampling procedures**

Stratified sampling techniques was applied to find the correct representation of women entrepreneurs from each location; each location formed a strata that are homogenous compared to whole population. Using proportional allocation, the sample size for each location was determined in proportion to the women population in the target population. After stratified sampling was done, simple random sampling was used in selection of the required women entrepreneurs in each location according to the sample size determined in the table 3.1. Pieces of papers were assigned values, odd and even numbers, those with even numbers were selected. This procedure was repeated in order to get number of samples from each location as shown in the table 3.1. Three research assistants were used to get lists of women entrepreneurs in Kibabii, Mayanja and Bukembe while researcher conducted this exercise in Bungoma town.

Table 3.1 sample size for each location

Location	Number of women	Stratified Sampling	Sample size in each location
Operating enterprises			
in each location		$n_i = (N_i \times S) / N$	
Bungoma Town	6500	$(6500 \times 370) / 12300$	196
Bukembe	2300	$(2300 \times 370) / 12300$	69
Kibabii	1500	$(1500 \times 370) / 12300$	45
Mayanja	2000	$(2000 \times 370) / 12300$	60
TOTAL	12300	$(12300 \times 370) / 12300$	370

$n_i$ =Sample each location  $N_i$ =strata size for each location  $S$ =Sample of the target population

### 3.5 Research Instruments

This study used questionnaires in collecting data. A questionnaire is a research instrument that gathers data over a large sample Kombo & Tromp (2006). The questionnaires that were used in this research consisted of structured questions. Structured questions were easier to analyze, easier to administer because each item was followed by possible answers. They were also economical to use in terms of time and money. Matrix questions in likert scale was also used to determine levels of agreement or disagreement of items of analysis

### **3.6 Piloting of instruments**

A minor study called pilot study was conducted to standardize the instruments before the instruments were used for actual data collection. This was carried out in Kabula region which was a different region from study areas.

#### **3.6.1 Validity of Research Instruments.**

The validity of a test is a measure of how well a test measures what it is supposed to measure Kombo (2006). Validity of an instrument is determined by the presence or absence of systematic error in data or non-random error which has a consistent boosting effect on the measuring instrument Mugenda and Mugenda, (2003). The validity of research instruments was established by research expert before data collection in the field. My supervisor went through my instruments to assert the content validity which was a measure of the degree to which the instruments collected data that represented a specific domain of indicator of concepts in the study. Through this the researcher was able to identify loopholes in them and make the necessary corrections to improve the instruments designed.

### 3.6.2 Reliability of research instruments

Reliability refers to the measure of degree to which a research instrument yields consistent results or data after repeated trials. It is influenced by random error so that when random error increases, reliability decreases. Random error is the deviation from a true measurement due to factors that have not effectively been addressed by the researcher, Mugenda and Mugenda (2003). In order to establish the reliability of the instrument the researcher conducted a pilot study. The test-retest method of assessing reliability was used which involved administering the same instrument twice to the same group of subjects after a carefully considered time lapse between first and second test, the second test was administered after two weeks. The researcher used Pearson product moment formula to calculate the coefficient of correlation, which was found to be 0.9, the reliability of instruments was high .

#### PEARSON PRODUCT MOMENT FORMULA

$$r = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{[n\sum x^2 - (\sum x)^2][n\sum y^2 - (\sum y)^2]}}$$

### **3.7 Data Collection Procedures**

For this study, the researcher followed the right procedure in obtaining relevant documents for the study. The researcher sought research permit from the national council of science and technology (NCST) then proceeded to make appointments with the selected subjects. The researcher attached a cover letter to the questionnaire requesting the respondents to participate in the study. The questionnaires were administered by the researcher himself and three research assistants who also assisted in collecting the completed questionnaires.

### **3.8 Data Analysis and Presentation**

Data analysis refers to the examination of the coded data critically and making inferences Kombo and Tromp, (2006). In this study, an excel database platform was created, data was cleaned/edited, coded, entered into computer excel software, then sorted, analyzed and interpreted using descriptive statistical techniques. Excel is simple and user friendly. Frequencies and percentages was computed on an excel data platform while SPSS was used to compute correlation coefficient in the first objective. Descriptive statistics according to Mugenda and Mugenda (2003) includes the statistical procedures that produce indices that summarize data and describes the sample. Tables were used in the presentation of results for visual display.

### **3.9 Ethical considerations**

The researcher assured the respondents of the confidentiality of the information they provided, including their own personal information. The respondents were also informed of the purpose of the study before data is collected from them.

### **3.10 Operational definition of variables**

There were two variables that were to be considered in the study, the independent and dependent variables. The independent variables in the study was: Levels of education; property ownership, competition from well established enterprises and domestic commitments. The dependent variable was the performance of women entrepreneurs in terms monthly sales, profit margin and type of enterprise

<b>Objectives</b>	<b>Variables</b>	<b>Indicators</b>	<b>Measurement scale</b>	
The influence of levels of education on the performance of women entrepreneurs	<b>1.Independence V</b> <ul style="list-style-type: none"> <li>● Level of education</li> </ul> <b>2.Dependence V</b> <ul style="list-style-type: none"> <li>● Performance of women entrepreneurs</li> </ul>	-Primary education -Secondary education -Tertiary education -University education	<b>1.Nominal</b>  <b>2.Ordinal</b>	Descriptive Analysis -Frequencies -percentages -Correlation coefficient
The influence of property ownership on the performance of women entrepreneurs	<b>1 Independence V</b> <ul style="list-style-type: none"> <li>● Ownership of property</li> </ul> <b>2.Dependent V</b> Performance of women entrepreneurs	-property ownership through buying -inheritance of property -Patriarchy/cultural practices	Nominal   Ordinal	Descriptive Analysis -Frequencies -percentages
The influence of competition from well established enterprises on the performance of women entrepreneurs	<b>1 Independence V</b> <ul style="list-style-type: none"> <li>● Competition from well established enterprises</li> </ul> <b>2.Dependence V</b> Performance of women entrepreneurs	-Reasons for starting the enterprise/motivation -networks	Nominal   Ordinal	Descriptive Analysis -Frequencies -percentages
Influence of domestic commitments on the performance of women entrepreneurs	<b>1 Independence V</b> <ul style="list-style-type: none"> <li>● Domestic commitments</li> </ul> <b>2.Dependent V</b> Performance of women entrepreneurs	-Child birth/reproduction -household chores	Nominal   Ordinal	Descriptive Analysis -Frequencies -percentages

## CHAPTER FOUR

### DATA ANALYSIS, PRESENTATION AND INTERPRETATION OF THE FINDINGS

#### 4.1 Introduction

The results of the data analysis are presented in this chapter. Data has been organized and presented as per the objectives of the study and demographic information captured at the beginning of the analysis. The study was guided by the following objectives; to investigate the influence of levels of education on the performance of women entrepreneurs, to determine the influence of property ownership on the performance of women entrepreneurs, to determine the influence of competition from well established enterprises on the performance of women entrepreneurs and to assess the influence of domestic commitments on the performance of women entrepreneurs in Bungoma south.

