FACTORS AFFECTING THE PERFORMANCE OF WOMEN SMALL AND MEDIUM ENTERPRISES IN MOMBASA CENTRAL BUSINESS DISTRICT, KENYA

BY

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2014
DECLARATION

This research project report is my original work and has not been copied or submitted for an award of a degree in any university.

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REGISTRATION NUMBER L50/82201/2012

This research project report has been submitted for an examination with my approval as University Supervisor.

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DEDICATION
This research project report is dedicated to my dear parents Patrick Wambua Muiu and Grace Mukonyo for their encouragement, support and prayers throughout my studies. I would not have made it this far without them and words alone cannot express my gratitude.
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### ABBREVIATIONS AND ACRONYMS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tr>
<td>SMEs</td>
<td>Small and Medium Enterprises</td>
</tr>
<tr>
<td>KWFT</td>
<td>Kenya Women Finance Trust</td>
</tr>
<tr>
<td>MDGs</td>
<td>Millennium Development goals</td>
</tr>
<tr>
<td>IFC</td>
<td>International Finance Cooperation</td>
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<tr>
<td>IMF</td>
<td>International Monetary Fund</td>
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<tr>
<td>KPA</td>
<td>Kenya Ports Authority</td>
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<tr>
<td>NGOs</td>
<td>Non Governmental Organizations</td>
</tr>
<tr>
<td>CBD</td>
<td>Central Business District</td>
</tr>
<tr>
<td>KPA</td>
<td>Kenya Ports Authority</td>
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<tr>
<td>SWOT</td>
<td>Strengths Weaknesses Opportunities and Threats</td>
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ABSTRACT

The purpose of this study is to explore factors that undermine the performance of women small and medium enterprises in Mombasa central business district which is in Mombasa County. Financial institutions like IFC bank, Equity bank, and KWFT among other financial Institutions have come out with schemes to grow women in their business enterprises. This has relatively created business climate for business women leading to ownership of a multimillion enterprises. However, amidst of all these financiers and good climate to conduct business, the small and medium enterprises projects are seen collapsing or deserted completely and yet people still need the services provided by these projects. The stalled projects include halfway built real estates, poorly managed schools, poorly equipped shops, broken water pipes, to mention just a few. Factors undermining performance of women small and medium enterprises have been blamed for stagnation of most of the entrepreneurial projects. In this study, ‘factors’ undermining women small and medium will have both negative and positive impact. Negative in such a way that if not well addressed, the project will be a forgone case. Alternatively, the factors can as well act as an opportunity for these entrepreneurs. If well tackled, sustainability of small and medium enterprises’ projects would lead to economical and social development. The study proposes to determine the factors that undermine performance of women small and medium enterprises in Mombasa central business district. In particular, the study will explore how leadership, availability of resources, cultural practices and training will influence the success of these small and medium enterprises. Three data collection methods will be employed in the study, namely the questionnaires, interviews and observation methods. The target population consists of members chosen through simple random sampling technique from various women small and medium enterprises’ projects in the Mombasa central business district, Kenya, who have the experience on manning business enterprises. Random sampling technique will be employed to capture the in-depth information required for the study. Questionnaires, Interview guides and Focused Group Discussions are to be administered to get information from target population.
CHAPTER ONE
INTRODUCTION

1.1 Background of the study
It is realized globally that solving factors facing the performance of women small and medium enterprises is the key to any development process of any nation and that women form the bases of success in economic project in this case small and medium enterprises. The great success of small and medium sized enterprises will largely depend on appreciating and mentoring majority of human resources in the developing world: ‘women’. The success of women small and medium enterprises’ projects is key to the nation as if they succeed, the nation succeeds. In this study, ‘factors affecting the performance’ of women small and medium enterprises involves two related concepts: women’s right to expect returns and services from the project, on the one hand, and on the other, the women’s responsibility to the project so as to ensure contribution to growth of nation’s economy. The structure and goals of the business itself, and the performance of its management will define the success of the business, particularly the ability to make rational decisions about operations (Bridge et al., 1998).

In their development policies, many countries have stressed the need to encourage women to participate and establish their own businesses, a factor which will eliminate poverty in the society as women clearly outnumber men. Ownership, passion and support of women small and medium enterprises will lead to their projects’ success. The rationale for this lies in the acknowledgement that society cannot prosper without full co-operation and support of its women in running of the development projects. Entrepreneurial factors like management experience, family history, functional skills, and relevant business sector knowledge will be key for the success of women small and medium enterprises (Storey, 1994).

To overcome the factors affecting the performance of women small and medium enterprises, women must be allowed to take initiative and deliberations so that they are able to exert effective control of their development projects. Therefore creating an enabling climate to small and medium enterprises in development projects involves effective coordination of local activities and involving all stakeholders to enable women help themselves to achieve certain objectives to
bring about success. Successful women small and medium entrepreneurs identify good business climate as key in achieving one of the Millennium Development Goals (MDGs) that is eradication of extreme poverty and hunger, Modebe & Ubajaka, (2012)

Supporting entrepreneurial potential of Women has not yet been fully exploited (Antoni, 2010). If well supported, whether by internal factors (eg capital and human resources), or by external factors for example government support, women small and medium enterprises will be seen to thrive and position themselves to mentor other women who have interest in venturing to small and medium enterprises projects. Other scholars have also emphasized the need of ownership of development projects by communities. More specifically in Mombasa central business district , women need to up their game and own successful small and medium enterprises project as it’s through their effort that they can expand their businesses leading to expansion of the Coastal economy hence a major boost in tourism, trade and Industry.

Women need to work on their projects as their own, and also involve the beneficiaries. Unless local people assume ownership, development projects are meaningless (Jeffrey, 2008). He is echoed by Katheline, (2001) who adds that “It is important to put the ownership of the project in the hands of the beneficiaries who can then use these new skills to address other needs.” This means that cooperation by both women entrepreneurs and their consumers is very important for small and medium enterprises projects’ success.

Although there are efforts on research, documentations and reports on counteracting factors undermining performance of women small and medium enterprises, coming up with the tangible solution forms my basis of research as we cannot claim to grow in entrepreneurial skills specifically in women if we leave them lagging behind both in skills and capital and this calls for growth and planning strategies Jennifer, (2013). Several collapsed small and medium enterprises projects are all over the city calling for an immediate solution if we need sustainability in small and medium enterprises projects belonging to the women. Solving the challenges facing these projects, is an area critical for further investigation because white elephant projects are all over the country, some of which have been funded by the World Bank and IFC and now they are at the edge of collapsing. This is as a result of women not taking seriously the projects that were meant to be very beneficial to them and the society as whole may be because the vision bearers left, although they still need them. In Kenya, we have regional imbalance in terms of small and
medium enterprises distribution as they tend to be more established in key cities like Nairobi, Mombasa and Kisumu

Because of lack of ownership, patience and passion, people do not do that well in projects because they were planted for them from external sources. ‘People do not, it seems take control of what is given to them in the same way as they do of things they have to pay for themselves, at least in part’ (Jared, 2000). This emphasizes the need that women need to be educated on the importance of owning small and medium enterprises and the skills required for successful projects from the conception of the project to its maturity if success is to be embraced in developing world.

Yet other studies show that most projects have kept on waiting for external sources to provide for them the benefits. This highly encourages dependency syndrome which affects success of projects as put by the words of Matuella, (2011) who said that ‘give a man a fish, feed him for a day; teach a man to fish, feed him for a lifetime’. Despite accountability, ownership and support from the other stakeholders being the only viable way to enhance success of small and medium enterprises, it remains a major challenge in Mombasa central business district and across the country.

Globally, success of small and medium enterprises projects still is a challenge. Large projects like Kariba dam is on the verge of collapse as it has developed ‘serious structural weaknesses’ according to Zambian watchdog newspaper, 2014. The walls of the dam are developing cracks and therefore the World Bank and IFC need to move with speed to save the situation. The possible collapse of the dam would pose a threat to power supply not only in Zimbabwe and Zambia but in the whole region. According to a survey conducted by World Bank’s private arm and the International Finance Corporation, they have found that only half of its Africa projects succeed. The major contributing factor for collapse of these projects is lack of required skills, unfriendly business environment and the passion to drive the projects to the next level. Some projects are funded through loans, but the sometimes due to poor feasibility studies, they end up collapsing

Incomplete projects include real estates, halfway built hospitals and schools, broken water pipes to mention but a few of the indicators of unresolved barring blocks in women small and medium enterprises. It is now necessary to examine in-depth the challenges that cause or influence
negatively small and medium enterprises owned by women. The challenges are within control and if well tackled, greater opportunities are ahead for these entrepreneurs and the society at large. Other factors that may influence project ownership by communities will also be examined.

1.2 Statement of the Problem
The research on the factors undermining performance of women small and medium enterprises is extensive. However, the results are far from being conclusive and this is evidenced on the slow pace of growth on women small and medium enterprises. This is partially due to poor implementation of theoretical grounding as well as differences in the unit analysis, growth indicators and research time frame. Consequently, Davidson & Wiklund (1999) correctly point out that the knowledge on the performance of women small and medium enterprises is still scattered and limited despite an extensive research.

A large number of empirical studies have not given a very high yield of generalizable knowledge, Davidson et al, (2006). Although the environmental factors play an important role in the small business growth and development, other factors should not be neglected either. Significant potential for small and medium enterprises growth is located internally within the firm. Human capital and intentions for growth, culture and sources of funding are key factors affecting the performance of small and medium enterprises. It is well recognized that most of the new small and medium enterprises die young. However, various studies uphold that those new small and medium enterprises that survive and achieve a fast growing stage have significant effects in the economy (Birch, 1979; Storey, 1994; Delmer 1997) and that fast growth is an indicator of the small and medium enterprises overall success (Fischer & Reuber, 2003). Hence there has been an interest in the determinants of growth within small and medium enterprises, especially with regards to fast growing firms (Gilbert et al, 2006)

Mead, (1998) observes that the health of the economy as a whole has a strong relationship with the health and nature of small and medium enterprises. When the state of the Micro economy is less favorable, by contrast, the opportunities for profitable employment expansion in small and medium enterprises are limited. And since they are small enterprises, a small mistake could lead to a sure death of the business lacking for an opportunity to learn from its past mistakes. The study will seek to find out the factors influencing the success of women small and medium enterprises so as to understand why they fail and the measures that can be put in place to ensure
their success. The government has very good policies on the growth of women enterprises in paper and what is now remaining is to implement these policies already in place.

1.3 Purpose of the Study
The study sought to determine the factors undermining performance of women small and medium entrepreneurs in Mombasa central business district

1.4 Objectives of the Study
The study focused on achieving the following objectives:

1. To analyze the effect of cultural practices on the performance of women small and medium entrepreneurs in Mombasa central business district

2. To establish the effect of source funding on the performance of women small and medium entrepreneurs in Mombasa central business district

3. To determine the effect of entrepreneurial training on the women small and medium entrepreneurs in Mombasa central business district

1.5 Research questions
The study attempted to answer the following questions:

1. To what extend do cultural practices have on the performance of women small and medium entrepreneurs in Mombasa central business district?

2. How does source of funding affect the performance of women small and medium entrepreneurs in Mombasa central business district?

3. To what extend does entrepreneurial training have on the performance of women small and medium entrepreneurs in Mombasa central business district?
1.6 Research hypothesis

Hypothesis 1

\( H_0 \): Cultural practices have got no significant influence on the performance of women small and medium enterprises

\( H_1 \): Cultural practices have got significant influence on the performance of women small and medium enterprises

Hypothesis 2

\( H_0 \): Sources of funding do not form strong basis on the performance of women small and medium enterprises

\( H_1 \): Sources of funding form strong basis on the performance of women small and medium enterprises

Hypothesis 3

\( H_0 \): Entrepreneurial training does not contribute to better performance of women small and medium enterprises

\( H_1 \): Entrepreneurial training contributes better performance of women small and medium enterprises
1.7 Justification of the Study

Mombasa central business district was chosen because despite its strategic position in business, men have dominated the market. Its proximity to Kenya Ports Authority (KPA) and the presence of several financial Institutions make the city the central hub of Mombasa County in business activities. The Kenyan port is the gateway of East and Central Africa and women would have been expected to fight for business territory just as the men are doing. Kenya Women Finance Trust (KWFT) and Equity Bank among other banks have special loans to women, though still at high interest rates, an open opportunity for the women small medium-sized enterprises. Despite the availability of all these open opportunities, women’s success in small and medium enterprises is not that highly felt. Failure to address the barriers has seen the small and medium enterprises dreams of many women not coming in to fulfillment. According to Sara Hlupekile Longwe framework, (1990), men and women do not have the same access or control over benefits accruing from them.

The factors affecting the performance of women small and medium enterprises like high interest rates, lack of collateral, Islamic religious practices, lack of information on loan qualification criteria, and women being asked for additional spouse’s documents attention hence making me go deeper to address these factors. Although the challenges have been addressed and emphasized by the authors from around the globe, the implementation which is very important has faced many barriers. Authors have addressed the importance on tackling the challenges as they come. Kenya as a nation is trying to solve the challenges though mostly on paper.

The government has tried to avail business funds to women to conduct business but at decimal. In Kenya over sixty percent of small businesses are estimated to fail each year (Kenya Bureau of statistics, 2007). Not much seems to have been achieved judging by the performance of the informal sector. A good example is in Uwezo fund, a fund launched on September 2013, which could specifically focus on growing women small medium-sized enterprises only, but that was not to be as we have as well quite a number of unemployed youth in the country demanding a share of the funds hence women left with little to manage their businesses.

Although participation and ownership of development projects have been addressed and emphasized by authors from developed countries like (Anjan, 2007) and some from the
developing countries, there is inadequate documentation on the same. “Therefore, ownership accountability and support over the resources becomes most important as all these gives entitlement over returns and determines how these are allocated and used (Cernea, 2007). Although NGOs and government have put effort on funding development projects, offering trainings on managing and sustaining of projects will provide guidelines in manning the small and medium enterprises.

1.8 Significance of the study

It was hoped that the study would be of great use to the County Government of Mombasa as the said government will use the study to develop policies and strategies that will be of great use in ensuring success of already established women small and medium enterprises and new ones to come. The City is known as a tourist destination centre and the gateway to East and Central Africa and therefore expected to take these advantage s to grow women small and medium enterprises.

It was the researcher’s believe that the Kenyan government would use the report through the Ministry of Gender and Social services in developing policies for effective disbursement and use of funds to women small and medium enterprises.

Non Governmental Organizations (NGOS) and other development partners like International Monetary Fund (IMF) and World Bank will find the report useful.

1.9 Limitations of the study.

Some of the limitations of the study were:

*Financial constraints:* The research required good amount of money to ensure that all logistical issues are taken care of; such as provision of stationery in terms of questionnaires. Those who collected data needed to be paid allowances for their work. The researcher therefore ended up using large sum of money.

*Time limitations:* Some of the questions asked required a lot of explanations because of their sensitivity. This therefore meant that lengthy discussions were made which spent a lot of time in responding to the questions set and as a result, the time taken to collect the data exceed the exact time allocated for data collection. The questionnaires were taken to the respondents earlier so
that they can take their time before they could respond to it. For those who were interviewed directly, there was need for enough time to create a good rapport with the respondent for ease response.

1.10 Delimitation of the Study
This study covered Mombasa central business district, Kenya. It focused on women small and medium entrepreneurs in the central business district. The strategic position of the city is expected to have encouraged women to venture into entrepreneurial world. The study was delimited to use of sampling, questioners, interviews, and observation schedule on women small and medium entrepreneurs

1.11 Assumptions of the study
The study was built on the following assumptions;

The respondents would be truthful in responding to the questions.
The number of questionnaires (the sample size that will be chosen) would be adequate to help in drawing valid conclusion

1.12 Definitions of Significant Terms

Small and medium enterprises; Business enterprises with less than 20 people

Sources of funding; A sum of money or other resources set aside for a specific purpose

Performance
Overall activities and operations performed by women small and medium entrepreneurs in strengthening their business activities

Culture:
Culture is a collective programming of the mind that distinguishes the members of one group or category of people from another
Training
It is the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies

Religion

Management
The process of dealing with or controlling things or people

1.13 Organization of the study
The research proposal was organized in three chapters excluding the preliminary pages which contain the title, declaration, dedication, abstract, acknowledgements, and table of contents, list of figures, and list of tables, abbreviations and acronyms. It also contains the references, letter of transmittal and the questionnaires at the end of it.