#### 4.2 Questionnaire Return Rate

Table 4.1 contains the rate at which the questionnaires were returned after dispatch to the sampled respondents.

**Table 4.1: Questionnaire Return Rate**

Questionnaire		percentage
Delivered	370	100
Returned	366	99
Missing	4	1

Out of 370 questionnaires that were delivered to respondents 366 (99%) were returned dully filled while 4(1%) were not returned. These were considered adequate for this analysis.



### 4.3 Demographic Information of Respondents

In this part general information of respondents was analyzed by use of frequencies and percentages for age of respondents, area of residence, wealth of the parents, marital status, number of registered businesses and number of employees in each business.

#### 4.3.1 Present age of respondents

The study sought to know the age of respondents. This was important to determine the productive age of women entrepreneurs. Table 4.2 summarizes the results

**Table 4.2 Present Age of Respondents**

<b>Present Age</b>	<b>Frequency</b>	<b>percentage</b>
18-20	20	5.5%
21-30	60	16.5%
31-40	150	40.98%
41-50	100	27.3%
Above 50	36	9.8%
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.2 shows that, out of 366 (100%) respondents, those who were aged between (18 – 20) years were 20 (5.5%), between (21 – 30) years were 60 (16.5%), between (31 – 40) years were 150 (40.98%) between the ages of 41 – 50 were 100 (27.3%) and above 50 were 36 (9.8%). The study revealed that most of the women who were involved in operating business were aged between (31 – 40) years old that comprised of 150 (40.98), this shows that women entrepreneurs in these study region are in there active or productive years.

### 4.3.2 Area of business operation

The study sought to know the area of operation of respondents. Table 4.3 summarizes the age of respondents.

**Table 4.3: Area of business operation**

<b>Area of business</b>	<b>Frequency</b>	<b>percentage</b>
Bungoma town	195	53%
Bukembe	69	19%
Kibabii	44	12%
Mayanja	58	16%
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.3 shows that, out of 366 respondents, 195(53%) were in Bungoma town, 69(19%) in Bukembe, 44(12%) kibabii and 58(16%) in Mayanja. This shows that Bungoma town has the highest number of women entrepreneurs then Bukembe 69(19%).

### 4.3.3 Family wealth

The study sought to know the family background of respondents in terms of the wealth. Table 4.4 summarizes the family background of respondents in terms of the wealth.

**Table 4.4 Family wealth**

<b>Family wealth</b>	<b>Frequency</b>	<b>percentage</b>
Extremely wealthy	10	3
Wealthy	80	22%
Poor	176	48%
Extremely poor	100	27%
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.4 shows that out of 366 respondents, 10 (3%) were from extremely wealthy family, 80(22%) were from wealthy family, 176 (48%) were from poor family and 100 (27%) were from extremely poor family. This shows that majority of respondents 176(48%) were from poor background which is a clear indication that women entrepreneurs in this study region started enterprises primarily due to push factors meaning its poverty that made them to start business rather than opportunity.

#### **4.3.5 Marital status**

The study sought to know the marital status of respondents. Table 4.5 below summarizes the results.

**Table 4.5 Marital status**

<b>Marital status</b>	<b>Frequency</b>	<b>Total %</b>
Married	101	28
Single	85	23
Separated	43	12
Divorced	45	12
Widowed	85	23
Inherited	7	2
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.5 shows that 101(28%), were married 85(23%) were single, 43(12%) were separated, 45(12%) were divorced, 85(23%) were widowed and 7(2%) were inherited. The research revealed that out of 366 women who were involved in entrepreneurship in Bungoma south were in marriage.

#### **4.3.6 Business registered**

The study sought to know number of registered businesses. This was important to know the number of formal enterprises in the study sample. The results are tabulated below

**Table:4.6 Business registration**

<b>Registration</b>	<b>Frequency</b>	<b>percentage</b>
Yes	146	40%
No	220	60%
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.6 shows that out of 366(100%), 146(40%) had their business registered while 220(60%) had their business not registered. This shows that majority of the business enterprises 220(60%), were not registered therefore are informal/Jua kali.

### 4.3.7 Number of employees

The study sought to know number of employees in each enterprise. This was important because, as indicated in appendix 4, ILO (2007) classified business enterprises in Kenya according to the number of employees, Table 4.7 summarizes results for number of employees.

**Table 4.7 Number of employees**

<b>Number of employees</b>	<b>Frequency</b>	<b>percentage</b>
0	147	40
1-6	217	59.4
7-10	1	0.3
11-50	0	0
Above 50	1	0.3
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.7 shows that out of 366 respondents, 147 (40%) did not have any employees, 217(59.3%) had between 1 and 6 employees, 1 (0.3%) had number of employees between 7 and 10, there were no enterprises with number employees between 11 and 50, and only 1(0.3%) with above 50 number of employees. This shows that most of the women enterprises 217(59.3%) had between 1 and 6 number of employees.

#### 4.4 LEVELS OF EDUCATION AND PERFORMANCE OF WOMEN ENTREPRENEURS

This section looked at the education level and academic qualification of respondents. Education level was correlated with performance of women entrepreneur to determine their relationship.

##### 4.4.1 Level of education

The study sought to know the level of education of women entrepreneurs where numbers were assigned to different level of education to facilitate the analysis; none (1), primary (2), secondary (3), tertiary (4), university (5). Table 4.8 summarizes results

**Table 4.8: Level of education**

Level of education	Yes	Total %
None of the above (1)	90	24.6%
Primary (2)	123	33.6%
Secondary(3)	110	30%
Tertiary colleges(4)	33	9.0%
University(5)	10	2.7%
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.8 shows that out of 366 respondents, 90(24.6%) have not gone through any level of education, 123(33.6%) have gone through primary education, 110(30%) have gone through secondary level, 33(9.0%) of the respondents have gone through tertiary colleges, and 10(2.7%) have gone through university education,

This results reveals that majority of women entrepreneurs 123(33.6%) have very low levels of education which is primary school level, with most respondents 90(24.6%) having never attended any level of education. According to Namusonge (2006), socio-cultural factors continue to

discriminate against women therefore the educational level of most women entrepreneurs is very low, creating a barrier to them accessing training and other business development services.

#### 4.4.2 Academic Qualifications

The researcher wanted to know if the respondents had successfully completed their respective levels of education, they were therefore asked if they possessed the certificates in the levels they had reached, Table 4.9 summarizes results for academic qualification.

**Table 4.9: Academic Qualifications**

<b>Academic Qualifications</b>	<b>Frequency</b>	<b>Total %</b>
<b>Primary certificate</b>	<b>123</b>	<b>50.4</b>
<b>Secondary certificate</b>	<b>107</b>	<b>43.9</b>
<b>Degree</b>	<b>4</b>	<b>1.7</b>
<b>Masters</b>	<b>0</b>	<b>0</b>
<b>PhD</b>	<b>0</b>	<b>0</b>
<b>Other training /Tertiary</b>	<b>10</b>	<b>4</b>
<b>Total</b>	<b>244</b>	<b>100</b>

Table 4.9 shows that out of 244 respondents, 123(50.4%) have primary education certificate, 107(43.9%) have secondary school level certificate, 4(1.7%) have university degree, 0 have masters degree, 0 have PhD and 10(4%) have other training qualifications from tertiary colleges. This analysis shows that most respondents have primary and secondary school certificates with very low transition rate from secondary level to university and other institutions.