Chapter one contains the background of performance of women small and medium enterprises in Mombasa central business district, Kenya highlighting the fragility of the global perspective and the extent of their success. Within the chapter, an overview of global small and medium enterprises which narrows down to performance of small and medium enterprises in Mombasa central business district is looked at.

Chapter two contains the various schools of thoughts in a desktop review of both theoretical and empirical literature on overall factors undermining the performance of women small and medium enterprises. A conceptual framework outlining all the various independent variables and their indicators in a relation with the dependent variable, the interceding and moderating variables is also included at the end of the chapter.

Chapter three contains the research design, target population, sampling procedures and sample size, methods of data collection, data validity, data reliability, data analysis techniques, ethical considerations and operational definition of variables.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The chapter reviews the work done by other scholars on challenges facing women small and medium enterprises projects both globally and locally; background of women small and medium enterprises projects; explanation of variables; theories upon which the study is premised and the conceptual framework has also been included. Small and medium enterprises projects form one of the largest pillars of economy growth in any nation. They account for about 90 percent of businesses and more than 50 percent of employment worldwide. Without growing women small and medium entrepreneurs, economic development in any nation will lag behind as women play a key role in growth of our economy as well as outnumbering men. Female run enterprises are steadily growing all over the world including the rural areas contributing to creation of employment, household income and growth of national incomes. The growth is attributed to improved management systems (Catherine, 2004)

Small and medium enterprises projects owned by women have developed from humble beginnings. Men are always favored over women in terms of getting education and also gaining access to resources. Slowly, women have grown to manage their own businesses, though their entry into working life can present an enormous challenge. It is often gradual, incremental and not without great personal sacrifice (Probert, 2006; Charlesworth et. al., 2002). A small number of men are also breaking from traditional full-time career responsibilities to participate in other avenues of their lives. However, male work and family participation patterns remain far more stable and simple than those for women. Passion and health business climate have also created way for women businesses, though still much needs to be done. Women have become critical stakeholders that have an important role to play in the growth of the economy of any nation. This study focuses on factors affecting the performance of women small and medium enterprises in Mombasa central business district.
2.2 Understanding cultural practices on women small and medium enterprises.
The first entrepreneurial challenge women entrepreneurs face is that of cultural value or tradition. This challenge originates from the cultural value that entails that the man/husband is the breadwinner of the house. A woman exhibiting her entrepreneurial skills is presumed to want to take over the leadership role of her husband. This challenge also surfaces in families where the husband is an entrepreneur. The male child is usually groomed on running the family business and carrying on with the business after the demise of the father. On the other hand, the female child is usually left out of the entrepreneurial grooming process but more engaged in taking care of the household chores. Although cultural barriers may have a negative impact on some women’s choice to venture to business (Barley, 1989), a higher number of women may decide to start small and medium enterprises because of the barriers they encounter in paid employment (Brush, 1992)

The establishment of an active small and medium enterprises sector and the effective utilization of quality business information has been identified as crucial in attaining long-term and sustainable economic growth for developed and developing countries, alike (Corps, 2005). Small and medium enterprises success is critical in poverty alleviation, economic development and development of more pluralist societies.

The number of the small and medium enterprises is on increase trend and it is for this reason that we are noticing decrease in dependency rate among women, though at a low pace than expected. Personal characteristics of the business owner interacting with managerial defects produce weaknesses in the firm (Berry, 1983). According to him, entrepreneur’s personal attributes and shortcomings had a significant impact on the performance of the business. Entrepreneurial business is surrounded by many societal factors such as cultural, economic, political and social forces. These factors can act as a threat or an opportunity in business. Individual personalities and behaviors, firms political systems, economic conditions and social traditions are all intertwined with national culture (Berger, 1991)
2.2.1 Impact of marital status on women small and medium enterprises

Women tend to have more ties to women than to men (Popielarz, 1999). Women’s network is mainly related to family links and may prove to be an obstacle to business activities. This phenomenon could be a disadvantage in the overall business community for contacting women entrepreneurs, gathering information and other resources related to them. Limited women participation in the labor force is attributed to social norms where married women participation is less than single or widowed women. Married women have the least participation in labor force Divorced women participation in the labor force is almost three times of that of married women, meaning single/divorced women will always have an upper hand in success of small and medium enterprises projects as compared to married ones.

Opportunities are raising different sectors including agriculture, textile, transportation, and information and technology (Martin, 2010). According to a study, “The Role of Cultural Values in Understanding the Challenges Faced by Female Small and medium Entrepreneurs,” it presents that there is a positive correlation between increased gross domestic product [GDP] and entrepreneurial activity of the women. This means that if the GDP of any nation is to improve, then married women need support as they perform their marital duties as well as entrepreneurial ones.

Women who choose to pursue entrepreneurship find themselves in a flexible position to excel in those career options that prove favorable for their married life style and children (Wilmerding, 2006), but this choice often leads to conflict. Fitting business with family obligation is often “a difficult position for most women especially those with children” (Wilmerding, 2006). While striving to get success in fulfilling the work and family demands, women tend to work too hard and often make difficult choices, even at the cost of their health only to satisfy their customers and keep their families happy (Holmes, 2007). Jacobs & Gerson (2004) suggest that psychological consequences of combined tensions of work and family primarily fall on women that result in negative consequences. Work and family management provides ample opportunities for women to develop and grow their interests since participation in both spheres of life enriches their entrepreneurial skills. (Fels, 2004)
2.2.2 Effects of domestic chores in women small and medium enterprises

Increased participation in the labor force is posing a number of challenges. Saddled with household chores and domestic responsibilities, women performance in their small and medium entrepreneurs businesses is negatively affected. Among other challenges, managing work and family responsibilities is one of the most significant challenges women face (Frone Rusell, & Cooper, 1992; Guendouzi, 2006; Noor, 2006; Shelton 2004; Welter, 2004). In an effort to increase work life balance, women have started entering into self employment to gain more flexibility and control over their work and personal lives (Baber & Monaghan, 1998; Machung, 1989; Ward, 2007).

Work-life balance is a challenge that not only women entrepreneurs face but also affect women in the corporate sector. Women naturally are the backbone of the family; they lay the building block on which the family foundation is built. So often times, women entrepreneurs usually find themselves torn between commitment to the family and business/career. Women have to take care of the household grocery shopping, meal preparation, laundry, cleaning, taking care of children and husbands, yet the world is waiting to see their success in the business arena. Balancing work and family is often more difficult for women than men because of the disproportionate burden of family responsibilities (Bird, 2006).

It is not possible to balance work and family more so in our patriarchal society where women are expected to share the large responsibility of family care. Family and work are largely shaped by stereotypical gender roles (Gutek, et al., 1991) due to the traditionally held belief that men are breadwinners and women mere housewives. This shows that the social construction of gender makes motherhood less negotiable as copared to fatherhood (Gronlund, 2007). In most African cultures, girls grow up being nurtured on how to be good mothers and performing home duties perfectly to the detriment of entrepreneurial culture.

For those women who tend to earn by working along with family responsibilities, researchers suggest that entrepreneurship is a viable option that helps them gain flexibility and control between work and family. Women are more likely to start their own business for achieving work life balance compared to men (Brush at al., 2006). Women more often than men cite the desire
for flexibility as a main motivation behind starting a business, suggests. Number of researchers asserts that majority of the women embarking into self-employment go for the reason to develop more flexible schedules that provide them opportunity to balance work and family demands (Boden, 1996; Lombard, 2001) and allows them to work from home to reduce the burden of finding childcare (Boden, 1996). Males get motivated to become entrepreneurs to seek high financial gains; women prefer flexibility in career (DeMartino & Barbato, 2003).

### 2.2.3 Effect of religion on the performance of the small and medium enterprises

Culture is a product of religion and religion is the foundation of our beliefs. Some religious practices are detrimental to entrepreneurial growth and this slows down the business. Some verses in the Bible and even Quran have been misconceived. That women should be submissive to their husbands doesn’t mean that they should not own a business enterprise nor inherit their parents’ property. Many families both in Christian and Muslim world have always preferred their son(s) to run their businesses and ignored their daughters and this has sidelined women in entrepreneurial world. The extent of religious diversity and competition are thought to depend on how the government regulates the market for religion. The existence of an established state church is viewed as one source of a low degree of religious pluralism and, therefore, of low participation in organized religion. It has been argued that religion is a source of compensation for persons suffering from economic or social deprivation (Demerath, 1965; Glock & Stark, 1965; Glock, Ringer & Babbie, 1967; Niebuhr, 1929; Pope 1942; Troeltsch, 1931).

Quite a number of times, girls have been trained how to play a role of a wife where you find some of them are schooling yet they are married or have been ‘booked’ for marriage. This has negatively affected women and a lot of training is needed to save these young girls. In a way, the government has failed to play its part of improving the ability of female entrepreneurs and also protecting young girls from early marriages, and this has left out many potential women entrepreneurs out. Religion should not be misconceived as not entrepreneurially accommodating, as small and medium enterprises tend to operate in a niche market which large firms can not economically enter due to unattractive return on investment. Perhaps, as a result of the association with entrepreneurial activity and innovation, small and medium enterprises serve an important “seedbed” role for the growth of new industries and the establishment of future large companies (Howard, 1997).
A different perspective, represented by Sacerdote & Glaeser (2001) and Putnam (2000), argues that houses of worship are important as civic organizations. That is, the networks and interactions fostered by churches are important as elements of social capital, where they teach on entrepreneurial culture. In this case, we find that, for given religious beliefs, church attendance would have a separate, positive effect on economic performance. Church attendance would also gauge the importance of organized religion in society which preaches on economic growth, and organized religion may have economic effects that go beyond the consumption of resources, negative for growth or promotion of beliefs, which we hold constant. For example, organized religion might influence laws and regulations that affect economic incentives. Adverse examples would be restrictions on credit and insurance markets and more general discouragement of the profit motive. These channels provide additional reasons why church attendance might show up as a negative influence on economic growth, when we hold fixed religious beliefs.

2.3 Entrepreneurial training as a factor of performance
Adequate skills are very important for the growth of businesses. The informal sectors like juakali sector have proved that it can boost economic growth in the country. In the sector, practical skills are being demanded and quite a big number of women are not having these skills and this has seen many of their businesses collapsing. Professional training is very important in entrepreneurial world otherwise the projects will end up collapsing. Studies have shown that women have higher labor burden as opposed to men (Dejene, 2006), a big limitation to access of professional skill required in business world. Family and community responsibilities take a lot of women’s time that could be applied for improving their income generating efforts. Their responsibility for child care limits their mobility and obliges them to generate income in less conducive environment for business. Although statistical data are not available on the share of children attending early childhood education, there is greater shortage of affordable child care and preschool programs even in urban areas in many parts of Africa. Women’s responsibilities for child care are often cited as reasons for women’s low participation in skills training and literacy programs, which are crucial for building business management skills of female.
2.3.1 Professional training as a factor in small and medium enterprises

Today’s small and medium entrepreneurs require a comprehensive stock of knowledge and skills that are related to their type of business and adaptable for change of their local and international environment. Financial education is a key instrument to improve women’s overall financial and economic empowerment. Because of this, various countries at different income levels have acknowledged the need to address financial literacy among women. In developing countries, young women and girls face various challenges from the young age. They need to be prepared through education in meeting life event activities such as marriage and births to cope with emergencies and take advantage of opportunities when they present themselves (Amin et al, 2010)

Continuous improvement and innovation are paramount to business success. Inefficient business processes are expensive as they can bring a business down, limiting ability to compete against more competitive innovators. Men are often privileged to more sources of information by virtue of their network and their position in the society. They stay longer in employment and have vast life experience, while women are often not well connected to business networks through which information can be tapped and shared hence a big challenge to their success in entrepreneurial world. Lack of government research and development policy represents a formal barrier to small and medium enterprises’ innovation among women. The existence of a sizeable and thriving underground economy acts as an informal barrier that impacts negatively upon investment in, and increases the cost of innovation in women small and medium enterprises. Skills shortages emerge as significant variables to affect the innovation decisions of women small and medium enterprises. (Demirbas & Matlay, 2011)
2.3.2 **Level of management skills as a determinant of performance of women Small and medium entrepreneurs**

Management ability is one of the most influential factors in the successful growth of new ventures (Park & Bae, 2004). The ability to manage can be achieved through experience or training both on the job and in the classroom. Lack of access to training and advisory services is one of the main reasons often used to explain underperformance of women small and medium entrepreneur (Brown et al., 2002; Brush & Hisrich, 1999. These sediments are echoed by Heilbrunn, (2004) who points out that most women owned businesses show slow or no growth due to lack of business and managerial skills. Acquisition of managerial skill and training is very essential to the success of any business enterprise. It is considered as one of the building block for successful entrepreneurial venture (Brush et al, 2009). Most women fail to grow their business due to lack of managerial skills and they seldom operate their business and treat it as family affairs. Perhaps this is rooted from their motivational inspiration for starting the venture to just generate income for the sustenance of the family need.

Through training and capacity building in both entrepreneurial characteristics and business structures, an entrepreneur can develop entrepreneurial competences. Bridge et al. (1998) describe the importance of technical and management skills in adapting to and coping with changing environments, and identify such learned skills as key determining factors for growth (Gorman et al.,1997) acknowledge that the Learning needs of entrepreneurs vary at different stages of development and in different cultural settings; their ‘underlying assumption for using audience segmentation being that educational objectives, subject matter and pedagogical approach might be expected to vary depending on the nature of the target audience’. Guided preparation in entrepreneurship, unless it is of a sort appropriate to the growth stage of a new venture, can even be counterproductive.

Gender too has an impact upon the nature of entrepreneurial education (Singh & Vinnicombe, 2003). Women need training to get the same business skills as men do as we are all leaving in a very competitive world, a world with scarce resources to all people, and where everyone is fighting for a share. The higher the entrepreneurial skills the women small and medium entrepreneurs have, the higher the success of these projects. Educational system for secondary, vocational and after schools program should be revamp to match between the skills required for
the small and medium enterprises and job seekers. The educational foundations acquired during schooling will prepare the job seekers for training during employment. Therefore, women small and medium entrepreneurs should make full use of the training programs and the special schemes provided by the Ministry of Trade and Industry for its employees to enhance their skills and knowledge.

2.4 Understanding Sources of funding as a factor of performance
Capital is one of the factors of production and without it, no business enterprise will succeed. There are various financial challenges that face small enterprises i.e. high cost of credit, high bank charges, high ledger fees, poor family background, and a lot of bureaucracies in accessing a loan facility. Access to finance and credit facilities hugely affect the growth of women owned small and medium businesses within Mombasa central business district. Insufficient capital has led to collapse of many business projects. World Bank studies argue that women are discriminated in formal and informal credit markets (Morrison et. al. 2007). A study on access to finance in Kenya and Uganda shows that access to formal financial institutions was strongly associated with government employment, education and gender.

2.4.1 Access of credit from financial institution
Lack of credit is almost universally indicated as one of the key barriers for women small and medium enterprises. This affects technology choice by limiting the number of alternatives the number of alternatives that can be considered. Many women small and medium enterprises may use inappropriate technology because it is the only one they can afford. In some cases even when credit is unavailable, these women may lack freedom of choice as the lending conditions may force the purchase of heavy immovable equipment that can serve as collateral for the loan. Lack of access to long term credit for women enterprises forces them to rely on high cost short term finance. According to a UN report nearly 75 percent of the world's women cannot get formal bank loans because they lack permanent employment and title deeds to land or housing that they can offer as security, or because the laws of their countries classify them as minors i.e. not eligible to make legal transactions (World Bank, 2007)

Financial constraints remain one of the major challenges facing women small and medium entrepreneurs in Kenya (Wanjohi & Mugure 2008). High interest rates on loans, low interest
rates on deposits and collateral demanded by financial institutions only serve as a stumbling block for women entrepreneurs to expand their business projects. Women suffer most in terms of accessing money for either start up or growing their business unlike their men counterpart. As such, it becomes a serious barrier or impediment to their business progress. Most of them have little in term of possessing collaterals, asset or even business track record in their entrepreneurial activity to help them to successfully secure money for their business. They actually face with more difficult challenge when the business succeeds and the need for additional capital become larger without corresponding opportunity to sources of finance or even any incentive that will help them to transit from micro to typical full fledge small business.