This findings agrees with Ministry of education, 2007 and Republic of Kenya, 2008 about low transition rates among girls from one level of education to another, however, it puts more emphasis on low transition rate of women from primary to secondary education, whereas this study found out that low transition rate was from secondary to university and tertiary levels. The study agrees with Floro&wolf, 1990 that majority of girls in sub-Saharan Africa are out of school and get less

education, the greatest disparity being at the secondary and higher education levels.

#### 4.4.3 Academic qualification affecting women entrepreneur

Women entrepreneurs were asked whether or not their academic qualification affected them in operating their enterprises. results are summarized below

**Table 4.10: Academic qualification affecting women entrepreneurs**

	Frequency	Total %
Yes	334	91%
No	32	9%
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.10 shows that 334(91%) said that they were affected by their academic qualification while 32(9%) did not admit having their performance affected by their academic qualification. This results signifys that majority of women entrepreneurs admitted that their academic qualification affected their entrepreneurship which.

This result agrees with Namusonge (2006), that educational level of most women entrepreneurs is very low, creating a barrier to them accessing training and other business development services.

#### 4.4.4 How academic qualification affect the performance of women entrepreneurs

Women entrepreneurs were asked how academic qualification affected their performance, results are tabulated below.



**Table 4.11: How academic qualification affect the performance of women entrepreneurs**

<b>Academic qualification affecting performance of women entrepreneurs</b>	<b>Strongly agree</b>	<b>moderately agree</b>	<b>disagree</b>	<b>undecided</b>	<b>Total%</b>
i. Type of business to operate	268(80.2%)	60(18%)	0(0%)	6(2%)	334(100)%
ii. Ability to detect and assess business opportunities	118(35.3%)	100(29.9%)	100(29.9%)	16(5%)	334(100)%
iii. Record keeping skills	268(80%)	55(16.5%)	0 (0%)	11(3.3%)	334(100)%
iv. Increasing self-confidence	170(51%)	130(39%)	0(0%)	34(10.2%)	334(100)%
v. Lower failure risk due to better decision making ability& planning	178(53.3%)	50(15%)	80(24%)	26(7.8%)	334(100)%
vi. Provides technical expertise	238(71.3%)	60(18%)	0(0%)	36(10.8%)	334(100)%
vii. Management and leadership skills	180(53.9%)	146(43.7%)	0(0%)	8(2.4%)	334(100)%
viii. Any other	0	0	0	0	0

Table 4.11 shows that out of 334(100%) respondents, 268(80.2%) strongly agree that academic qualification affects women entrepreneurs by type of business enterprise operated by women,60(17%) moderately agreed that academic qualification affects the women entrepreneurs in terms of choice of type of business to operate, no respondent disagreed with this statement while 6(2%) was undecided whether or not academic qualification affect choice of the business type by women entrepreneurs.118(35.3%) strongly agreed that academic qualification affect the ability of women performance by affecting their ability to detect and assess business opportunities, 100(27%) moderately agreed with this statement, 100(27%) disagreed with the statement while 6(5%) was undecided about academic qualification of women entrepreneur affecting their ability to detect and assess the business opportunities.268(80%), strongly agreed that academic qualification affects women entrepreneurs in terms of record keeping skills 55(15%), moderately agreed with

this statement, no respondent disagreed with this statement, 11(3%) was undecided whether or not academic qualification affects women entrepreneurs performance in terms of record keeping skills.170(46%) strongly agreed that academic qualification affects women entrepreneurs performance in terms of Increasing self-confidence 130(36%) moderately agreed with this statement, no respondent disagreed with this statement, 34(10.2%) was undecided about the whether or not academic qualification affects women entrepreneurs in terms of Increasing self-confidence.178(53.3%) strongly agreed with statement that academic qualification affects women entrepreneurs performance in terms of lower failure risk due to better decision making ability and planning, 50(14%) moderately agreed with this statement, 80(22%) disagreed with this statement, and 26(7%) was undecided about this statement. 238(71.3%) strongly agreed that academic qualification affects women entrepreneurs performance in terms of providing technical expertise 60(16.4%) moderately agreed to this statement, no respondent disagreed with the statement that academic qualification affects women entrepreneurs performance in terms of providing technical expertise, 30(8.2%) were undecided about this statement. 180(49%), strongly agreed that academic qualification affects women entrepreneurs performance in terms of management and leadership skills, 143(4.7%) moderately agreed with this statement, while no respondent disagreed with this statements, 8(2%) were undecided about whether or not academic qualification affects women entrepreneurs performance in terms of management and leadership skills. From this table, it was found that majority of women entrepreneurs were affected by lack of proper academic qualification or training.

This results agrees with Kitching and Woldie (2004); Davis,(2010) who noted that women entrepreneurs in developing countries enjoy a relatively low level of education and skill training, which when combined with a lack of career guidance, generally seems to limit their access to various publically and privately offered support services including business development services and information on business growth. Gurmeet and Belwal (2008) revealed that African women do not (yet) possess the necessary skills to adapt to the impact of globalization, evolving technologies and changing patterns of trade because of low education level

**Table 4.12: Correlation coefficient between Level of education and performance of women entrepreneurs**

		<b>Correlations</b>	
		Level of education	Performance
Spearman's rho	Level of education	Correlation Coefficient	1.000
		Sig. (2-tailed)	.726**
		N	.000
	Performance	Correlation Coefficient	366
		Sig. (2-tailed)	.726**
		N	366

\*\* . Correlation is significant at the 0.01 level (2-tailed).

From correlation table 4.12 all variables have relationship with each other at 0.01 significance level which is two tailed. We therefore derive finding that there is positive relationship between level of education and performance of women entrepreneurs at 0.726, this means that the performance of women entrepreneurs increased with increase in education level.

This finding is supported by Terry (2005) who indicated that business owners need to possess basic skills necessary to start, develop, finance and market own business leading to successful running of business enterprises. According to Lazear et al., (2005), entrepreneurship requires general knowledge and the formal education system normally increase this. Education is one of the characteristics of women entrepreneurs that can affect their business performance, and literature supports that education and managerial experience may contribute to women’s business growth and certainly has positive impact on entrepreneurial performance, Carter, (2004).

## 4.5 PROPERTY OWNERSHIP AND PERFORMANCE OF WOMEN

### ENTREPRENEURS

This section looked at the women and property ownership through various ways including inheritance. It also looked at women opinion on patriarchal society in terms of property ownership.