2.4.2 Family funds effect in women small and medium enterprises

Women are important stakeholders in resource management policies although inadequate access to finance has limited their ability to participate in policy and decision making even when they are not formally excluded (Gupte, 2004). When women take ownership of their small and medium enterprise projects, the chances of their success are much greater though finances become an issue when it becomes limited. However, despite their importance in small and medium enterprise projects, research finds that women may be left out even in participatory policies more so if they come from poor families. Women who are supported financially to start their business do well than those who are not. The mentors will provide advice and support them on the start up of business enterprises, running and growth of their enterprises in the early phases of their life. Only established families with strong history of persistent profitability will be able to offer strong business mentorship to the upcoming women small and medium enterprises as compared to those coming from economically struggling families.

It is also argued by Rouse & Jayawarna (2006) that it seems likely that people whose family and communities have lower earning power will be less able to access informal source of support. This support can be in term of finance or in any form that could be helpful to the entrepreneurs in need. In most instances women have the fear to confront banks or any institution for external finances as such institutions discourage borrowers. The cost for external finance could be higher compared to internal finance such as family contributions hence many women small and medium entrepreneurs prefer to finance their businesses internally. Usually those considered as
disadvantaged have limited available sources of internal finance, as such the ability for them to finance further businesses expansion is not tenable. Since family funding act as their last resort, they will continue to utilize it until their investments grow up (Magri, 2009) or the business will continue to stagnate. This is because most financial institutions especially the banks see micro business or any form of business run by the ‘disadvantaged’ group like women as unsecured.

2.4.3 Effect of personal savings in women small and medium enterprises

Raising capital is the primary barrier that women face since age. Personal savings, personal credit lines, personal credit cards and personal loans are crucial for business entrepreneurs. This has tremendous implications for entrepreneurs who have very limited or no personal assets. In particular, young women entrepreneurs typically do not have access to this form of financing as a result of not owning any assets and having a limited credit history hence barring them from starting up business enterprises. Additionally, many enter their business careers with sizeable loan debts that would further restrict their ability to access personal credit for a business venture. The challenges faced by these women have sharpened them hence making them more proactive by seeing the opportunity in the challenges they face (Vaessen & Keeble, 1995).

Many small and medium enterprises owned by women, might not be able to access this type of financing if they have limited personal credit histories and either no personal assets or in the case of many, joint owned assets with a spouse. These individuals may not secure assets physically located on a reserve as collateral for loans and credit lines, thereby restricting access to these financial instruments. When these women start up businesses with their own savings, they feel a sense of ownership and responsibility and would like to generate more income from such. When they participate in their own system development process, they are more likely to feel a sense of ownership in the results and support for the system (Garry, 2009). There will be hence a sense of responsibility and accountability on their side if success is to be part and parcel of their businesses.

Most firms in remote rural areas have less active savings due to poor living conditions. The problem has been worsened by lower awareness and usage of external business advice (Keeble, 1993). The challenges women face when growing up deprives them of any idea on the importance of saving, hence weakening foundation of starting and running up of business
enterprises. Women who start business with small savings or from family source tend to experience difficulties as the business grows. The expectation and demand for increase for money goes beyond personal savings or family contributions. Although men may find themselves in similar situation, women suffer most because of the limited connection, network and the necessary exposure to various institutional arrangements.

Women are often considered as disadvantaged when compared to male counterparts given their nature. One of the suggestions made by Fraser, (2004) is that poor access to private external finance relates to the demand side problem, in particular the lack of information about the available source rather than lack of available credit. Information asymmetry is mostly the contributing factor that effects the decision of financing institutions in processing applications not only for women but generally for all small and medium entrepreneurs. Inadequate saving will always act as a barrier to women small and medium entrepreneurs hence expansion of their businesses will be affected negatively
2.5 Conceptual Frame Work

Figure 2.1 below.

**Independent variables**

- Cultural practices
  - Domestic chores
  - Marital status
  - Religion

- Entrepreneurial training
  - Professional training
  - Level of education

- Capital/source of funding
  - Financial institutions
  - Family funds
  - Personal savings

**Moderating Variables**

- Management skills
- Knowledge of markets

**Dependent variable**

- Performance of women
  
Small and medium enterprises
Growth of business enterprises is not a smooth process, but rather a complex process, where growth is neither linear nor dependent on a limited number of factors (Deakins, 1996). According to Charles & Lewis (1983), any firm or enterprise will go through a complete cycle of growth stages. Challenges as well as opportunities will arise, calling for application of SWOT analysis theory in business entrepreneurs. SWOT is an abbreviation for Strengths, weaknesses, Opportunities and Threats. It is a theory developed in the 1960s at Stanford University. It considers internal as well as external factors that are favorable as well as unfavorable to achieve the business objective(s).

SWOT analysis illuminates the business strategies that are the most potential. Business location, historical background, liberalized economy among others will be examples of strengths while failure to implement the policies already put in paper, high lending interest rates, cultural practices and training among others will act as threats, which need to be addressed. Some articles describe factors thought to influence small and medium business in two ways: entrepreneurs’ characteristics such as their personality, behavior, attitude (Storey, 1994) and their capabilities including their education and training (Brush et al., 2004).

Women deliberately may choose a slower pace and avoid expanding their businesses too quickly. Whatever the business size, the environment of any environment is considerable, consisting of all the influences that may affect its decisions and performances (Grant, 1988). The weaknesses and strengths when well analyzed will set a strong foundation of providing solutions to future business enterprise challenges. The model creates awareness to donors, government, NGOs, leaders and the communities themselves, on importance of indentifying the challenges facing business entrepreneurs and this is the sure way of enhancing success and prosperity of such projects. Thus, the study will investigate how these three independent variables namely, cultural practices, sources of funding undermine performance of women small and medium entrepreneurs. These variables are summarized in the conceptual framework.
2.6 Summary of literature
This chapter has reviewed the literature on factors undermining performance of women small and medium entrepreneurs globally and locally. Although women are faced by several challenges, they have managed to succeed but at a slow pace. The literature explains the challenges women face and if well addressed, then unemployment cases will be minimal resulting to economic growth and reduction of dependency syndrome and more so Mombasa central business district where we have so many youths who have turned to drug abuse as their best alternative. Successful small and medium entrepreneur projects will also mean good utilization of natural resources in the city creating a better environment for tourist attraction.

Strong small and medium enterprises by women will rise up only when the highlighted challenges are tackled. It is possible to narrow success gap across gender as women can now access education and capital just like men, though the ‘tag’ that they are women needs to be shed off if they are to succeed in entrepreneurial world. The government also needs to defend the girl child and save her from early marriage. The chapter has also presented a conceptual framework to enable a study and assessment of challenges that face women small and medium enterprises projects in the Mombasa central business district.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction
This chapter described the methodology used in conducting the study. It explained the research design chosen for the study, target population, sampling techniques, data research instruments, validity and reliability of research instruments, data collection procedure and data analysis techniques.

3.2 Research Design
Research design refers to the master plan that will be used in the study in order to answer the research questions (Nachmias & Nachmias, 1996). The design was concerned with challenges facing performance of women small and medium enterprises in Mombasa central business district. Descriptive survey was used. A descriptive survey is an attempt of gathering data from members of a population in order to determine the current status of that population with respect to one or more variables. It is a method that studies large population by selecting and studying the samples from the population to discover the relative incidence, distribution and interrelations of sociological and psychological variables (Kerlinger, 1973). Descriptive survey utilizes questionnaires which will consist of both open ended and closed ended questions which will constitute items on how legislative processes, leadership, socio-economic factors and expectations of the society can act as challenges to women small and medium enterprise projects.

3.3 Target population
A population can be defined as the total collection of elements about which we wish to make some inference (Cooper, 2006). In this study, the target population was women small and medium enterprises operating in Mombasa central business district. The study targeted those already established women small and medium enterprises in the central business district as that is where key entrepreneurial businesses are and can thus give findings which can be relied upon. The study will target 200 women small and medium enterprises in Mombasa central business district.
3.4 Sample Size and Sampling Procedure

The sampling technique is the process of selecting a specific number of respondents for a study (Ngulube, 2003). This study employed two approaches in determining the sample size. The approach used to determine the sample size from the targeted population will be adopted from (Kothari 2004) as illustrated below;

$$n = \frac{z^2 \cdot p \cdot q \cdot N}{e^2 \cdot N - 1 + z^2 \cdot p \cdot q}$$

Whereas;

N is the total population

n is the size of the sample

z represents the value of standard variate at a given confidence level

p is sample population

q = (1-p) and

e is the acceptable error

In this study, the researcher desired 95% confidence level. According to Faraday (2006), the acceptable error is generally set at 0.05 or a 5% probability that a significance difference occurred by chance. Kothari (2004) recommends a value estimate of p at 0.5 as this gave a maximum sample value and yield the desired results.

The approach used to determine the sample size from the list of stakeholders as respondents was adopted representing 10% as proposed by Mugenda and Mugenda (1999). Comparing Gay (1983) articles, he highly recommends 10% of cases in descriptive studies which will be a representative of the total population.
3.5 Data Collection instruments

Data are individual pieces of information. It is a set of values of qualitative or quantitative variables. Questionnaires, key informant interviews, observation and document analysis are the main tools of collecting data.

3.5.1 Questionnaires

A questionnaire is a research instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents. As a data collecting instrument, it can be structured or unstructured. It was invented by Sir Francis Galton. Questionnaires are very crucial in collecting data. Descriptive data is best collected using questionnaires (Gay 1996). This study adopted both open ended and closed type of questionnaires and these questionnaires are administered by the research assistants who interviewed the respondents and recorded their responses.

3.5.2. Interviews

Interview method was used to gather additional information to that gathered through questionnaire method. It is one to one conversation between the researcher and the interviewee. The researcher used this method used in order to get information on factors undermining women small and medium enterprises in areas of the policy, planning, leadership, credit, training and management. It was used to explore the views, experiences, beliefs and motivations in women small and medium enterprises projects.

3.5.3 Direct observation

The researcher used direct observation in the study to capture pertinent information regarding the location, size and organisation of the project. The information was guided by structured protocol to ensure gathering of pertinent information only. This technique ensured detailed information is captured and that the respondents understand what is being observed.
3.6 Data Collection Procedure
Relevant authorization to collect data was sought from The University of Nairobi. The main instrument in this study was structured questionnaire which formed the basis of data collection to meet the objectives of the study. The questions were to be both open ended and closed ended. The closed ended questions will aim at collecting quantitative data while the open ended questions will provide qualitative data.

In his narration, Mugenda & Mugenda (2003) made it clear that questionnaires were commonly used to obtain important information about a population under study. He added that it was normally easy and convenient to address each item and develop specific themes of the study. The questionnaires were distributed to the selected members of the sample in the overall population. They were administered directly to the respondents which were expected to increase high rate of return and reduce the cost of posting. This approach was to allow the researcher to have an opportunity to explain the study and answer any question that the respondent may have before completing the questions (Fraenkel, 2000). The researcher randomly sampled the respondents where they responded to a set of questions. During this exercise, the respondents were assured that strict confidentiality would be maintained in dealing with their responses.

3.7 Validity and Reliability of research instruments

3.7.1 Validity of research instruments

Validity refers to whether the research truly measures that which it was intended to measure or how truthful the research results are (Joppe, 2000). Validity is the extent to which the instruments will capture what they are supposed to measure (Dooley, 2003). It ensures scientific usefulness of findings arising thereof (Serakan, 2003: Nachmias & Nachmias 1996). It is validity that ensures accuracy of information gathered. Validity of instruments is critical in all forms of researchers and acceptable level is largely dependent on logical reasoning, experience and professionalism of the researcher.

A piloting was done on women small and medium enterprises projects operating in Mombasa central business and the data obtained analyzed. The results were given to supervisors who read and made corrections and improvements to ensure its validity.
3.7.2 Reliability of research instruments

Reliability is the degree to which an assessment tool produces stable and consistent results. It is a measure of the degree to which a research instrument yields consistent results after repeated trials. The reliability of a research instrument concerns the extent to which the instrument yields the same results on repeated trials. The tendency towards consistency found in repeated measurements is referred to as reliability (Carmines & Zeller, 1979). Accuracy in measurement is of great importance. Reliability is about stability and equivalence of results, if they are consistent after repeated measurements of the same object with the same instrument. In this study, the questionnaire was pilot tested to 100 women small and medium enterprises located in Mombasa central business district.

3.8 Data Analysis

This study sought to establish the extent to which the independent variables influence the dependent variables. It would therefore be suitable to analyze data using descriptive analysis. Descriptive analysis is the study of the distribution of one variable and it provides the researcher with profiles of the study population such as their size, composition, efficiency, preferences and so on (Kothari, 2004).

At this stage, it was the actual procedure of processing the data into useful information where the researcher was able to use it for discussion and interpretation. First, the completely filled questionnaires and interview schedules completed would be checked for completeness at two levels. Initially, the data collectors have to verify that questionnaires were complete before taking them to the researcher where he would do the final verification himself. This would be deliberately done to ensure that many anomalies detected will be corrected immediately before the questionnaire is taken from the respondent.

In this case, data quality control and cleaning commenced in the field by the researcher ensuring that all the information on the questionnaires would be properly collected and recorded and checked for completeness of data and internal consistency. Data analysis would start once all the data has been captured. Closed-ended questions were analyzed using nominal scales into mutually exclusive categories and frequencies by employing descriptive statistics using the statistical package for social sciences (SPSS V 20.0). Open-ended questions were analyzed using
conceptual content analysis. Analysis involved the production and interpretation of frequencies counts, tables that describe and summarize the data.

3.9 Ethical considerations
Ethics has been defined as that branch of philosophy which deals with one’s conduct and serves as a guide to one’s behavior (Mugenda & Mugenda, 1999). In doing research the researcher followed ethical guidelines to ensure that there was no physical or emotional harm to the participants of the research. The researcher would then bring to light the fact that the study was basically academic for the purpose of fulfilling the requirements of the degree, and that the report would not be published for public consumption. The results would be accurately represented and responses not to be taken out of context. The researcher avoided plagiarism and falsification of findings while conducting the research.
### 3.10 Operational definition of Variables

A good operational definition tells a person how to perform or take a measurement. The following variables have been defined as per the research objectives.

*Table 3.1 shows the types of variables, their indicators and how they will be measured*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Indicator</th>
<th>Measurement</th>
<th>Scale</th>
<th>Data collection method</th>
<th>Tool of analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dependent variable</strong></td>
<td>Performance of Women small and medium enterprises</td>
<td>Women small and medium enterprises</td>
<td>Nominal</td>
<td>Questionnaire and document analysis</td>
<td>Qualitative and quantitative method</td>
</tr>
<tr>
<td><strong>Independent variable</strong></td>
<td>Cultural practices</td>
<td>Rate of performance on Women small and medium enterprises</td>
<td>Ordinal</td>
<td>Questionnaire</td>
<td>Quantitative method</td>
</tr>
<tr>
<td><strong>Independent variable</strong></td>
<td>Entrepreneurial training</td>
<td>Rate of performance on Women small and medium enterprises</td>
<td>Nominal</td>
<td>Questionnaire</td>
<td>Qualitative and quantitative method</td>
</tr>
<tr>
<td><strong>Independent variable</strong></td>
<td>Sources of funding</td>
<td>Rate of performance on Women small and medium enterprises</td>
<td>Nominal</td>
<td>Questionnaire</td>
<td>Qualitative and quantitative method</td>
</tr>
</tbody>
</table>
CHAPTER FOUR
DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction
The focus of this study was to analyze and interpret data on the factors that undermine the performance of women small and medium enterprises. Data was collected through questionnaires, interviews and focused Group Discussions, which were formulated and guided by the objectives of this study and operational definition of variables found in chapter one and three respectively. The data was analyzed using the statistical package of social science (SPSS). In this analysis every question addressing each objective have been separately analyzed and later related. The information provided was analyzed in order to form basis for building relationships among categories in all questions addressing the three objectives of the study as illustrated in frequency tables, cross tabulation and charts that follows.