#### 4.5.1 Property ownership

This section sought to find out number of women entrepreneurs who owned property through buying. The results are in the table below

**Table 4.13: Property ownership**

Property ownership	Frequency	percentage
Yes	23	6
No	343	94
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.13 shows that out of 366 respondents, 23(6%) of the respondents said that they owned property while 343(94%) said that they did not own any property.

The above result shows that majority of women entrepreneurs with 343(94%) do not own property. This can be attributed to the stiff cultural practices in Bungoma south that do not recognize equal rights to property ownership to women . This cultural practices discourages women from owning property. This cultural practices are enshrined in the Kenyan constitution, 2010 under customary laws and principles.

#### 4.5.2 Ownership of property through inheritance

Women entrepreneurs were asked if they were allowed to own property through inheritance. Results are in the table below.

**Table 4.14: are you allowed to own property through inheritance?**

Property ownership	Frequency	Total%
Yes	0	0
No	366	100%
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.14 shows that 366(100%) of the respondents admitted that they were not allowed to own property through inheritance. This results are a clear indication that all women entrepreneurs 366(100%) were not allowed to inherit property.

#### 4.5.3 Does lack of property affect your performance?

Women entrepreneurs were asked if lack of property ownership affected the performance of women entrepreneurs, results are in the table below.

**Table 4.15: Does lack of property affect your performance?**

Property ownership	Frequency	Total %
Yes	366	100%
No	0	0%
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.15 shows that 366(100%) admitted that lack of property/land ownership affects women entrepreneurs performance. This results indicates that all respondents 366(100%) were

affected by lack of property ownership.

#### 4.5.4: Extend in which lack of property ownership affect women entrepreneur’s performance

Respondents were asked about the extent to which property ownership affect the performance of women entrepreneurs, results are tabulated below

**Table 4.16: Extend in which lack of property ownership affect women entrepreneur’s performance**

<b>Extend to which lack of Property ownership affect the performance of women entrepreneurs</b>	<b>Frequency</b>	<b>percentage</b>
Very little	0	0
A little	0	0
Much	14	4
Very much	352	96
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.16 shows that out of 366 respondents, majority of women entrepreneurs 352(96%) admitted that lack of property ownership affected their performance very much while 14(4%) said that it affected them much. No respondent said that lack of property ownership affected their performance a little and very little.

The above table shows that majority of the respondents 352(96%) said that their performance was very much affected by property ownership.

#### 4.5.6 How does lack of property ownership affect the performance of women entrepreneurs?

This section sought to find out how lack of property ownership affects the performance of women entrepreneurs. The responses were given as in table 4.17 below

**Table 4.17: how lack of property ownership affect the performance of women entrepreneurs?**

Effect of lack of Property Ownership	strongly	moderately	disagree	undecided	Total %
	Agree	agree			
1. Lack of collateral for Loans	354(97%)	8(2%)	2(0.5%)	2(0.5%)	366(100)
2. Over dependence on enterprise for survival of the family	210(57%)	102(28%)	1(0.3)	53(15%)	366(100)
3. Rental expenses	366(100%)	0	0	0	366(100)
4. Confidence level	366(100%)	0	0	0	366(100)
5.Others	0	0	0	0	0

Table 4.17 shows that out of 366 respondents 354(97%) strongly agreed that lack property ownership affects women entrepreneurs performance in terms of lack of collateral for loans 8(2%) moderately agreed, no respondent disagreed with the fact that lack of property ownership affects women entrepreneurs performance in terms of lack of collateral for loans, 4(1%) were undecided on whether or not lack of property ownership affects women entrepreneurs performance in terms of lack of collateral for loans.210(57%) strongly

agreed that lack of property ownership affects women entrepreneurs performance in terms of over-dependence on the enterprise for survival 102(28%) moderately agreed, 1(0.3) disagreed while 53(15%) were undecided whether or not lack of property ownership affects women entrepreneurs performance in terms of over-dependence on the enterprise for the survival of the family, 366(100%) of all respondents strongly agreed that lack of property affects women entrepreneurs performance in terms of rental expenses, 366(100%) strongly agreed that property ownership affects women entrepreneur performance in terms of confidence level. This table shows that women entrepreneurs' performance is indeed affected by lack of property ownership.

The findings in the table above agrees with Lyons,2000 that stated that lack of physical collateral security made it difficult for women entrepreneurs to access financial assistance from banks negatively affecting their performance.

#### 4.5.8 Who do customary rules/policies favor in terms of property ownership?

This section sought to find women opinions about who benefited the most in terms of property ownership. The responses were given as in table 4.18 below

**Table 4.18: Who do customary rules/policies favor in terms of property ownership?**

<b>Property ownership</b>			
<b>Culture favor</b>	<b>Yes</b>	<b>No</b>	<b>Total%</b>
Mostly Men	366(100%)	0	366(100%)
Mostly Women	0	366(100%)	366(100%)
Both	0(%)	366(100%)	366(100%)

Table 4.18 shows that, 366(100%) of the women entrepreneurs said that customary rules/policies on property ownership favors men and not women, 366(100%) was the total number of all the respondents in the study which shows that patriarchy and discrimination in property ownership is a problem experienced by all women in the study region.



Kenya legal system since 1971 established the principle that spouses have equal rights in ownership of property, however, customary laws are also enshrined in Kenyan constitution,2010 which in many occasions is discriminatory against women. For instant, under customary law there is general principal that the husbands should manage the wife’s property.

#### **4.6 COMPETITION FROM WELL ESTABLISHED ENTERPRISES AND PERFORMANCE OF WOMEN ENTREPRENEURS**

This section looked at the various reasons why women entrepreneurs started and operated business enterprises. The motivating factors determines the competitive adge of the entrepreneurs in the market. The section also looked at the social networks that women entrepreneurs belonged to.

##### **4.6.1 Motivational factors for starting business**

Respondents were asked about what motivated them to start and operate business enterprises. The results are tabulated below.

**Table 4.19: Motivating factors for starting business**

<b>Motivational Factors</b>	<b>Yes</b>	<b>No</b>	<b>Total</b>
To provide for my family	366(100%)	0	100%
There is market for my product	13(3.6)	353(96.4)	100%
To have a job	366(100%)	0	100%
Be closer to my family	366(100%)	0	100%
To be able to use past experience and training	0	366(100)	100%
To have job security	366(100%)	0	100%
To maintain my personal freedom	288(78.7)	78(21.3)	100%
To prove that I can do it	46(12.6%)	320(87.4)	100%
I was not challenged by my previous work	0	366(100%)	100%
I like to take risk and be wealth	0	366(100)	100%

From table 4.19 presents the motivating factors for women entrepreneurs. The results indicate that the five most important motivating factors include: to provide for the family 366(100%), to have a job 366(100%), to be close to the family 366(100), to have job security 366(100%) and to maintain personal freedom 288 (78.7%) while (21.3) did not agree that maintaining is a reason to start a business. No woman entrepreneur said that they started business because their previous job did not challenge them; no women entrepreneurs also said that they started business because they like taking risks; no respondent said they started business because of their previous experience, 13(3.6%) said that they started business because of availability of market for their product while 353 (96.4%) did not admit that they started business because of availability of market for their product. 46(12.6%) said that they started business to prove that they can do it while 320(87.4%) did not say that they started business prove that they can do it

From the table, it was found that women entrepreneurs start businesses solely because of the family. It is the necessity that pushes women entrepreneurs to start and operate business enterprises, this agrees with researches by Birley, (1989); Boden, (1999) and Carter et al., (2003) which noted that parenthood plays a significant role in women's desire to become self-employed and that women cite the desire for flexibility and work-family balance as a reason they started their businesses more often.