4.2 Response rate
Background information forms a very important foundation for this study. In this case the background information sought through questionnaires and analyzed in this study includes; administrative locations, town, age bracket, marital status and level of education of the respondent. For every research question, some information was sought from the sample respondent made up of 96 people who were accessible from a sample of 100 people drawn randomly from the central business district.

4.3. Demographic characteristics of respondents
In this part, the data collected in answering the basic questions are presented and analyzed. The area of focus was Mombasa Central Business District, where women small and medium enterprises were chosen.

From the table below, the study indicates that majority of the people interviewed were over forty years accounting for 47.92% of the total number of respondents. From the sample, people aged below 20 years were the minority in the sample accounting for 4.12%.
Table 4.1: Age bracket of the respondent

<table>
<thead>
<tr>
<th>Age bracket in years</th>
<th>Number of respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 20 years</td>
<td>4</td>
<td>4.12</td>
</tr>
<tr>
<td>21-30</td>
<td>14</td>
<td>14.58</td>
</tr>
<tr>
<td>31-40</td>
<td>32</td>
<td>33.33</td>
</tr>
<tr>
<td>Over 40</td>
<td>46</td>
<td>47.92</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Age was an important factor to gauge if the respondents were quite appropriate for information dissemination and learning in entrepreneurial skills. The table above shows that majority of the respondents were above forty years, followed by those between the age of 30-40 years. Investment in this sector of business by young entrepreneurs is paramount as they inject new blood and skills of doing entrepreneurial business.

According to the study and the sample investigated referring to table (4.2) below, majority of the respondents indicated that they are married making 72 people who accounts for 75%. It is indicated that separated people accounts for 4.17 % translating to 4 people who responded to this study.
Table 4.2: Marital status of respondents

<table>
<thead>
<tr>
<th>Respondents Marital status</th>
<th>Number of respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>14</td>
<td>14.58</td>
</tr>
<tr>
<td>Married</td>
<td>72</td>
<td>75</td>
</tr>
<tr>
<td>Separated</td>
<td>4</td>
<td>4.17</td>
</tr>
<tr>
<td>Windowed</td>
<td>6</td>
<td>6.25</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The above analysis helped to tell if the respondents lived under restricted lives hence barred from making independent decisions in their small and medium enterprises. These women small and medium enterprises were burdened by homes chores hence affected negatively in conducting their businesses.

The table below 4.3 shows that majority of the respondents indicated that they have more than five children. From the findings, it is clear that the high standards of living when added to home duties undermine the performance of women small and medium enterprises.

Table 4.3 Family size of respondents

<table>
<thead>
<tr>
<th>Respondents Family size</th>
<th>Number of respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 3</td>
<td>28</td>
<td>29.17</td>
</tr>
<tr>
<td>4-5</td>
<td>32</td>
<td>33.33</td>
</tr>
<tr>
<td>More than 5</td>
<td>36</td>
<td>37.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
Many of these women small and medium entrepreneur projects do not live long as factors like culture, resources and even skills undermine their performance, shaking entrepreneurial foundations they may have had.

4.3.1 Entrepreneurship

The study sought to find the sectors of business that the respondents engaged in and findings were as shown below.

*Table 4.4: Business sectors where respondents were involved in*

<table>
<thead>
<tr>
<th>Business sector</th>
<th>Number of respondents</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trade</td>
<td>67</td>
<td>69.79</td>
</tr>
<tr>
<td>Production</td>
<td>12</td>
<td>12.5</td>
</tr>
<tr>
<td>Services</td>
<td>17</td>
<td>17.71</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the table above, it is clear that majority of the respondents are in trade sector with 69.79% followed by services at 17.71% and lastly production with 12.5%. The limited the sector to meet the demands of its customers, the difficult it was to perform at its best.

The sector of engagement was a crucial determinant of how best an enterprise could expand and perform to its optimal. The limited the sector to expand to meet the demands of the customers, the difficult it was for the business to perform at its best.

The study further sought to find how long the respondents had been in the entrepreneurship and findings were as shown below.
From the above, majority of the business enterprises have not yet lasted for more than 2 years in operation. Assessing the performance of an entrepreneurship has some correlation with the duration at which the same has been in operation. There is no doubt that the experience gained in running entrepreneurial activities was insufficient hence many enterprises collapsing early at their earlier stages after they are started. It is important to note that experience is a factor of time; hence the longer the duration of business performance, the more the stability and the better are the results.

4.3.2 Availability of business plan for the business

Having a business plan is very important as it highlights on measures to be taken when one leaves or joins the enterprise.

The study sought to find out if the respondent entrepreneurs had a business plan and the findings were as shown below

<table>
<thead>
<tr>
<th>Whether the business had a business plan</th>
<th>Frequencies</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>24</td>
<td>33.3%</td>
</tr>
<tr>
<td>No</td>
<td>72</td>
<td>66.7%</td>
</tr>
<tr>
<td>Total</td>
<td>96</td>
<td>100%</td>
</tr>
</tbody>
</table>
Business plan were very crucial to ensure the governance and management of the enterprise as well as giving directions to where the business was heading to. The presence of a business plan also ascertained the performance and an entrepreneur would not make overnight decisions but the projections are made in advance and the performance of the same is ascertained even before the business enterprise picks up to its optimal. Table 4.6 shows a 33.3 % of the respondent entrepreneurs who did not have a business plan for their businesses.

4.4 Cultural beliefs and practices as a factor of performance

On cultural beliefs, the study sought out to find the type of religion that women small and medium entrepreneurs belonged to and the findings were as shown in the table below.

**Religious background and the performance of women entrepreneurs**

<table>
<thead>
<tr>
<th>Religious background</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christians</td>
<td>42</td>
<td>43.75</td>
</tr>
<tr>
<td>Muslims</td>
<td>38</td>
<td>39.58</td>
</tr>
<tr>
<td>Traditionalists</td>
<td>11</td>
<td>11.46</td>
</tr>
<tr>
<td>Hindus</td>
<td>5</td>
<td>5.21</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the above table, the majority of women were Christians with a percentage 43.75, followed by Muslims with a percentage of 39.58% traditionalist 11.46 % and finally Hindus who formed 5.21 %

It was asked if religion affected the women small and medium entrepreneurs in any way and the findings were that religion influenced their performance in business entrepreneurship.

Those women who proclaimed the Islamic faith reported to have been affected in a number of ways as explained below.
The information given below clearly shows that the performance of small and medium enterprises was largely affected by home duties/chores.

The women were not supposed to mingle with any other members of the community especially men as it is unacceptable. Since some business entrepreneurship entailed inter-cultural conflicts, there was no doubt that their performance in their business entrepreneurship will not do well. On asking how they managed running their enterprises in that very strict condition, they explained that family hardships have forced their men give them consent so that they could contribute to family earnings.

The situation in most of the Islamic countries is not the same as in western countries and other developed countries. No matter which class or religion Islamic women belong to; their situation relative to men is one of systemic subordination determined by patriarchal forces.

Religious prescriptions, cultural norms and actual practices related to women’s status and role vary widely and are sometimes highly contradictory. Additional subordination of women derives from restrictions on spatial mobility. Women are not often permitted to move around freely in some families: from early childhood they are not allowed to go out of their homes or meet with males independently.

The foregoing analysis clearly implies that religion greatly influenced the performance of women small and medium enterprises and therefore a lot of awareness ought to be made and advocacy at higher levels to ensure that religion in as much as it is respected, gave women an opportunity to venture in entrepreneurship activities which bring sustainable development.

The perception that women’s role is to submit to their men was misconceived in the society and this negatively affected the performance of women small and medium enterprises.

It was evident from the analysis of the qualitative information availed from the religious heads in Mombasa that the two factors influence women occupational roles. The cultural norm of Pardah of the veil was so influential as women were supposedly supposed to cover their entire heads including the face to ensure they respected the religious social values. The contact between women and their clients was so limited in such a way that women would not feel comfortable serving men and thus influence the honour and performance as quoted below;
‘Pardah has significant as an instrument of sexual segregation and seclusion based on spatial boundaries, where women activities are confined mainly inside the home while men work outside or where women’s extramural activities are concealed behind the portable boundary of the veil.

Izzat is of the opinion that women are repositories of a family’s honour and that their chastity and good reputation, being highly valued must be guarded’ Supkem representative, Shaheed, Mombasa

### 4.4.1 Research hypothesis Testing

Validation of the truth in the analysis made above was made hypothetically and tested. The relationship between the two variables (dependent and independent) gave a true picture of how cultural practices influenced the performance of women in small and medium enterprises. The study hypothesis was made as below;

\[ \begin{align*}
H_0 & : \text{Cultural practices have got no significant influence on the performance of women small and medium enterprises} \\
H_1 & : \text{Cultural practices have got significant influence on the performance of women small and medium enterprises}
\end{align*} \]

The study utilized the Chi-square test to determine the relationship in the two variables. In the test analysis, chi-square test established the relationship between independent variable (cultural practices) and the dependent (performance of women in small and medium enterprises).

The Chi-square value was calculated in a certain degree of defense (Df.) and the value determined the strength of the independence variable in influencing the dependence variable. A parallel asymptotic value was also used in relation to the strength to justify the test results.
Table 4.8: Testing of research hypothesis on cultural practices

<table>
<thead>
<tr>
<th></th>
<th>Cultural practices</th>
<th>Performance of women in SME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-Square</td>
<td>102.001</td>
<td>21.345</td>
</tr>
<tr>
<td>Df</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Asymp. Sig.</td>
<td>.004</td>
<td>.011</td>
</tr>
</tbody>
</table>

The results above are so asymptotic. At 3 degrees of defense, the chi-square values yielded quite a significant value on the test. The levels at which cultural practices influenced the performance of women in entrepreneurship was recorded at 102.001 at 3 Df.

In the same level of test analysis, the chi-square value for the performance of women in small and medium enterprises was recorded at 21.345 at 2 degrees of defense. The computed value of the independent variable was larger than the table value of the dependent variable in the chi-square test.

The chi-square value for performance of women in small and medium enterprises seemed to be smaller than that of the cultural practices and also registered a reduction in the degree of defense. This was synonymous of the weight that the independent variable carried towards the dependent variable.

A conclusive inference on analyzing the test results rejected the null hypothesis meaning that cultural practices had a significant influence on the performance of women in small and medium enterprises within the geographical coverage area under the study.

4.5 Sources of funding as a factor of performance

On sources of funding, this study was conducted to seek the effect of funding in women small and medium enterprises in Mombasa central business district.

The study sought to find out the working capital for the business enterprise and findings were as shown in the table below.
Table 4.9: Working capital for running an enterprise

<table>
<thead>
<tr>
<th>Working Capital</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Ksh 100,000</td>
<td>14</td>
<td>14.58</td>
</tr>
<tr>
<td>Ksh 100,001-150,000</td>
<td>23</td>
<td>23.96</td>
</tr>
<tr>
<td>Ksh 150,001-250,000</td>
<td>33</td>
<td>34.38</td>
</tr>
<tr>
<td>Ksh 250,001-400,000</td>
<td>16</td>
<td>16.67</td>
</tr>
<tr>
<td>Above 400,000</td>
<td>10</td>
<td>10.42</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From table above, the people interviewed fourteen (14) people accounting for 14.58% indicated working capital of less than Ksh 100,000/=. However for those who responded it is indicated that majority marked by 33 people translating to 34.38 % indicated that their earning range was 150,001-250,000 per month. The lowest number of respondents was 10 translating to 10.42 %. Finances is paramount in business activities, and from the above table, there is a clear indication that it acts as a strong barrier to success of women small and medium enterprises.

The respondent was requested to indicate whether she got any support from any one for business. The information was analyzed and presented as shown in table (4.7) below.

Table 4.10 Respondent getting alternative support for the business

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting support from financial institutions</td>
<td>36</td>
<td>37.50</td>
</tr>
<tr>
<td>Not getting support from financial institutions</td>
<td>60</td>
<td>62.50</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
From the table above, it is observed that majority, 60 respondents translating to 62.50 % of the respondents indicated that they did not get financial support for their business. Only 36 respondents accounting for 37.50 % indicated that they got support for their business, which is from different sources as per the options that were provided as shown in the table below. Being women, the conditions set were too high to allow them afford an alternative form of funding.

The respondents were further requested to indicate where they got the financial support and they responded as shown in the table below.

Table 4.11: Respondent sources of business support

<table>
<thead>
<tr>
<th>Sources of funding</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial institutions</td>
<td>36</td>
<td>37.50</td>
</tr>
<tr>
<td>Savings</td>
<td>42</td>
<td>43.75</td>
</tr>
<tr>
<td>Family members</td>
<td>18</td>
<td>18.75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the observation indicated in table (4.8) above, majority of the respondents relied on personal saving at 43.75%, which in most cases, is not enough for starting or running a business. This is most probably because majority indicated that they did not get external support, like loans from financial institutions as they lacked proper documentation and could therefore not access the funds. However, the least percentage of 18.75 indicated they got funding from family sources, a barrier to women small and medium enterprises.
4.6.1 Hypothesis testing of source of funding and the performance of women in small and medium enterprise

The study sought to test the above using the following research hypothesis:

\[ H_0 \ : \ \text{Sources of funding do not form strong basis on the performance of women small and medium enterprises} \]

\[ H_1 \ : \ \text{Sources of funding form strong basis on the performance of women small and medium enterprises} \]

<p>| Table 4.12: Chi-Square testing on sources of funding and performance of women in Small and medium enterprises |
|-------------------------------------------------|-----------------|-----------------|-----------------|</p>
<table>
<thead>
<tr>
<th><strong>Chi-Square Value</strong></th>
<th><strong>Df</strong></th>
<th><strong>Asymp. Sig. (2 sided)</strong></th>
<th><strong>Monte Carlo Sig. (2 sided)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Average range of enterprise earning per annum</td>
<td>12.114</td>
<td>4</td>
<td>0.228</td>
</tr>
<tr>
<td>Alternative funding for their business</td>
<td>9.922</td>
<td>4</td>
<td>0.524</td>
</tr>
<tr>
<td>Sources of respondents business support</td>
<td>12.972</td>
<td>4</td>
<td>0.944</td>
</tr>
</tbody>
</table>

The table above indicates Chi-Square statistic results; it shows there was a significant relationship between sources of funding factors on performance of women in small and medium enterprises.

In this study, the chi-square test results were strengthened by an alternative Monte Carlo test to give a true value that could determine the influence of the independent variable to the dependent variable.
It was evident that Average range of enterprise earning per month as well as Sources of respondents business support highly aggravated the performance of women in small and medium enterprises to a higher level, more than the alternative funding for their business.

This was evidence from the test where the Chi-Square value exceeded the cutoff point of 10 for the two indicators (12.114 and 12.972 respectively) at 4 degrees of defence flat. This was supported by the Monte Carlo value which after a two sided analysis (0.675 and 0.762 respectively) tested above 0.5 which happened to be the average cutoff point on a parallel analysis. The Monte Carlo value for alternative funding for their business indicator read at 0.312 which was significantly below the cut-off point.

However, it would be induced from the chi-square test that majority of the women within the area under study may not have alternative funding for their businesses. Clear evidence on this inference was the fact that the tested value of chi-square and the Monte Carlo both went below the cut-off point of 10 and 0.5 respectively thus making the indicator very passive.

A summary of the test results gave the researcher a clear indication that the chi-square test rejected null hypothesis. This therefore meant that Sources of funding for the businesses formed strong basis on the performance of women small and medium enterprises.

4.6 Education and Training in women small and medium enterprises
Education and training in small and medium entrepreneurship was one of the most important factors that would greatly influence the performance of women small and medium enterprises. It was for this reason that the study sought to find out the effect of education and training on women small and medium enterprises.
All the respondents agreed to have gone to school.

**Table 4.13: Education level of the respondent**

<table>
<thead>
<tr>
<th>Education level</th>
<th>Number of respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary school level</td>
<td>6</td>
<td>6.25</td>
</tr>
<tr>
<td>Secondary school level</td>
<td>49</td>
<td>51.04</td>
</tr>
<tr>
<td>Tertiary level</td>
<td>32</td>
<td>33.33</td>
</tr>
<tr>
<td>University</td>
<td>9</td>
<td>9.38</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

From the table above, majority of the respondents indicated that they have acquired secondary school education accounting for 51.04% of the sample followed by those in tertiary level. Those with the highest level of education were only 9.38%. Educational training is very key for success of any business and this explains why women small and medium enterprises are not doing as well as their male counterparts as they seem to be lacking the necessary training. This proves that education and training is a big challenge to those women who have or want to engage themselves in entrepreneurship.