#### **4.6.8 Belonging to a social network**

This section sought to find number of women entrepreneurs belonging to social network, results are tabulated in the table below

**Table 4.20: Belonging to a social network**

<b>Belonging to a social network</b>	<b>Frequency</b>	<b>Total%</b>
Yes	299	82%
No	67	18%
<b>Total</b>	<b>366</b>	<b>100</b>

From table 4.20, 299 (82%) belong to a social network while 67(18%) do not belong to any social network. This results shows that majority of women entrepreneurs 299(82%) belong to different kinds of social network.

#### **4.6.9 Types of social networks**

The researcher wanted to know different social networks that women entrepreneurs belong to. The results are tabulated below

**Table 4.21: Types of social networks**

<b>Types of social network</b>	<b>Frequency</b>	<b>Total %</b>
Community	154	42%
Welfare	93	26%
Political	21	6%
Business	26	7%
Any other	5	1%
None	67	18%
<b>Table</b>	<b>366</b>	<b>100</b>

From table 4.21, 154(42%) belong to a community based social network, 93(26%) belong to welfare social networks, 21(6%) belong to business social network, 5(1%) belong to other social networks and 67(18%) did not belong to any social network.

From the table above, majority of women entrepreneurs belong to community social networks, Also, a big number of women entrepreneurs did not belong to any social network, this finding contradicts research by Nyanchoka, (2011) that noted majority women entrepreneurs belong to business social networks, however, this research agreed with the same research that most women entrepreneurs belonged to community social networks.

#### 4.6.4 Participation in social network activities

Respondents were asked whether or not they were actively involved in social network activities. Results are tabulated below

**Table 4.22: Actively involved in social network activities**

<b>Involvement in social network activities</b>	<b>Frequency</b>	<b>Total%</b>
Yes	33	18%
No	266	82%
<b>Total</b>	<b>299</b>	<b>100</b>

Table 4.22 shows that out of 299 respondents that belong to social networks, 33(10%) are actively involved in social network activities while 266(90%) are not actively involved in social network activities. This indicates that majority of women entrepreneurs 266(82%) were not active in social network activities

The table shows that despite a big number of women entrepreneurs belonging to social networks, very few are actively involved in social networks activities, this agrees with research by Premier Quantitative Consulting, Inc. which noted that women business owners often have less diverse business networks and encounter greater challenges accessing and deploying their networks than their male counterparts and that the networks that women possess provide fewer contacts to

clients and less entrepreneurial and managerial knowledge, putting women entrepreneurs at a disadvantage from a resource standpoint at the outset of the entrepreneurial endeavor

#### 4.6.10 Social network Levels of benefit

In this section, women entrepreneurs were asked to rate benefit they get from social network. results are in the table 4.23 below

**Table 4.23: Levels of benefit from belonging to social network**

<b>Levels of benefits</b>	<b>Frequency</b>	<b>percentage</b>
No benefit	0	0
Least benefit	0	0
Moderate benefit	112	37
Most strong benefit	187	63
<b>Total</b>	<b>299</b>	<b>100</b>

From table 4.23, 299(100%) did not agree that belonging to a social network has no benefit at all, 299(100%) also did not agree that belonging to a social network has least benefit, 112(37%) said that belonging to a social network has moderate benefit while 187(63%) agreed that belonging to a social network has most strong benefits. The table shows that all women entrepreneurs benefit from belonging to a social network with majority of them 187(63%) admitting that social networks have most strong benefit to the entrepreneurship.

#### 4.6.11 Benefits of belonging to a network group

The researcher wanted to know benefits that women entrepreneurs can get from belonging to a social network, results are tabulated below

**Table 4.24: Benefits of belonging to a network group**

<b>Benefits</b>	<b>Yes</b>	<b>No</b>	<b>Total %</b>
Link to supplier	224(75%)	75(25%)	299(100%)
Link to consumer	299(100%)	0	299(100%)
Innovative ideas	287(96%)	12(4%)	299(100%)
Ability to raise capital	299(100%)	0	299(100%)
Any Other	0	0	0

Table 4.24, out of 299 respondents who belong to social network, those who said that social network can benefit them by linking them to the supplier were 224(75%) 75(25%) did not agree to this kind of benefit. Those who said social network can link them to the customer were 299(100%) while 0 did not agree to this. Those that said that social networks can benefit them in terms of innovative ideas were 287(96%) while 12(4%) did not agree to this and those who said that social networks can benefit them in terms of ability to raise capital were 299(95%) while 0 did not agree to this. Majority of respondents 299(100%) said that social networks was important because it increased their ability to raise capital. This results shows that all women entrepreneurs understand the importance of belonging to a social network.

The table above shows that social network is of benefit to women entrepreneurs, this research agrees with Greve and Salaff's 2003 that noted that women entrepreneurs have ideas and knowledge to run a business, but they require complementary resources, usually via social networks given gender discrimination that many women encounter.

## 4.7 DOMESTIC COMMITMENT

This section looked at the household chores, reproduction and various ways in which this affected performance of women entrepreneurs.

### 4.7.1 Extend of effects of domestic commitments on performance of women entrepreneurs

Respondents were asked about the extent to which domestic commitments affect performance of women entrepreneurs. Results are tabulated below.

**Table 4.25: Extend of effect of domestic commitments on women entrepreneurs performance**

<b>Extend of effects of Domestic commitment on performance of women entrepreneurs</b>	<b>Frequency</b>	<b>percentage</b>
Very little	0	0
A little	4	1
Much	141	39
Very much	221	60
<b>Total</b>	<b>366</b>	<b>100</b>

From table 4.25, No respondent thought that domestic commitments they engage in affect their entrepreneurial activities in very little extend, 4 (1%%) thought it affects their entrepreneurial activities a little, 141(39%) thought it does affect their entrepreneurial activities much and 221(60%) felt domestic commitments they engage in had very much effect on their entrepreneurial activities.

The table above shows that majority of respondents 221(60%) admitted that domestic commitment had very much effect on the their performance.

#### 4.7.2 Household chores affecting the performance of women entrepreneurs

Respondents were asked if household chores they engage in affected their performance, results are tabulated below

**Table 4.26: Household chores affecting the performance of women entrepreneurs**

<b>Household chores affecting Performance of women entrepreneurs</b>	<b>Frequency</b>	<b>Total%</b>
Yes	366	100
No	0	0
<b>Total</b>	<b>366</b>	<b>100</b>

From table 4.26, 366(100%) said that household chores they do affected their entrepreneurial performance while no respondent said that were not affected by household chores. This clearly shows that all 366(100%) respondents were affected by household chores.