Professional training in business entrepreneurship was one of the most important factors that would have greatly influence the performance of women small and medium enterprises in the community. The study sought to find out if the women entrepreneurs had been trained in business entrepreneurship ownership and the findings were as shown below.
Table 4.14 Training in business entrepreneurship

<table>
<thead>
<tr>
<th>Trained in business entrepreneurship</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>34</td>
<td>35.42</td>
</tr>
<tr>
<td>No</td>
<td>62</td>
<td>64.58</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

About professional training, a big percentage had no professional training, a limitation in the success of small and medium enterprises and also an indicator of a likelihood of collapse of women small and medium enterprises.

The respondents were of the view that there should be deeper trainings on women small and medium entrepreneurs as compared to male ones so as to lay a strong foundation on women small and medium entrepreneurs.

Further analysis of the study findings on the type of records kept for those who reported to have kept business records revealed that financial records were the most preferred types of records as shown below.

Table 4.15 Record keeping issues

<table>
<thead>
<tr>
<th>Record keeping</th>
<th>number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial records</td>
<td>96</td>
<td>100</td>
</tr>
<tr>
<td>Additional records (stock records, creditors and debtors books)</td>
<td>63</td>
<td>65.63</td>
</tr>
<tr>
<td>How record keeping skills were acquired</td>
<td></td>
<td></td>
</tr>
<tr>
<td>From family</td>
<td>34</td>
<td>36.42</td>
</tr>
<tr>
<td>From past experience</td>
<td>38</td>
<td>39.58</td>
</tr>
</tbody>
</table>
From the above table, 39.58% responded to have received skills from past experience, while 36.52% respondent to have received skills from family members. This proportion of respondents could indicate those who reported their business to be family owned and thus experience was passed from one family member to the other to ensure that the business was sustained.

4.6.1 Research hypothesis testing

On entrepreneurial training to better performance of women Small and medium enterprises

The study sought to test the above using the following research hypothesis:

\[ H_0 : \mu \]  
Entreprenueiral training does not contribute to better performance of women small and medium enterprises

\[ H_1 : \mu \]  
Entreprenueiral training contributes better performance of women small and medium enterprises

The study utilized chi-square in measuring the relationship between levels of entrepreneurial training and the performance of women small and medium enterprises.
The study tested the variable using the Chi-square test and the results are summarized in the table 4.12 below.

**Table 4.16: Chi-square Results on Entrepreneurial training contributes better performance of women Small and medium enterprises**

<table>
<thead>
<tr>
<th></th>
<th>Chi-square Value</th>
<th>Df</th>
<th>Asymp. Sig.</th>
<th>Monte Carlo Sig. (2 sided)</th>
<th>Cramer’s V Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level of skills in management of development projects</td>
<td>55.468</td>
<td>30</td>
<td>0.003</td>
<td>0.024</td>
<td>0.250</td>
</tr>
<tr>
<td>Influence of level of management skills on project ownership</td>
<td>48.177</td>
<td>20</td>
<td>0.383</td>
<td>0.378</td>
<td>0.209</td>
</tr>
<tr>
<td>Training support of management skills on business</td>
<td>25.434</td>
<td>24</td>
<td>0.000</td>
<td>0.005</td>
<td>0.262</td>
</tr>
</tbody>
</table>

In two out of the three cases the results yielded a < 0.05 therefore the null hypothesis is rejected.
In all cases the data sets contained cells with an expected count of less than five, therefore it was unclear as to whether the standard asymptotic calculations of the significance level had been met.

The researcher therefore computed the Monte Carlo statistic at the 95% confidence interval in place of the exact statistic since the data sets were too large for the exact value to be calculated.

Mehta and Patel (1989) recommend the use of the Monte Carlo method in cases where the exact value cannot be calculated as it provides an unbiased estimate of the exact value without the requirements of the asymptotic method.

The Monte Carlo statistic lends support to the Chi-square results. The researcher therefore concluded that of all sub variables computed above, Level of skills in management of development projects and Training support of management skills on business are the indicators that had a significant influence on better performance of women small and medium enterprises.
CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction
The major findings in this study are summarized; conclusions drawn based on the findings and recommendations made alongside recommendation for further studies following the limitations of the study.

5.2 Summary of findings
In this study, it was designed to assess the factors undermining the performance of women small and medium enterprises. In the process of answering the basic questions, a questionnaire that includes demographic profiles, factors affecting the performance of women small and medium scale entrepreneurs was designed. Structured interviews were held with the women small and medium entrepreneurs and financial institutions to seek the truth in funds accessibility. The data gotten was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations).

The major economic factors affecting women small and medium entrepreneurs are limited financial access, as a result of high interest rates on loans as well as demand of collateral security by financial institutions. Financial support from family as well as personal savings was not adequate to support women small and medium enterprises.

The major cultural factors affecting the respondent women small and medium entrepreneurs in Mombasa central business district are conflicting gender roles, social acceptability and view of women in the society, where they are seen as more of housewives, this is changing with time.

Educational training is seen as a key factor as those enterprises run by women with limited education were on the verge of collapsing. Technology support, financial skills training and also marketing trainings are key areas which women small and medium entrepreneurs need to be well conversant with if they are to excel in their businesses.
5.3 Discussions
A lot needs to be done to ensure the success of women small and medium enterprises which will include involvement of all key stakeholders and a healthy business environment with strong networking. The ability to tap into new market requires expertise, knowledge and contacts. Women lack access to training and experience on how to participate in the market place and are therefore unable to take on both the production and marketing of their goods. They have not often been exposed much to international market, thus making their male counterparts dominate such a market creating no or limited space for women to enter. The high cost of developing new business contacts and relationships, in particular women –owned businesses has been a big barrier to the performance of women small and medium enterprises. Networking will create market for these entrepreneurs hence better performance.

Majority of women small and medium entrepreneurs in Mombasa central business district are from lower middle class. The maximum education level majority of these women have is secondary education. The reason of not advancing their studies is partly because of lack of insufficient funds. If they have managed fairly without that much professional training and support from financial institutions, then we arrive at a conclusion that they would have been at par with men in medium enterprises success, given the resources and support required.

The fact that women are still highly dependent on our culture that man is the head of the family and that they are just housewives has negatively affected women small and medium enterprises in Mombasa central business district. Some women may also fear or face prejudice or sexual harassment and may be restricted in their ability to travel to make contacts. The notion that getting more education than their husbands has been misconceived, hence affecting the performance of women small and medium enterprises. With regard to cultural conditions, conflicting gender roles, lack of social acceptability and network with outsiders are several factors that affect women small and medium entrepreneurs in Mombasa central business district. In relation to marital status, it was found that women have been subjected to performing home chores more than in entrepreneurship. Regardless of how much they try, majority of them have not been in a position to perform that well in their businesses as they have a divided attention unlike men who fully concentrate on their business with a lot of freedom as they live home chores to the wives.
It is discussed from the findings that women small and medium entrepreneurs have low educational background and have little experience in business. This can lead to the conclusion that personal characteristics of these entrepreneurs can contribute to their low performance in addition cultural, economic and educational/training factors. As this study shows, most women small and medium entrepreneurs in Mombasa central business district are engaged in Trade sector comprising of 69.79%

The findings of this study go in line as to the factors affecting small and medium entrepreneurs. The performance of women small and medium entrepreneurs in Mombasa central business district are highly affected by cultural factors such as religion, economic factors such as inadequate sources of funding, lack of or inadequate professional training. From these major factors affecting the performance of women small and medium entrepreneurs, the impact of economic environment, cultural and training are significant.

The summary of the findings in the analysis of the results made in the previous chapter was conclusive in determining whether the three independent variables had a significant influence on the better performance of women in small and medium enterprises.

Chi-square values were used to give a true picture coupled by a number of alternative tests including the standard asymptotic test, Monte Carlo test and Cramer’s V in certain Degree of defense. In the first test results, the levels at which cultural practices influenced the performance of women in entrepreneurship was recorded at 102.001 at 3 Df. This was an alternative test after the same level of test analysis of the dependent variable was recorded at 21.345 at 2 degrees of defense. There was a standard computing of value for both the dependent and independent variables and the subsequent analysis gave a true picture through the determination of the chi-square test. In a nut shell, the conclusive inference on analyzing the test results rejected the null hypothesis which implied that cultural practices had a significant influence on the performance of women in small and medium enterprises within the geographical coverage area under the study.
In the second variable, an obvious indication of a significant relationship between sources of funding factors on performance of women in small and medium enterprises was evident. In its analysis, the chi-square test results were strengthened by an alternative Monte Carlo test to give a true value that could determine the influence of the independent variable to the dependent variable.

In determining the levels of the various indicators, it was evident that average range of enterprise earning per annum as well as Sources of respondents business support highly aggravated the performance of women in small and medium enterprises to a higher level, more than the alternative funding for their business. In this segment, evidence from the test where the Chi-Square value was supported by the Monte Carlo value in a parallel analysis. There was a cut-off point used to demarcate the levels of influence and the figure that exceeded the cut-off point was regarded to highly influence the dependent variable. Finally, the summary of the test results gave the researcher a clear indication that the chi-square test rejected null hypothesis, meaning that Sources of funding for the businesses formed strong basis on the performance of women small and medium enterprises.

In the third independent variable, two out of the three cases the results proved an indication of null hypothesis rejection. The researcher was guided in computing the Monte Carlo statistic at the 95% confidence interval in place of the exact statistic. In each indication, the data sets were too large for the exact value to be calculated. In this analysis, it was important to interrelate the analysis using various models. Mehta and Patel’s model of 1989 Monte Carlo method was recommended since the cases provided unbiased estimates and the exact value could not be calculated. In either case in determining the influence of this variable, Monte Carlo statistic lent support to the Chi-square results. Finally, the researcher made a conclusion that of all sub variables including level of skills in management of development projects and training support of management skills on business were the indicators that had a significant influence on better performance of women small and medium enterprises within the aforementioned communities.
5.4 Conclusion of the study

A cross reference between the various schools of thoughts was suggestive of fact that a number of the variables undermined the performance of women small and medium enterprises in Mombasa central business district, Kenya. A further scrutiny was indicative of the fact that governments support could not be ignored as it marked creation of healthy environment to conduct business for women small and medium entrepreneurs to ensure their success.

While the researcher emphasized on the need for strong government’s participation, other factors such as the support from all stakeholders, specifically mentorship from well established male counterparts to be specific cannot be ignored if we are to implement smart policies set in support of small and medium enterprises to ensure their success.

There was a thin margin between women participation in small and medium enterprises and the government strategies in implementing business policies since both of them had similar characteristics and involved a muscled effort in sustaining success in women small and medium enterprise projects

In order to achieve sustainable small and medium enterprises projects implemented within the central business district, there has to be a correlation and a chain of connectivity of various aspects and indicators. This study rules out that women’s participation in small and medium enterprises, government strategies in implementing policies set to maneuver small and medium enterprises projects and communities’ role in supporting women’s success in business world could simply be interlinked to ensure that there was sustainability of women small and medium projects within Mombasa central business district.

The study confirmed that the women have fewer business contacts, less knowledge on how to deal with sustain and expand their businesses through innovation, all of which limit further growth. Since most women small and medium entrepreneurs are not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and difficult for women to access. From the findings, the poor networking among women was as result of poor feasibility studies and also low confidence among them.
5.5 Recommendations
The study findings could not fail to make the following recommendations

There was need to increase access to vocational and technical training for women in Mombasa. It has been proven that women from the majority in entrepreneurship development and thus empowering women with more education and skills through technical and vocational skills could be develop a strong foundation on the business development.

Increased access to financial services for women small and medium enterprises could be critical for economic empowerment. This could include improving levels of savings, access to credit and insurance services of small and medium enterprises owned by women. There was also need to link up the women entrepreneurs with successful micro-finance institutions that provide small loans for women to start a business on their own.

There was need for women to increase their business contacts, add more knowledge of how to deal with the governmental bureaucracy and less bargaining power in order to increase growth and performance. Since most women enterprises operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. There was need to increase women-only or women-majority networks where a woman could enter, gain confidence and move further. Increased networks also give women a chance of awareness and exposure to good role models. Strong networking will grow women small and medium entrepreneurs socially mentally and economically hence success and sustainability.

There was need to tap in to new markets required expertise, knowledge and contacts. Women often lack access to training, and experience on how to participate in the market place and are therefore unable to market goods and services strategically. There was need to advocate for women engagement in marketing of their entrepreneurship products to take on both the production and marketing of their goods. In addition, they should be exposed to the international market and therefore gain knowledge about what is internationally acceptable. They should be exposed to the outside world in order to beat the fear or face prejudice that may restrict their ability to travel to make contacts.
Women small and medium entrepreneurs in general need to be sensitized to understand the need for project planning, monitoring and implementation at all levels. An involvement of all stakeholders in small and medium enterprises simply meant a road to success to women small and medium entrepreneurs. In an effort to sustainably implement small and medium enterprises beyond their timelines, there seem to be a need for a comprehensive strategy that will incorporate all actors in development. This could therefore mean that all the implementing agencies, government bodies, private sector and community are all involved at once right from the beginning to the end.

The government strategies in implementing entrepreneurship strategies ought to be simple, community friendly and involving at all stages. More often, the government handles projects single handedly without the involvement of stakeholders and thus the community goodwill goes missing thus leading to collapse of women small and medium enterprises.

5.6 Suggested areas for further research
Further research need to be carried out to establish the role of technical and vocational education training in enhancing the performance of women small and medium entrepreneurs in Mombasa central business district and in other major towns in the country, the role played by the financial institutions in enhancing the performance of women entrepreneurs
This therefore means that a further research need to be carried out to establish the involvement of all key parties like the government and financial institutions in ensuring the success of women small and medium enterprises in the central business district, Kenya.
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*Siwan Mitchelmore*, (Bangor Business School, Bangor University, Bangor, UK), *Jennifer Rowley*, (Department of Information and Communications, Manchester Metropolitan University, Manchester, UK)


WOCCU (2001), *ACredit Unions Vehicle for providing Sustainable Micro- Finance Services*
Appendix i

LETTER OF TRANSMITTAL

Andrew K Wambua
P.O Box 521 Tala
14th April 2014

The management,

Dear Sir/Madam,

RE: ACADEMIC RESEARCH PROJECT FOR A MASTERS DEGREE PROGRAMME

I am student at the University of Nairobi (UoN) pursuing a Master’s degree course in Project Planning and Management. It is a requirement that I conduct and submit a research report on ‘The factors facing performance of women small and medium enterprises-A case of Mombasa central business, Kenya.

Please note that the information you give is to be used in this study for academic purposes only and as such it will be treated with utmost confidentiality.

Your corporation and honest in filling this questionnaire will be highly appreciated.

Yours faithfully,

Andrew K. Wambua
Appendix ii

QUESTIONNAIRE FOR DATA COLLECTION

Section A: Biodata of the respondents

1. What is your current age?
   a) Below 20 years
   b) 21-30 years
   c) 31-40 years
   d) Above 40 years

2. What is your current marital status?
   a) Single / never married
   b) Married
   c) Separated
   d) Widowed

3. What is your family size?
   a) Less than 3
   b) 4-5
   c) More than 5

4. For how long have you been in small and medium enterprise business?
   a) Less than 5
   b) 4-10
   c) More than 10 years
5. What sector is your business in?
   a) Construction
   b) Production
   c) Services

6. Does the business have a business plan?
   a) Yes
   b) No

Section B: Educational/Training background

1. Have you ever gone to school?
   a) Yes
   b) No

2. Educational level
   a) Primary
   b) Secondary
   c) Tertiary
   d) University

3. Do you have professional training on small and medium enterprises?
   a) Yes
   b) No

4. What was the duration of your training?
   a) 3 months
b) 6 months
c) 9 months
d) More than one year

5. In your own view, what would you have liked to learn that was not provided in the training? .................................................................

6. Do you keep records for your business enterprise?
   a) Yes
   b) No

   If no why?.................................