#### 4.7.3 How household chores affect the performance of women entrepreneurs

The study wanted to know how household chores affects the performance of women entrepreneurs, the results are tabulated in the table below.



**Table 4.27: How household chores affect the performance of women entrepreneurs**

<b>Effect of Household chores</b>	<b>strongly agree</b>	<b>moderately agree</b>	<b>disagree</b>	<b>undecided</b>	<b>Total%</b>
Divided Time	346(95%)	20(5%)	0	0	366(100%)
Divided attention	266(73%)	93((25)	2(0.6%)	5(1%)	366(100%)
Uncompensated work	279((76%)	80(22%)	4(1%)	3(1%)	366(100%)
Fatigue	359(98%)	7(2%)	0	0	366(100%)
Any other	0	0	0	0	0

From table 4.27, 346(95%) strongly agreed that household chore affected them by dividing the available working time, 20 (5%) moderately agreed, no respondent disagreed or was undecided to the fact that household chores divided available working time. 266(73%) strongly agreed that household chores affected them by diving their attention, 93 (25%) moderately agreed on divided attention 20(0.6%) disagreed with divided attention as an effect of household chores on women entrepreneurial performance. 279(76%) strongly agreed that household chores represented uncompensated work that affected their entrepreneurial performance,80 (22%) moderately agreed, 4(1%) disagreed and 3(1%) was undecided about household chores representing uncompensated work that affects the performance of women entrepreneurs. 359(98%) strongly agreed that household chores caused fatigue that affected the performance of women entrepreneurs while 7(2%) moderately agreed that household chores caused fatigue that affected performance of women entrepreneurs, no respondent disagreed or was undecided about household chores causing fatigue that affected women entrepreneurs performance

This findings agrees with Aldrich et al., 1989; which found that women are more likely to have primary domestic responsibility and to have interrupted careers which create work-family conflict. Crampton and Mishra (1999) maintains that the majority of domestic burdens are still placed on the woman’s shoulders, which adds another level of responsibility to their lives. These structural constraints can prevent women from breaking through the glass ceiling and being successful in their own careers.

#### 4.7.4 Reproduction affecting women entrepreneur performance

The study wanted to know whether or not women entrepreneur’s performance were affected by reproduction

**Table 4.28: Child birth/Reproduction affecting women entrepreneur performance**

<b>Reproduction affecting</b>		
<b>Performance of</b>		
<b>Entrepreneur</b>	<b>Frequency</b>	<b>Total</b>
Yes	366	100%
No	0	0%
<b>Total</b>	<b>366</b>	<b>100</b>

From table 4.28, 336(100%) of respondents admitted that reproduction affects their performance.

No respondent admitted of not being affected by reproduction. This shows that all respondents were affected by reproduction.

#### 4.7.5 How reproduction affects women entrepreneur performance

The study wanted to know how reproduction affected the performance of women entrepreneurs, the results are tabulated in the table below.

**Table 4.29: How reproduction affects women entrepreneur performance**

<b>Reproduction and Performance of Entrepreneur</b>	<b>strongly agree</b>	<b>moderately agree</b>	<b>disagree</b>	<b>undecided</b>	<b>Total</b>
Divided Time	288(79%)	78(21%)	0(0%)	0(0%)	366(100)
Divided attention	184(50%)	178(49%)	0(0%)	4(1%)	366(100)
Uncompensated work	93(25%)	186(51%)	27(8%)	60(16%)	366(100)
Fatigue	299(82%)	67(18%)	0(0%)	0(0%)	366(100)
Any other	0	0	0	0	0

From table 4.29, 288(79%) strongly agreed that reproduction affected them by dividing the available working time, 78 (21%) moderately agreed, no respondent disagreed or was undecided to the fact that reproduction divided available working time. 184(50%) strongly agreed that reproduction affected them by dividing their attention, 178 (49%) moderately agreed that reproduction divided their attention no respondent disagreed with divided attention as an effect of reproduction on women entrepreneurial performance. 93(25%) strongly agreed that reproduction was uncompensated work that affected their entrepreneurial performance, 186 (51%) moderately agreed that reproduction was uncompensated work that affected their entrepreneurial activities, 27(8%) disagreed and 60(16%) was undecided whether or not reproduction represents uncompensated work that affects the performance of women entrepreneurs. 299(82%) strongly agreed that reproduction caused fatigue that affected the performance of women entrepreneurs while 67(218%) moderately agreed that reproduction caused fatigue that affected performance of

women entrepreneurs, no respondent disagreed or was undecided about reproduction causing fatigue that affected women entrepreneur's performance.

This finding agrees with the study done by Kamau (2006) which noted that most African cultures define women in terms of what they should be or do for men and that women can only pursue their professional dreams only after fulfilling their culturally accepted roles which includes reproduction and supporting men.

#### 4.8: PERFORMANCES OF WOMEN ENTREPRENEURS' ENTERPRISES

Respondents' enterprise performance was measured in terms of monthly income from sales, profit margin and type of business.

##### 4.8.1 Total monthly sales

Respondents were asked about their monthly sales in terms of Ksh. Results are tabulated below

**Table 4.30: performance of women entrepreneurs' enterprise in total monthly sales**

Monthly sales	Frequency	percentage
0-5000	83	23
5000-10000	182	50
10000-15000	81	22
15000-20000	10	3
20000-25000	5	1.4
25000-30000	2	0.3
30000-35000	2	0.5
35000-40000	0	0
40000-45000	0	0
45000-50000	0	0
>50000	1	0.3
<b>Total</b>	<b>366</b>	<b>100%</b>

Out of 366 respondents, 83(23%) had their monthly sales between ksh (0-5000), 182(50%) had their monthly sales between ksh (5000-10000), 81(22%) had their monthly sales between ksh (10000-15000), 10(3%) had their monthly sales between ksh 15000-20000, 5(1%) had their monthly sales between ksh (20000-25000), 2(0.5%) had their monthly sales between ksh (25000-30000), 2(0.5%) had their monthly sales between ksh (30000-35000) and 1(0.3) had their monthly sales above 50000.

From this results, majority of respondents 182(50%) made sales of ksh 5000 and 10000. This shows low productivity as per the current economic trends. Majority of the respondents cited lack of capital as the reason for poor performance, women entrepreneurs did not have collaterals due to lack of property ownership abilities to enable them to get loans from financial institutions, also, majority of respondents were not actively involved in social networks which according to the respondents social networks is of importance in terms link to the supplier,link to customer,innovative ideas and raising capital. Majority of the respondents started business enterprises solely because of necessity and not opportunity, this places women entrepreneurs in a very poor competitive edge in the market. Another possible reason for the poor performance of women entrepreneurs is low level of education which makes them lack necessary skills required in entrepreneurship.

**Table 4.8.2: performance of women entrepreneurs’ enterprise in total profit margin**

The researcher wanted to know the total profit margin from each respondent, the result is tabulated below.

**Table 4.31: performance of women entrepreneurs’ enterprise in total profit margin**

Monthly sales	Frequency	percentage
1000-4000	144	39.3
4000-7000	126	34
7000-10000	79	22
10000-13000	14	4
13000-16000	2	0.5
16000-19000	0	0
19000-22000	0	0
>22000	1	0.3
<b>Total</b>	<b>366</b>	<b>100%</b>

Table 4.31 shows that 144(39.3%) had their monthly profit margin between ksh 1000-4000, 126(34%) had their monthly profit margin of between ksh 4000-7000, 79(22%) had their

monthly profit margin of between ksh 7000-10000, 14(4%) had their monthly profit margin of between ksh 10000-13000, 2(0.5%) of the respondents had their monthly profit margin of between ksh 13000-16000, 0 had their monthly profit margin of between ksh16000-19000, there was also no respondent in monthly profit margin of between ksh 19000-22000 and 1 (0.3%) had their monthly profit margin of ksh above 22000. Despite lack of property/land ownership, respondents also cited dual responsibility of reproduction and production as the other reason for poor performance in women entrepreneurship especially because reproduction role is always uncompensated.

#### 4.8.3 Business type

The study sought to know the type of businesses operated by women entrepreneurs. Appendix 4 shows how ILO classified businesses in Kenya. Table 4.32 summarizes results for business type.

**Table4.32: Business type**

Business Type	Frequency	percentage
Jua kali	220	60%
Micro enterprises	144	39.4%
Small enterprises	1	0.3%
Medium enterprises	0	0%
Large enterprises	1	0.3%
<b>Total</b>	<b>366</b>	<b>100</b>

Table 4.32 shows that out of 366(100%), 220(60%) was informal/Jua kali enterprises, 144(39.4%) was micro enterprises, 1(0.3%) was small enterprise, no medium enterprises was found and 1(0.3%) large enterprise. This shows that most of women entrepreneurs in Bungoma south operated informal/jua kali enterprises.

## CHAPTER FIVE

### SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter covers summary of the findings, conclusions drawn from the study as well as recommendations based on the study findings and suggestions for further studies.

#### 5.2 Summary of findings

This study sought to find out factors influencing the performance of women entrepreneurs; a case of Bungoma south. The problem of poor performance of women in the field of entrepreneurship is felt with struggling economy. For Kenya to achieve vision 2030, women should have same capability to start and operate business enterprises. The study had the following four objectives: To investigate the influence of levels of education on the performance of women entrepreneurs; to determine the influence of property ownership on the performance of women entrepreneurs; to determine the influence of competition from well established enterprises on the performance of women entrepreneurs; to assess the influence of domestic commitments on the performance of women entrepreneurs in Bungoma south

The study revealed that out of 366 women respondents, 176(48%) and 100(27%) were from a family background that was poor and extremely poor respectively. This shows that push factors are mostly responsible for women entrepreneurships. The study also found that most of the women entrepreneurs were married and that out of 366 respondents, 218(59.6%) and 146(39.9%) operated micro and jua kali enterprises respectively. The study also found that out of 366(100%) only 107 had secondary certificate and out of that, only 4 had university degree with 10 having qualification from other institutions. Out of 366(100%), 334(91%) admitted that academic qualification affected the performance of women entrepreneurs.

Out of 366(100%), 343(94%) had no land with 366(100%) admitting to be affected by lack of property ownership, also all respondents admitted that they were not allowed to inherit property. All respondents admitted to the fact that property/land ownership policies are in favor of men. On



motivational factors behind starting business, the study found that all respondents were influenced by push factors to start business. Out of 366(100%), 216(51%) of the respondents said that social network has strongest benefit to the performance of women entrepreneurs while the remaining respondents said that social network has moderate benefit to the them. It was also found that out of 366(100%), 299(82%) belonged to social networks with only 33(10%) being actively involved in social network activities, it was also found that majority 154(42%) of 299(100%) respondents belonged to community social networks with only 26(7%) belonging to business social network. 67(18%) did not belong to any social network. 343(94%) of women entrepreneurs do not own property, all respondents admitted that lack of property affects the performance of women entrepreneur. Majority of women entrepreneurs strongly agreed with various ways in which domestic chores affect their performance, among them: divided time; divided attention; uncompensated work and fatigue, Majority of women entrepreneurs also strongly agreed with various ways in which reproduction affect their performance, among them: divided time; divided attention; uncompensated work and fatigue

#### **5.4 Conclusion**

From this study it was observed that although there is the possibility of women entrepreneurs operating business enterprises in the same capacity and magnitude as men, traditional roles and practices such as domestic commitments, low levels of education, lack of property ownership, reproduction and lack of opportunity driven motive to start enterprises continues to influence the performance of women entrepreneurs negatively in terms of monthly income from sales, profit margin and types of business enterprise.

## **5.5 Recommendations**

From the findings, the following recommendations were suggested.

1. The government and all stakeholders should establish women's university to enable girl child to get education. Also, civic education should be done on importance of girl education.
2. The government and policy makers should enforce gender equality in terms of property ownership in order to achieve the set millennium development goals. For this to be done, there is need to find ways of reconciling conflicts between customary law and women's human rights in order to enhance women's ability to be productive in entrepreneurship world
3. Women entrepreneurs need to be accepted and supported through social networking so that capacity building is made available in the areas of entrepreneurship. Women should also be supported financially so that they engage in a more opportunity based enterprises
4. Married women entrepreneurs should be given support by their spouse in terms of actual engagement and involvement in running business

## **5.6 Recommendation for further research**

1. Research needs to be done on the influence of patriarchy on the performance of married women entrepreneurs in Kenya.
2. A comparative study between men and women entrepreneurs performance in Kenya should be carried out.

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## **APPENDIX 1: LETTER OF INTRODUCTION TO THE RESPONDENTS**

MULI EMMANUEL KYALO

P.O BOX 1185

BUNGOMA.

Dear respondent,

REF: FILLING OF THE QUESTIONNAIRE

I am a postgraduate student at the University of Nairobi, school of continuing and distance education, currently undertaking a master's degree in project planning and management. You have been identified as a respondent to this questionnaire. Please find the attached questionnaire, which is designed to gather information on the factors that influence the performance of women entrepreneurs in Bungoma south. All answers are confidential and will only be used for academic purposes.

This research will be carried out in partial fulfillment of the requirements for the award of the degree of Masters of Arts in Project Planning and Management in. I will be glad if you fill and return the completed questionnaire at a suitable time.

Thank you.