7. What type of records do you keep?
   a) Financial records
   b) Stock records
   c) Others
   d) N/A

**Section C: Effects of Cultural practices**

1. Which religion do you belong to?
   a) Christian
   b) Muslim
   c) Budhi
   d) Hindu

2. Does religion restrict you from engaging in business?
   a) Yes ( )
b) No ( )

If yes, how?..........................................

3. Do home chores interfere with the performance of your business?

   a) Yes ( )

   b) No ( )

   If yes how?..........................................

4. Does the community have religious perceptions on women regarding their small and medium enterprises?

   a) Yes ( )

   b) No ( )

   If yes, please list some of these perceptions

      i)............................

      ii)..........................

      iii).........................

5. Kindly highlight some of the known religious challenges that undermine performance of women small and medium enterprises

      i)............................

      ii)..........................

      iii).........................
Section D: Effects of sources of funding of women small and medium enterprises

1. Did you fund your business or you had an alternative source of finding
   a) Yes
   b) No

If no, please explain

And if yes, kindly explain the types of funding you accessed
   a) Financial difficulties
   b) Insufficient goods to sell
   c) Insufficient market for the goods

2. What repercussion measures have you taken for the business enterprise to run smoothly
   a) Got additional capital
   b) Increase the range of goods
   c) Initiate marketing drives

3. What is the working capital for the business enterprise per month
   a) Less than ksh 100,000
   b) Ksh 1000,001-150,000
   c) Ksh 150,001-200,000
   d) Ksh 200,001-400,000
   e) Above 400,000
Given the following statements, please rank them using scale where:

i.  Stands for strongly disagree with the statement

ii. Stands for moderately disagree with the statement

iii. Stands for feels neutral about the statement

iv. Stands for moderately agree with the statement

v.  Stands for strongly agree with the statement

vi. N/A (not applicable)

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<th>Networking</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>N/A</th>
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<tbody>
<tr>
<td>a) I have access to credit for my business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) I started my business through credit (loan)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) I am satisfied with the credit access</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>d) I have collateral for the loan I would need to acquire</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e) I started my business through family funding</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>f) I started my business through my personal saving</td>
<td></td>
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Appendix iii

Financial and time budget

Estimated budget

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<th>No</th>
<th>Activity</th>
<th>TOTAL (Ksh)</th>
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<tr>
<td>1</td>
<td>Telephone expenses</td>
<td>7,000.00</td>
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<td>2</td>
<td>Photocopying and Stationery</td>
<td>6,000.00</td>
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<td>3</td>
<td>Transport Expense for the research</td>
<td>5,000.00</td>
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<tr>
<td>4</td>
<td>Hiring of Enumerators</td>
<td>7,000.00</td>
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<tr>
<td>5</td>
<td>Training of Enumerators</td>
<td>4,500.00</td>
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<tr>
<td>6</td>
<td>Printing and Binding</td>
<td>4,500.00</td>
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<tr>
<td>7</td>
<td>Data Entry and Analysis</td>
<td>19,500.00</td>
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<tr>
<td>9</td>
<td>Contingency</td>
<td>5,000.00</td>
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<td></td>
<td><strong>Total</strong></td>
<td><strong>58,500.00</strong></td>
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## Appendix iv

### Time Budget

Schedule of activities and deliverables of the research project

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<th>#</th>
<th>Activity</th>
<th>Time (duration)</th>
<th>Deliverable</th>
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<tr>
<td>1</td>
<td>Development of research tool</td>
<td>Wk 1</td>
<td>detailed questionnaire</td>
</tr>
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<td></td>
<td></td>
<td>Wk 2</td>
<td></td>
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<td>2</td>
<td>Training of research Team</td>
<td>Wk 3</td>
<td>List of trainees and trainer</td>
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<td>3</td>
<td>Pre-test of research tool</td>
<td>Wk 4</td>
<td>Tested questionnaires</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wk 5</td>
<td>raw data in soft copy (right format in excel)</td>
</tr>
<tr>
<td>4</td>
<td>Field data collection, data entry and coding</td>
<td></td>
<td>Field report on the outcome</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>&gt;200 questionnaires</td>
</tr>
<tr>
<td>5</td>
<td>Data analysis</td>
<td></td>
<td>Raw data in soft copy (right format in SPSS)</td>
</tr>
<tr>
<td>6</td>
<td>Research Report writing</td>
<td></td>
<td>Analyzed data report tables, in soft copies</td>
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Initial draft report (soft copy)  
Final detailed word report  
(Hard and Soft copy)
FACTORS AFFECTING THE PERFORMANCE OF WOMEN SMALL AND MEDIUM ENTERPRISES IN MOMBASA CENTRAL BUSINESS DISTRICT, KENYA

BY

ANDREW KITAVI WAMBUA

A RESEARCH PROJECT REPORT SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTER OF ARTS DEGREE IN PROJECT PLANNING AND MANAGEMENT OF THE UNIVERSITY OF NAIROBI

2014
DECLARATION

This research project report is my original work and has not been copied or submitted for an award of a degree in any university.

Signature______________________________________Date_______________________

ANDREW KITAVI WAMBUA

REGISTRATION NUMBER L50/82201/2012

This research project report has been submitted for an examination with my approval as University Supervisor.

Signature______________________________________Date_______________________

Dr MOSES OTIENO

LECTURER, DEPARTMENT OF EXTRA-MURAL STUDIES

UNIVERSITY OF NAIROBI
DEDICATION
This research project report is dedicated to my dear parents Patrick Wambua Muiu and Grace Mukonyo for their encouragement, support and prayers throughout my studies. I would not have made it this far without them and words alone cannot express my gratitude.
ACKNOWLEDGEMENT

This research project report would not have been completed without the patient guidance of my supervisor and instructor Dr Moses Otieno, I am very grateful for his thorough guidance and assistance. His tireless guidance throughout the project will forever be remembered. He deserves a special mention for his encouragements and support in reviewing my work step by step. His mentorship and influence on my decision to research on the subject area is gratefully acknowledged.

Mr. Johnbosco Kisimbi, Coordinator–Project Planning and Management deserve special mention for his tireless encouragements and support in ensuring that we do a thorough work .His support and guidance throughout the whole course is highly appreciated.

Dr Rambo, Chairman of the Department who gave masters students a lot of support and guidance during the research seminar on how to write a thorough research proposal which will solve problems already existing. His effort is greatly appreciated.

Finally, I recognize and thank all my lecturers and the entire department of extra Mural Studies who were of great support throughout my entire course and I wish to give them special thanks. They were a great asset to me. Through them, I have become a Planner and a Project Manager.
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<tr>
<td>KWFT</td>
<td>Kenya Women Finance Trust</td>
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ABSTRACT

The purpose of this study is to explore factors that undermine the performance of women small and medium enterprises in Mombasa central business district which is in Mombasa County. Financial institutions like IFC bank, Equity bank, and KWFT among other financial institutions have come out with schemes to grow women in their business enterprises. This has relatively created business climate for business women leading to ownership of multimillion enterprises. However, amidst of all these financiers and good climate to conduct business, the small and medium enterprises projects are seen collapsing or deserted completely and yet people still need the services provided by these projects. The stalled projects include halfway built real estates, poorly managed schools, poorly equipped shops, broken water pipes, to mention just a few. Factors undermining performance of women small and medium enterprises have been blamed for stagnation of most of the entrepreneurial projects. In this study, ‘factors’ undermining women small and medium will have both negative and positive impact. Negative in such a way that if not well addressed, the project will be a forgone case. Alternatively, the factors can as well act as an opportunity for these entrepreneurs. If well tackled, sustainability of small and medium enterprises’ projects would lead to economical and social development. The study proposes to determine the factors that undermine performance of women small and medium enterprises in Mombasa central business district. In particular, the study will explore how leadership, availability of resources, cultural practices and training will influence the success of these small and medium enterprises. Three data collection methods will be employed in the study, namely the questionnaires, interviews and observation methods. The target population consists of members chosen through simple random sampling technique from various women small and medium enterprises’ projects in the Mombasa central business district, Kenya, who have the experience on manning business enterprises. Random sampling technique will be employed to capture the in-depth information required for the study. Questionnaires, Interview guides and Focused Group Discussions are to be administered to get information from target population.
CHAPTER ONE

INTRODUCTION

1.1 Background of the study

It is realized globally that solving factors facing the performance of women small and medium enterprises is the key to any development process of any nation and that women form the bases of success in economic project in this case small and medium enterprises. The great success of small and medium sized enterprises will largely depend on appreciating and mentoring majority of human resources in the developing world: ‘women’. The success of women small and medium enterprises’ projects is key to the nation as if they succeed, the nation succeeds. In this study, ‘factors affecting the performance’ of women small and medium enterprises involves two related concepts: women’s right to expect returns and services from the project, on the one hand, and on the other, the women’s responsibility to the project so as to ensure contribution to growth of nation’s economy. The structure and goals of the business itself, and the performance of its management will define the success of the business, particularly the ability to make rational decisions about operations (Bridge et al., 1998).

In their development policies, many countries have stressed the need to encourage women to participate and establish their own businesses, a factor which will eliminate poverty in the society as women clearly outnumber men. Ownership, passion and support of women small and medium enterprises will lead to their projects’ success. The rationale for this lies in the acknowledgement that society cannot prosper without full co-operation and support of its women in running of the development projects. Entrepreneurial factors like management experience, family history, functional skills, and relevant business sector knowledge will be key for the success of women small and medium enterprises (Storey, 1994).

To overcome the factors affecting the performance of women small and medium enterprises, women must be allowed to take initiative and deliberations so that they are able to exert effective control of their development projects. Therefore creating an enabling climate to small and medium enterprises in development projects involves effective coordination of local activities and involving all stakeholders to enable women help themselves to achieve certain objectives to
bring about success. Successful women small and medium entrepreneurs identify good business climate as key in achieving one of the Millennium Development Goals (MDGs) that is eradication of extreme poverty and hunger, Modebe & Ubajaka, (2012)

Supporting entrepreneurial potential of Women has not yet been fully exploited (Antoni, 2010). If well supported, whether by internal factors (eg capital and human resources), or by external factors for example government support, women small and medium enterprises will be seen to thrive and position themselves to mentor other women who have interest in venturing to small and medium enterprises projects. Other scholars have also emphasized the need of ownership of development projects by communities. More specifically in Mombasa central business district, women need to up their game and own successful small and medium enterprises project as it’s through their effort that they can expand their businesses leading to expansion of the Coastal economy hence a major boost in tourism, trade and Industry.

Women need to work on their projects as their own, and also involve the beneficiaries. Unless local people assume ownership, development projects are meaningless (Jeffrey, 2008). He is echoed by Katheline, (2001) who adds that “It is important to put the ownership of the project in the hands of the beneficiaries who can then use these new skills to address other needs.” This means that cooperation by both women entrepreneurs and their consumers is very important for small and medium enterprises projects’ success.

Although there are efforts on research, documentations and reports on counteracting factors undermining performance of women small and medium enterprises, coming up with the tangible solution forms my basis of research as we cannot claim to grow in entrepreneurial skills specifically in women if we leave them lagging behind both in skills and capital and this calls for growth and planning strategies Jennifer, (2013). Several collapsed small and medium enterprises projects are all over the city calling for an immediate solution if we need sustainability in small and medium enterprises projects belonging to the women. Solving the challenges facing these projects, is an area critical for further investigation because white elephant projects are all over the country, some of which have been funded by the World Bank and IFC and now they are at the edge of collapsing. This is as a result of women not taking seriously the projects that were meant to be very beneficial to them and the society as whole may be because the vision bearers left, although they still need them. In Kenya, we have regional imbalance in terms of small and
medium enterprises distribution as they tend to be more established in key cities like Nairobi, Mombasa and Kisumu

Because of lack of ownership, patience and passion, people do not do that well in projects because they were planted for them from external sources. ‘People do not, it seems take control of what is given to them in the same way as they do of things they have to pay for themselves, at least in part’ (Jared, 2000). This emphasizes the need that women need to be educated on the importance of owning small and medium enterprises and the skills required for successful projects from the conception of the project to its maturity if success is to be embraced in developing world.

Yet other studies show that most projects have kept on waiting for external sources to provide for them the benefits. This highly encourages dependency syndrome which affects success of projects as put by the words of Matuella, (2011) who said that ‘give a man a fish, feed him for a day; teach a man to fish, feed him for a lifetime’. Despite accountability, ownership and support from the other stakeholders being the only viable way to enhance success of small and medium enterprises, it remains a major challenge in Mombasa central business district and across the country.

Globally, success of small and medium enterprises projects still is a challenge. Large projects like Kariba dam is on the verge of collapse as it has developed ‘serious structural weaknesses’ according to Zambian watchdog newspaper, 2014. The walls of the dam are developing cracks and therefore the World Bank and IFC need to move with speed to save the situation. The possible collapse of the dam would pose a threat to power supply not only in Zimbabwe and Zambia but in the whole region. According to a survey conducted by World Bank’s private arm and the International Finance Corporation, they have found that only half of its Africa projects succeed. The major contributing factor for collapse of these projects is lack of required skills, unfriendly business environment and the passion to drive the projects to the next level. Some projects are funded through loans, but the sometimes due to poor feasibility studies, they end up collapsing

Incomplete projects include real estates, halfway built hospitals and schools, broken water pipes to mention but a few of the indicators of unresolved barring blocks in women small and medium enterprises. It is now necessary to examine in-depth the challenges that cause or influence
negatively small and medium enterprises owned by women. The challenges are within control and if well tackled, greater opportunities are ahead for these entrepreneurs and the society at large. Other factors that may influence project ownership by communities will also be examined.

1.2 Statement of the Problem
The research on the factors undermining performance of women small and medium enterprises is extensive. However, the results are far from being conclusive and this is evidenced on the slow pace of growth on women small and medium enterprises. This is partially due to poor implementation of theoretical grounding as well as differences in the unit analysis, growth indicators and research time frame. Consequently, Davidson & Wiklund (1999) correctly point out that the knowledge on the performance of women small and medium enterprises is still scattered and limited despite an extensive research.

A large number of empirical studies have not given a very high yield of generalizable knowledge, Davidson et al, (2006).Although the environmental factors play an important role in the small business growth and development, other factors should not be neglected either. Significant potential for small and medium enterprises growth is located internally within the firm. Human capital and intentions for growth, culture and sources of funding are key factors affecting the performance of small and medium enterprises. It is well recognized that most of the new small and medium enterprises die young. However, various studies uphold that those new small and medium enterprises that survive and achieve a fast growing stage have significant effects in the economy (Birch, 1979; Storey, 1994; Delmer 1997) and that fast growth is an indicator of the small and medium enterprises overall success (Fischer & Reuber, 2003). Hence there has been an interest in the determinants of growth within small and medium enterprises, especially with regards to fast growing firms (Gilbert et al, 2006)

Mead, (1998) observes that the health of the economy as a whole has a strong relationship with the health and nature of small and medium enterprises. When the state of the Micro economy is less favorable, by contrast, the opportunities for profitable employment expansion in small and medium enterprises are limited. And since they are small enterprises, a small mistake could lead to a sure death of the business lacking for an opportunity to learn from its past mistakes. The study will seek to find out the factors influencing the success of women small and medium enterprises so as to understand why they fail and the measures that can be put in place to ensure
their success. The government has very good policies on the growth of women enterprises in paper and what is now remaining is to implement these policies already in place.