Yours faithfully,

Muli Emmanuel Kyalo

## SECTION 1: PERSONAL DETAILS

1. Age in years;

i. 18-20..... [ ]

ii. 21-30..... [ ]

iii. 31-40..... [ ]

iv. 41-50..... [ ]

v. Above 50... [ ]

2. Area of residence;

i. Bungoma town [ ]

ii. Bukembe [ ]

iii..Kibabii [ ]

iv. Mayanja [ ]

3. How wealthy are your parents?

i. Extremely wealthy [ ]

ii. Wealthy [ ]

iii. Poor [ ]

V. Extremely poor [ ]

4. What is your marital status?

- i. Married [ ]
- ii. Single [ ]
- iii. Separated [ ]
- iv. Divorced [ ]
- v. Widowed [ ]
- vi. Inherited [ ]

5. Is your business registered?

- i. Yes.....[ ]
- ii. No.....[ ]

6. How many employees do you have

- ? i. None.....[ ] ii. 1-6.....[ ]
- iii. 7-10.....[ ] iv. 11-50.....[ ]
- v. Above 50.....[ ]



**SECTION 2: LEVELS OF EDUCATION( Mark all that applies)**

1. What is your level of education ?

- i. None[ ]
- ii. Primary[ ]
- iii. Secondary[ ]
- iv. Tertiary colleges[ ]
- v. University[ ]

2. Do you have any of the following academic qualification?

- i.Primary Certificate[ ]
- ii. Secondary certificate[ ]
- iii. Degree [ ]
- iv.Masters [ ]
- iv.PhD. [ ]
- v.Other skills.....[ ]

3Does your academic qualifications affect your performance? i.Yes.....[ ]

ii.No.....[ ]

4.How does your academic qualification affect your performance?

- i. Type of business to operate.....[ ]
- ii. Ability to detect and assess business opportunities.....[ ]
- iii.Record keeping skills .....[ ]
- iv.Increasing self confidence.....[ ]
- v.Lower failure risk due to better decision .....[ ]
- vi.making ability and planning.....[ ]
- vii.Provide technical expertise.....[ ]

- viii. Management and leadership skills.....[ ]
- ix. Any other.....[ ]

**SECTION 3: PROPERTY OWNERSHIP POLICIES**

- 1. Do you own any property through buying?
  - i. Yes.....[ ]
  - ii. NO.....[ ]

- 2. Are you allowed to own property through inheritance?
  - i. Yes.....[ ]
  - ii. No.....[ ]

- 3. Does lack of property affect the performance of women entrepreneurs?
  - i. Yes.....[ ]
  - ii. No.....[ ]

3. How does lack of property ownership affect the performance of women entrepreneurs performance?

- i. Lack of collateral for loans.....[ ]
- ii. Over dependence on enterprise for the survival of the family.....[ ]
- iv. Rental expenses.....[ ]
- v. Confidence level.....[ ]
- vi. Any other.....[ ]

5. Who do the customary rules/policies favor in terms of ownership of property?

i. Men..... [ ]

ii. Women..... [ ]

iii. Both.....[ ]

## SECTION 4: COMPETITION FROM WELL ESTABLISHED ENTERPRISES

1. What motivated you to start the business enterprise?

- i. To provide for my family.....[ ]
- ii. There are market for my product.....[ ]
- iii. To have a job.....[ ]
- iv. To be my own boss.....[ ]
- v. To be closer to my family.....[ ]
- vi. To have job security.....[ ]
- vii. To maintain my personal  
Freedom.....[ ]
- viii. To prove that I can do it.....[ ]
- ix. To have a job.....[ ]
- x. was not challenged by my previous work.....[ ]
- xi. Desire for self-achievement..... [ ]
- xii. to take risk and be wealth.....[ ]

2. Do you belong to any social networks?

- i. Yes..... [ ]
- ii. No..... [ ]

3. If yes, which one?

- i. Community..... [ ]
- ii. Welfare..... [ ]
- iii. Political..... [ ]
- iv. Business..... [ ]

v. None.....[ ]

vi. Other.....[ ]

4. Are you actively involved in social network activities

i. Yes.....[ ]

ii. No.....[ ]

5. The following are levels of benefits to members who belong to a network group Rank according to the way they can benefit an enterprise on a scale of 1-5

1 (no benefit), 2 (least benefit), 3 (moderate benefit), 4 (more strong benefit) to 5 (most strong benefit).

i. (no benefit) ..... [ ]

ii. (least benefit).....[ ]

iii. (moderate benefit).....[ ]

iv. (more strong benefit).....[ ]

v. (most strong benefit).....[ ]

6. Below are some of the benefits that an enterprise can achieve from a network group, please select one or more of the benefits you get from social network.

i. Link to a supplier..... [ ]

ii. Link to consumers .....[ ]

iii. Innovative ideas..... [ ]

iv. Ability to raise capital... [ ]

v. Any other.....[ ]

## SECTION 5: DOMESTIC COMMITMENT

1. How much do domestic roles you play affect the performance of your performance ?

i. Very little..... [ ]

ii. A little..... [ ]

iii. Much..... [ ]

iv. Very much..... [ ]

2. Do household chores affect the performance of your enterprise?

i. Yes..... [ ]

ii. No..... [ ]

3. How does household chores affect the performance of your

enterprise? i. Divided time..... [ ]

ii. Divided attention..... [ ]

iii. uncompensated work.... [ ]

iv. Fatigue..... [ ]

v. Any other..... [ ]

4. Does child birth/reproduction affect the performance of your enterprise?

i. Yes [ ]

ii. No [ ]

5.How does child birth/reproduction affect the performance of your enterprise?

- i.Divided time.....[ ]
- ii.Divided attention.....[ ]
- iii.uncompesated work....[ ]
- iv.Fatigue.....[ ]
- v.Any other.....[ ]

**SECTION6: PERFORMANCES OF WOMEN ENTREPRENEURS' ENTERPRISES**

1.What were your total sales in the last month?

- i.0-5000 ii.5000-10000
- iii.10000-15000 iv.15000-20000
- v.20000-25000 vi.25000-30000
- vii.30000-35000
- viii.35000-40000
- ix.40000-45000
- x 450000-50000
- >50000

2. Approximately how much profit do you make in a month?

i. 1000-4000

ii. 4000-7000

iii. 7000-10000

iv. 10000-13000

v. 16000-19000

vi. 19000-22000

***In question 3, please use no of employees and registration of business as shown below to determine the type of business enterprise.***

0-6	Micro scale enterprise
7-10	Small enterprises
11-50	Medium enterprise
>50	Large scale enterprise
Unregistered/informal	Jua Kali enterprise

3. What is the type of your business?

Micro scale enterprise.....[ ]

Small enterprises.....[ ]

Medium enterprise.....[ ]

Large scale enterprise.....[ ]

Jua Kali enterprise.....[ ]



## APPENDIX 2: KREJCIE AND MORGAN TABLE

### DETERMINING SAMPLE SIZE FOR RESEARCH ACTIVITIES

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	140	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370

150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	382	75000
210	136	1100	285	1000000	384

**APPENDIX 3: CLASSIFICATION OF BUSINESSES IN KENYA: ILO, (2007)**

CLASSIFICATION	NUMBER
Micro scale enterprises	6 and less
Small enterprises	7 to 10
Medium enterprises	11 to 50
Large scale enterprises	50 and above
Jua kali	Informal enterprises/Not registered