1.3 Purpose of the Study
The study sought to determine the factors undermining performance of women small and medium entrepreneurs in Mombasa central business district

1.4 Objectives of the Study
The study focused on achieving the following objectives:

1. To analyze the effect of cultural practices on the performance of women small and medium entrepreneurs in Mombasa central business district
2. To establish the effect of source funding on the performance of women small and medium entrepreneurs in Mombasa central business district
3. To determine the effect of entrepreneurial training on the women small and medium entrepreneurs in Mombasa central business district

1.5 Research questions
The study attempted to answer the following questions:

1. To what extend do cultural practices have on the performance of women small and medium entrepreneurs in Mombasa central business district?
2. How does source of funding affect the performance of women small and medium entrepreneurs in Mombasa central business district?
3. To what extend does entrepreneurial training have on the performance of women small and medium entrepreneurs in Mombasa central business district?
1.6 Research hypothesis

Hypothesis 1

\[ H_0 \quad \mu \quad : \quad \text{Cultural practices have got no significant influence on the performance of women small and medium enterprises} \]

\[ H_1 \quad \mu \quad : \quad \text{Cultural practices have got significant influence on the performance of women small and medium enterprises} \]

Hypothesis 2

\[ H_0 \quad \mu \quad : \quad \text{Sources of funding do not form strong basis on the performance of women small and medium enterprises} \]

\[ H_1 \quad \mu \quad : \quad \text{Sources of funding form strong basis on the performance of women small and medium enterprises} \]

Hypothesis 3

\[ H_0 \quad \mu \quad : \quad \text{Entrepreneurial training does not contribute to better performance of women small and medium enterprises} \]

\[ H_1 \quad \mu \quad : \quad \text{Entrepreneurial training contributes better performance of women small and medium enterprises} \]
1.7 Justification of the Study

Mombasa central business district was chosen because despite its strategic position in business, men have dominated the market. Its proximity to Kenya Ports Authority (KPA) and the presence of several financial Institutions make the city the central hub of Mombasa County in business activities. The Kenyan port is the gateway of East and Central Africa and women would have been expected to fight for business territory just as the men are doing. Kenya Women Finance Trust (KWFT) and Equity Bank among other banks have special loans to women, though still at high interest rates, an open opportunity for the women small medium-sized enterprises. Despite the availability of all these open opportunities, women’s success in small and medium enterprises is not that highly felt. Failure to address the barriers has seen the small and medium enterprises dreams of many women not coming in to fulfillment. According to Sara Hlupekile Longwe framework, (1990), men and women do not have the same access or control over benefits accruing from them.

The factors affecting the performance of women small and medium enterprises like high interest rates, lack of collateral, Islamic religious practices, lack of information on loan qualification criteria, and women being asked for additional spouse’s documents attention hence making me go deeper to address these factors. Although the challenges have been addressed and emphasized by the authors from around the globe, the implementation which is very important has faced many barriers. Authors have addressed the importance on tackling the challenges as they come. Kenya as a nation is trying to solve the challenges though mostly on paper.

The government has tried to avail business funds to women to conduct business but at decimal. In Kenya over sixty percent of small businesses are estimated to fail each year (Kenya Bureau of statistics, 2007). Not much seems to have been achieved judging by the performance of the informal sector. A good example is in Uwezo fund, a fund launched on September 2013, which could specifically focus on growing women small medium-sized enterprises only, but that was not to be as we have as well quite a number of unemployed youth in the country demanding a share of the funds hence women left with little to manage their businesses.

Although participation and ownership of development projects have been addressed and emphasized by authors from developed countries like (Anjan, 2007) and some from the
developing countries, there is inadequate documentation on the same. “Therefore, ownership accountability and support over the resources becomes most important as all these gives entitlement over returns and determines how these are allocated and used (Cernea, 2007). Although NGOs and government have put effort on funding development projects, offering trainings on managing and sustaining of projects will provide guidelines in manning the small and medium enterprises.

1.8 Significance of the study

It was hoped that the study would be of great use to the County Government of Mombasa as the said government will use the study to develop policies and strategies that will be of great use in ensuring success of already established women small and medium enterprises and new ones to come. The City is known as a tourist destination centre and the gateway to East and Central Africa and therefore expected to take these advantage s to grow women small and medium enterprises.

It was the researcher’s believe that the Kenyan government would use the report through the Ministry of Gender and Social services in developing policies for effective disbursement and use of funds to women small and medium enterprises

Non Governmental Organizations (NGOS) and other development partners like International Monetary Fund (IMF) and World Bank will find the report useful.

1.9 Limitations of the study.

Some of the limitations of the study were:

Financial constraints: The research required good amount of money to ensure that all logistical issues are taken care of; such as provision of stationery in terms of questionnaires. Those who collected data needed to be paid allowances for their work. The researcher therefore ended up using large sum of money.

Time limitations: Some of the questions asked required a lot of explanations because of their sensitivity. This therefore meant that lengthy discussions were made which spent a lot of time in responding to the questions set and as a result, the time taken to collect the data exceed the exact time allocated for data collection. The questionnaires were taken to the respondents earlier so
that they can take their time before they could respond to it. For those who were interviewed directly, there was need for enough time to create a good rapport with the respondent for ease response.

1.10 Delimitation of the Study
This study covered Mombasa central business district, Kenya. It focused on women small and medium entrepreneurs in the central business district. The strategic position of the city is expected to have encouraged women to venture into entrepreneurial world. The study was delimited to use of sampling, questioners, interviews, and observation schedule on women small and medium entrepreneurs

1.11 Assumptions of the study
The study was built on the following assumptions;

The respondents would be truthful in responding to the questions.
The number of questionnaires (the sample size that will be chosen) would be adequate to help in drawing valid conclusion

1.12 Definitions of Significant Terms

Small and medium enterprises; Business enterprises with less than 20 people

Sources of funding; A sum of money or other resources set aside for a specific purpose

Performance
Overall activities and operations performed by women small and medium entrepreneurs in strengthening their business activities

Culture:
Culture is a collective programming of the mind that distinguishes the members of one group or category of people from another
Training
It is the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies

Religion

Management
The process of dealing with or controlling things or people

1.13 Organization of the study
The research proposal was organized in three chapters excluding the preliminary pages which contain the title, declaration, dedication, abstract, acknowledgements, and table of contents, list of figures, and list of tables, abbreviations and acronyms. It also contains the references, letter of transmittal and the questionnaires at the end of it.

Chapter one contains the background of performance of women small and medium enterprises in Mombasa central business district, Kenya highlighting the fragility of the global perspective and the extent of their success. Within the chapter, an overview of global small and medium enterprises which narrows down to performance of small and medium enterprises in Mombasa central business district is looked at.

Chapter two contains the various schools of thoughts in a desktop review of both theoretical and empirical literature on overall factors undermining the performance of women small and medium enterprises. A conceptual framework outlining all the various independent variables and their indicators in a relation with the dependent variable, the interceding and moderating variables is also included at the end of the chapter.

Chapter three contains the research design, target population, sampling procedures and sample size, methods of data collection, data validity, data reliability, data analysis techniques, ethical considerations and operational definition of variables.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction
The chapter reviews the work done by other scholars on challenges facing women small and medium enterprises projects both globally and locally; background of women small and medium enterprises projects; explanation of variables; theories upon which the study is premised and the conceptual frame work has also been included. Small and medium enterprises projects form one of the largest pillars of economy growth in any nation. They account for about 90 percent of businesses and more than 50 percent of employment worldwide. Without growing women small and medium entrepreneurs, economic development in any nation will lag behind as women play a key role in growth of our economy as well as outnumbering men. Female run enterprises are steadily growing all over the world including the rural areas contributing to creation of employment, household income and growth of national incomes. The growth is attributed to improved management systems (Catherine, 2004)

Small and medium enterprises projects owned by women have developed from humble beginnings. Men are always favored over women in terms of getting education and also gaining access to resources. Slowly, women have grown to manage their own businesses, though their entry into working life can present an enormous challenge. It is often gradual, incremental and not without great personal sacrifice (Probert, 2006; Charlesworth et. al., 2002). A small number of men are also breaking from traditional full-time career responsibilities to participate in other avenues of their lives. However, male work and family participation patterns remain far more stable and simple than those for women. Passion and health business climate have also created way for women businesses, though still much needs to be done. Women have become critical stakeholders that have an important role to play in the growth of the economy of any nation. This study focuses on factors affecting the performance of women small and medium enterprises in Mombasa central business district.
2.2 Understanding cultural practices on women small and medium enterprises.
The first entrepreneurial challenge women entrepreneurs face is that of cultural value or tradition. This challenge originates from the cultural value that entails that the man/husband is the breadwinner of the house. A woman exhibiting her entrepreneurial skills is presumed to want to take over the leadership role of her husband. This challenge also surfaces in families where the husband is an entrepreneur. The male child is usually groomed on running the family business and carrying on with the business after the demise of the father. On the other hand, the female child is usually left out of the entrepreneurial grooming process but more engaged in taking care of the household chores. Although cultural barriers may have a negative impact on some women’s choice to venture to business (Barley, 1989), a higher number of women may decide to start small and medium enterprises because of the barriers they encounter in paid employment (Brush, 1992)

The establishment of an active small and medium enterprises sector and the effective utilization of quality business information has been identified as crucial in attaining long-term and sustainable economic growth for developed and developing countries, alike (Corps, 2005). Small and medium enterprises success is critical in poverty alleviation, economic development and development of more pluralist societies.

The number of the small and medium enterprises is on increase trend and it is for this reason that we are noticing decrease in dependency rate among women, though at a low pace than expected. Personal characteristics of the business owner interacting with managerial defects produce weaknesses in the firm (Berry, 1983). According to him, entrepreneur’s personal attributes and shortcomings had a significant impact on the performance of the business. Entrepreneurial business is surrounded by many societal factors such as cultural, economic, political and social forces. These factors can act as a threat or an opportunity in business. Individual personalities and behaviors, firms political systems, economic conditions and social traditions are all intertwined with national culture (Berger, 1991)
2.2.1 Impact of marital status on women small and medium enterprises

Women tend to have more ties to women than to men (Popielarz, 1999). Women’s network is mainly related to family links and may prove to be an obstacle to business activities. This phenomenon could be a disadvantage in the overall business community for contacting women entrepreneurs, gathering information and other resources related to them. Limited women participation in the labor force is attributed to social norms where married women participation is less than single or widowed women. Married women have the least participation in labor force. Divorced women participation in the labor force is almost three times of that of married women, meaning single/divorced women will always have an upper hand in success of small and medium enterprises projects as compared to married ones.

Opportunities are raising different sectors including agriculture, textile, transportation, and information and technology (Martin, 2010). According to a study, “The Role of Cultural Values in Understanding the Challenges Faced by Female Small and medium Entrepreneurs,” it presents that there is a positive correlation between increased gross domestic product [GDP] and entrepreneurial activity of the women. This means that if the GDP of any nation is to improve, then married women need support as they perform their marital duties as well as entrepreneurial ones.

Women who choose to pursue entrepreneurship find themselves in a flexible position to excel in those career options that prove favorable for their married life style and children (Wilmerding, 2006), but this choice often leads to conflict. Fitting business with family obligation is often “a difficult position for most women especially those with children” (Wilmerding, 2006). While striving to get success in fulfilling the work and family demands, women tend to work too hard and often make difficult choices, even at the cost of their health only to satisfy their customers and keep their families happy (Holmes, 2007). Jacobs & Gerson (2004) suggest that psychological consequences of combined tensions of work and family primarily fall on women that result in negative consequences. Work and family management provides ample opportunities for women to develop and grow their interests since participation in both spheres of life enriches their entrepreneurial skills. (Fels, 2004)
2.2.2 Effects of domestic chores in women small and medium enterprises

Increased participation in the labor force is posing a number of challenges. Saddled with household chores and domestic responsibilities, women performance in their small and medium entrepreneurs businesses is negatively affected. Among other challenges, managing work and family responsibilities is one of the most significant challenges women face (Frone Rusell, & Cooper, 1992; Guendouzi, 2006; Noor, 2006; Shelton 2004; Welter, 2004). In an effort to increase work life balance, women have started entering into self employment to gain more flexibility and control over their work and personal lives (Baber & Monaghan, 1998; Machung, 1989; Ward, 2007).

Work-life balance is a challenge that not only women entrepreneurs face but also affect women in the corporate sector. Women naturally are the backbone of the family; they lay the building block on which the family foundation is built. So often times, women entrepreneurs usually find themselves torn between commitment to the family and business/career. Women have to take care of the household grocery shopping, meal preparation, laundry, cleaning, taking care of children and husbands, yet the world is waiting to see their success in the business arena. Balancing work and family is often more difficult for women than men because of the disproportionate burden of family responsibilities (Bird, 2006).

It is not possible to balance work and family more so in our patriarchal society where women are expected to share the large responsibility of family care. Family and work are largely shaped by stereotypical gender roles (Gutek, et al., 1991) due to the traditionally held belief that men are breadwinners and women mere housewives. This shows that the social construction of gender makes motherhood less negotiable as copared to fatherhood (Gronlund, 2007). In most African cultures, girls grow up being nurtured on how to be good mothers and performing home duties perfectly to the detriment of entrepreneurial culture.

For those women who tend to earn by working along with family responsibilities, researchers suggest that entrepreneurship is a viable option that helps them gain flexibility and control between work and family. Women are more likely to start their own business for achieving work life balance compared to men (Brush at al., 2006). Women more often than men cite the desire
for flexibility as a main motivation behind starting a business, suggests. Number of researchers asserts that majority of the women embarking into self-employment go for the reason to develop more flexible schedules that provide them opportunity to balance work and family demands (Boden, 1996; Lombard, 2001) and allows them to work from home to reduce the burden of finding childcare (Boden, 1996). Males get motivated to become entrepreneurs to seek high financial gains; women prefer flexibility in career (DeMartino & Barbato, 2003)

2.2.3 Effect of religion on the performance of the small and medium enterprises

Culture is a product of religion and religion is the foundation of our beliefs. Some religious practices are detrimental to entrepreneurial growth and this slows down the business. Some verses in the Bible and even Quran have been misconceived. That women should be submissive to their husbands doesn’t mean that they should not own a business enterprise nor inherit their parents’ property. Many families both in Christian and Muslim world have always preferred their son(s) to run their businesses and ignored their daughters and this has sidelined women in entrepreneurial world. The extent of religious diversity and competition are thought to depend on how the government regulates the market for religion. The existence of an established state church is viewed as one source of a low degree of religious pluralism and, therefore, of low participation in organized religion. It has been argued that religion is a source of compensation for persons suffering from economic or social deprivation (Demerath, 1965; Glock & Stark, 1965; Glock, Ringer & Babbie, 1967; Niebuhr, 1929; Pope 1942; Troeltsch, 1931).

Quite a number of times, girls have been trained how to play a role of a wife where you find some of them are schooling yet they are married or have been ‘booked’ for marriage. This has negatively affected women and a lot of training is needed to save these young girls. In a way, the government has failed to play its part of improving the ability of female entrepreneurs and also protecting young girls from early marriages, and this has left out many potential women entrepreneurs out. Religion should not be misconceived as not entrepreneurially accommodating, as small and medium enterprises tend to operate in a niche market which large firms can not economically enter due to unattractive return on investment. Perhaps, as a result of the association with entrepreneurial activity and innovation, small and medium enterprises serve an important “seedbed” role for the growth of new industries and the establishment of future large companies (Howard, 1997).
A different perspective, represented by Sacerdote & Glaeser (2001) and Putnam (2000), argues that houses of worship are important as civic organizations. That is, the networks and interactions fostered by churches are important as elements of social capital, where they teach on entrepreneurial culture. In this case, we find that, for given religious beliefs, church attendance would have a separate, positive effect on economic performance. Church attendance would also gauge the importance of organized religion in society which preaches on economic growth, and organized religion may have economic effects that go beyond the consumption of resources, negative for growth or promotion of beliefs, which we hold constant. For example, organized religion might influence laws and regulations that affect economic incentives. Adverse examples would be restrictions on credit and insurance markets and more general discouragement of the profit motive. These channels provide additional reasons why church attendance might show up as a negative influence on economic growth, when we hold fixed religious beliefs.

2.3 Entrepreneurial training as a factor of performance
Adequate skills are very important for the growth of businesses. The informal sectors like juakali sector have proved that it can boost economic growth in the country. In the sector, practical skills are being demanded and quite a big number of women are not having these skills and this has seen many of their businesses collapsing. Professional training is very important in entrepreneurial world otherwise the projects will end up collapsing. Studies have shown that women have higher labor burden as opposed to men (Dejene, 2006), a big limitation to access of professional skill required in business world. Family and community responsibilities take a lot of women’s time that could be applied for improving their income generating efforts. Their responsibility for child care limits their mobility and obliges them to generate income in less conducive environment for business. Although statistical data are not available on the share of children attending early childhood education, there is greater shortage of affordable child care and preschool programs even in urban areas in many parts of Africa. Women’s responsibilities for child care are often cited as reasons for women’s low participation in skills training and literacy programs, which are crucial for building business management skills of female.
2.3.1 Professional training as a factor in small and medium enterprises

Today’s small and medium entrepreneurs require a comprehensive stock of knowledge and skills that are related to their type of business and adaptable for change of their local and international environment. Financial education is a key instrument to improve women’s overall financial and economic empowerment. Because of this, various countries at different income levels have acknowledged the need to address financial literacy among women. In developing countries, young women and girls face various challenges from the young age. They need to be prepared through education in meeting life event activities such as marriage and births to cope with emergencies and take advantage of opportunities when they present themselves (Amin et al, 2010)

Continuous improvement and innovation are paramount to business success. Inefficient business processes are expensive as they can bring a business down, limiting ability to compete against more competitive innovators. Men are often privileged to more sources of information by virtue of their network and their position in the society. They stay longer in employment and have vast life experience, while women are often not well connected to business networks through which information can be tapped and shared hence a big challenge to their success in entrepreneurial world. Lack of government research and development policy represents a formal barrier to small and medium enterprises’ innovation among women. The existence of a sizeable and thriving underground economy acts as an informal barrier that impacts negatively upon investment in, and increases the cost of innovation in women small and medium enterprises. Skills shortages emerge as significant variables to affect the innovation decisions of women small and medium enterprises. (Demirbas & Matlay, 2011)
2.3.2 Level of management skills as a determinant of performance of women Small and medium entrepreneurs

Management ability is one of the most influential factors in the successful growth of new ventures (Park & Bae, 2004). The ability to manage can be achieved through experience or training both on the job and in the classroom. Lack of access to training and advisory services is one of the main reasons often used to explain underperformance of women small and medium entrepreneur (Brown et al., 2002; Brush & Hisrich, 1999). These sediments are echoed by Heilbrunn, (2004) who points out that most women owned businesses show slow or no growth due to lack of business and managerial skills. Acquisition of managerial skill and training is very essential to the success of any business enterprise. It is considered as one of the building block for successful entrepreneurial venture (Brush et al, 2009). Most women fail to grow their business due to lack of managerial skills and they seldom operate their business and treat it as family affairs. Perhaps this is rooted from their motivational inspiration for starting the venture to just generate income for the sustenance of the family need.

Through training and capacity building in both entrepreneurial characteristics and business structures, an entrepreneur can develop entrepreneurial competences. Bridge et al. (1998) describe the importance of technical and management skills in adapting to and coping with changing environments, and identify such learned skills as key determining factors for growth (Gorman et al.,1997) acknowledge that the Learning needs of entrepreneurs vary at different stages of development and in different cultural settings; their ‘underlying assumption for using audience segmentation being that educational objectives, subject matter and pedagogical approach might be expected to vary depending on the nature of the target audience’. Guided preparation in entrepreneurship, unless it is of a sort appropriate to the growth stage of a new venture, can even be counterproductive

Gender too has an impact upon the nature of entrepreneurial education (Singh & Vinnicombe, 2003). Women need training to get the same business skills as men do as we are all leaving in a very competitive world, a world with scarce resources to all people, and where everyone is fighting for a share. The higher the entrepreneurial skills the women small and medium entrepreneurs have, the higher the success of these projects. Educational system for secondary, vocational and after schools program should be revamp to match between the skills required for
the small and medium enterprises and job seekers. The educational foundations acquired during schooling will prepare the job seekers for training during employment. Therefore, women small and medium entrepreneurs should make full use of the training programs and the special schemes provided by the Ministry of Trade and Industry for its employees to enhance their skills and knowledge.

2.4 Understanding Sources of funding as a factor of performance

Capital is one of the factors of production and without it, no business enterprise will succeed. There are various financial challenges that face small enterprises i.e. high cost of credit, high bank charges, high ledger fees, poor family background, and a lot of bureaucracies in accessing a loan facility. Access to finance and credit facilities hugely affect the growth of women owned small and medium businesses within Mombasa central business district. Insufficient capital has led to collapse of many business projects. World Bank studies argue that women are discriminated in formal and informal credit markets (Morrison et. al. 2007). A study on access to finance in Kenya and Uganda shows that access to formal financial institutions was strongly associated with government employment, education and gender.

2.4.1 Access of credit from financial institution

Lack of credit is almost universally indicated as one of the key barriers for women small and medium enterprises. This affects technology choice by limiting the number of alternatives the number of alternatives that can be considered. Many women small and medium enterprises may use inappropriate technology because it is the only one they can afford. In some cases even when credit is unavailable, these women may lack freedom of choice as the lending conditions may force the purchase of heavy immovable equipment that can serve as collateral for the loan. Lack of access to long term credit for women enterprises forces them to rely on high cost short term finance. According to a UN report nearly 75 percent of the world's women cannot get formal bank loans because they lack permanent employment and title deeds to land or housing that they can offer as security, or because the laws of their countries classify them as minors i.e. not eligible to make legal transactions (World Bank, 2007)

Financial constraints remain one of the major challenges facing women small and medium entrepreneurs in Kenya (Wanjohi & Mugure 2008). High interest rates on loans, low interest
rates on deposits and collateral demanded by financial institutions only serve as a stumbling block for women entrepreneurs to expand their business projects. Women suffer most in terms of accessing money for either start up or growing their business unlike their men counterpart. As such, it becomes a serious barrier or impediment to their business progress. Most of them have little in term of possessing collaterals, asset or even business track record in their entrepreneurial activity to help them to successfully secure money for their business. They actually face with more difficult challenge when the business succeeds and the need for additional capital become larger without corresponding opportunity to sources of finance or even any incentive that will help them to transit from micro to typical full fledge small business.

2.4.2 Family funds effect in women small and medium enterprises

Women are important stakeholders in resource management policies although inadequate access to finance has limited their ability to participate in policy and decision making even when they are not formally excluded (Gupte, 2004). When women take ownership of their small and medium enterprise projects, the chances of their success are much greater though finances become an issue when it becomes limited. However, despite their importance in small and medium enterprise projects, research finds that women may be left out even in participatory policies more so if they come from poor families. Women who are supported financially to start their business do well than those who are not. The mentors will provide advice and support them on the start up of business enterprises, running and growth of their enterprises in the early phases of their life. Only established families with strong history of persistent profitability will be able to offer strong business mentorship to the upcoming women small and medium enterprises as compared to those coming from economically struggling families.

It is also argued by Rouse & Jayawarna (2006) that it seems likely that people whose family and communities have lower earning power will be less able to access informal source of support. This support can be in term of finance or in any form that could be helpful to the entrepreneurs in need. In most instances women have the fear to confront banks or any institution for external finances as such institutions discourage borrowers. The cost for external finance could be higher compared to internal finance such as family contributions hence many women small and medium entrepreneurs prefer to finance their businesses internally. Usually those considered as
disadvantaged have limited available sources of internal finance, as such the ability for them to finance further businesses expansion is not tenable. Since family funding act as their last resort, they will continue to utilize it until their investments grow up (Magri, 2009) or the business will continue to stagnate. This is because most financial institutions especially the banks see micro business or any form of business run by the ‘disadvantaged’ group like women as unsecured.

2.4.3 Effect of personal savings in women small and medium enterprises

Raising capital is the primary barrier that women face since age. Personal savings, personal credit lines, personal credit cards and personal loans are crucial for business entrepreneurs. This has tremendous implications for entrepreneurs who have very limited or no personal assets. In particular, young women entrepreneurs typically do not have access to this form of financing as a result of not owning any assets and having a limited credit history hence barring them from starting up business enterprises. Additionally, many enter their business careers with sizeable loan debts that would further restrict their ability to access personal credit for a business venture. The challenges faced by these women have sharpened them hence making them more proactive by seeing the opportunity in the challenges they face (Vaessen & Keeble, 1995).

Many small and medium enterprises owned by women, might not be able to access this type of financing if they have limited personal credit histories and either no personal assets or in the case of many, joint owned assets with a spouse. These individuals may not secure assets physically located on a reserve as collateral for loans and credit lines, thereby restricting access to these financial instruments. When these women start up businesses with their own savings, they feel a sense of ownership and responsibility and would like to generate more income from such. When they participate in their own system development process, they are more likely to feel a sense of ownership in the results and support for the system (Garry, 2009). There will be hence a sense of responsibility and accountability on their side if success is to be part and parcel of their businesses.

Most firms in remote rural areas have less active savings due to poor living conditions. The problem has been worsened by lower awareness and usage of external business advice (Keeble, 1993). The challenges women face when growing up deprives them of any idea on the importance of saving, hence weakening foundation of starting and running up of business
enterprises. Women who start business with small savings or from family source tend to experience difficulties as the business grows. The expectation and demand for increase for money goes beyond personal savings or family contributions. Although men may find themselves in similar situation, women suffer most because of the limited connection, network and the necessary exposure to various institutional arrangements.

Women are often considered as disadvantaged when compared to male counterparts given their nature. One of the suggestions made by Fraser, (2004) is that poor access to private external finance relates to the demand side problem, in particular the lack of information about the available source rather than lack of available credit. Information asymmetry is mostly the contributing factor that effects the decision of financing institutions in processing applications not only for women but generally for all small and medium entrepreneurs. Inadequate saving will always act as a barrier to women small and medium entrepreneurs hence expansion of their businesses will be affected negatively.
2.5 Conceptual Frame Work

Figure 2.1 below.

Independent variables

- Cultural practices
  - Domestic chores
  - Marital status
  - Religion

- Capital/source of funding
  - Financial institutions
  - Family funds
  - Personal savings

- Entrepreneurial training
  - Professional training
  - Level of education

Dependent variable

- Performance of women
- Small and medium enterprises

Moderating Variables

- Management skills
- Knowledge of markets
Growth of business enterprises is not a smooth process, but rather a complex process, where growth is neither linear nor dependent on a limited number of factors (Deakins, 1996). According to Charles & Lewis (1983), any firm or enterprise will go through a complete cycle of growth stages. Challenges as well as opportunities will arise, calling for application of SWOT analysis theory in business entrepreneurs. SWOT is an abbreviation for Strengths, weaknesses, Opportunities and Threats. It is a theory developed in the 1960s at Stanford University. It considers internal as well as external factors that are favorable as well as unfavorable to achieve the business objective(s).

SWOT analysis illuminates the business strategies that are the most potential. Business location, historical background, liberalized economy among others will be examples of strengths while failure to implement the policies already put in paper, high lending interest rates, cultural practices and training among others will act as threats, which need to be addressed. Some articles describe factors thought to influence small and medium business in two ways: entrepreneurs’ characteristics such as their personality, behavior, attitude (Storey, 1994) and their capabilities including their education and training (Brush et al., 2004).

Women deliberately may choose a slower pace and avoid expanding their businesses too quickly. Whatever the business size, the environment of any environment is considerable, consisting of all the influences that may affect its decisions and performances (Grant, 1988). The weaknesses and strengths when well analyzed will set a strong foundation of providing solutions to future business enterprise challenges. The model creates awareness to donors, government, NGOs, leaders and the communities themselves, on importance of indentifying the challenges facing business entrepreneurs and this is the sure way of enhancing success and prosperity of such projects. Thus, the study will investigate how these three independent variables namely, cultural practices, sources of funding undermine performance of women small and medium entrepreneurs. These variables are summarized in the conceptual framework.
2.6 Summary of literature
This chapter has reviewed the literature on factors undermining performance of women small and medium entrepreneurs globally and locally. Although women are faced by several challenges, they have managed to succeed but at a slow pace. The literature explains the challenges women face and if well addressed, then unemployment cases will be minimal resulting to economic growth and reduction of dependency syndrome and more so Mombasa central business district where we have so many youths who have turned to drug abuse as their best alternative. Successful small and medium entrepreneur projects will also mean good utilization of natural resources in the city creating a better environment for tourist attraction.

Strong small and medium enterprises by women will rise up only when the highlighted challenges are tackled. It is possible to narrow success gap across gender as women can now access education and capital just like men, though the ‘tag’ that they are women needs to be shed off if they are to succeed in entrepreneurial world. The government also needs to defend the girl child and save her from early marriage. The chapter has also presented a conceptual framework to enable a study and assessment of challenges that face women small and medium enterprises projects in the Mombasa central business district.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction
This chapter described the methodology used in conducting the study. It explained the research design chosen for the study, target population, sampling techniques, data research instruments, validity and reliability of research instruments, data collection procedure and data analysis techniques.

3.2 Research Design
Research design refers to the master plan that will be used in the study in order to answer the research questions (Nachmias & Nachmias, 1996). The design was concerned with challenges facing performance of women small and medium enterprises in Mombasa central business district. Descriptive survey was used. A descriptive survey is an attempt of gathering data from members of a population in order to determine the current status of that population with respect to one or more variables. It is a method that studies large population by selecting and studying the samples from the population to discover the relative incidence, distribution and interrelations of sociological and psychological variables (Kerlinger, 1973). Descriptive survey utilizes questionnaires which will consist of both open ended and closed ended questions which will constitute items on how legislative processes, leadership, socio-economic factors and expectations of the society can act as challenges to women small and medium enterprise projects.

3.3 Target population
A population can be defined as the total collection of elements about which we wish to make some inference (Cooper, 2006). In this study, the target population was women small and medium enterprises operating in Mombasa central business district. The study targeted those already established women small and medium enterprises in the central business district as that is where key entrepreneurial businesses are and can thus give findings which can be relied upon. The study will target 200 women small and medium enterprises in Mombasa central business district.
3.4 Sample Size and Sampling Procedure

The sampling technique is the process of selecting a specific number of respondents for a study (Ngulube, 2003). This study employed two approaches in determining the sample size. The approach used to determine the sample size from the targeted population will be adopted from (Kothari 2004) as illustrated below;

\[
n = \frac{z^2 \cdot p \cdot q \cdot N}{e^2 \cdot N - 1} + z^2 \cdot p \cdot q
\]

Whereas;

N is the total population
n is the size of the sample
z represents the value of standard variate at a given confidence level
p is sample population
q = (1-p) and
e is the acceptable error

In this study, the researcher desired 95% confidence level. According to Faraday (2006), the acceptable error is generally set at 0.05 or a 5% probability that a significance difference occurred by chance. Kothari (2004) recommends a value estimate of p at 0.5 as this gave a maximum sample value and yield the desired results.

The approach used to determine the sample size from the list of stakeholders as respondents was adopted representing 10% as proposed by Mugenda and Mugenda (1999). Comparing Gay (1983) articles, he highly recommends 10% of cases in descriptive studies which will be a representative of the total population.
3.5 Data Collection instruments

Data are individual pieces of information. It is a set of values of qualitative or quantitative variables. Questionnaires, key informant interviews, observation and document analysis are the main tools of collecting data.

3.5.1 Questionnaires

A questionnaire is research instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents. As a data collecting instrument, it can be structured or unstructured. It was invented by Sir Francis Galton. Questionnaires are very crucial in collecting data. Descriptive data is best collected using questionnaires (Gay 1996). This study adopted both open ended and closed type of questionnaires and these questionnaires are administered by the research assistants who interviewed the respondents and recorded their responses.

3.5.2. Interviews

Interview method was used to gather additional information to that gathered through questionnaire method. It is one to one conversation between the researcher and the interviewee. The researcher used this method used in order to get information on factors undermining women small and medium enterprises in areas of the policy, planning, leadership, credit, training and management. It was used to explore the views, experiences, beliefs and motivations in women small and medium enterprises projects.

3.5.3 Direct observation

The researcher used direct observation in the study to capture pertinent information regarding the location, size and organisation of the project. The information was guided by structured protocol to ensure gathering of pertinent information only. This technique ensured detailed information is captured and that the respondents understand what is being observed.
3.6 Data Collection Procedure
Relevant authorization to collect data was sought from The University of Nairobi. The main instrument in this study was structured questionnaire which formed the basis of data collection to meet the objectives of the study. The questions were to be both open ended and closed ended. The closed ended questions will aim at collecting quantitative data while the open ended questions will provide qualitative data.

In his narration, Mugenda & Mugenda (2003) made it clear that questionnaires were commonly used to obtain important information about a population under study. He added that it was normally easy and convenient to address each item and develop specific themes of the study. The questionnaires were distributed to the selected members of the sample in the overall population. They were administered directly to the respondents which were expected to increase high rate of return and reduce the cost of posting. This approach was to allow the researcher to have an opportunity to explain the study and answer any question that the respondent may have before completing the questions (Fraenkel, 2000). The researcher randomly sampled the respondents where they responded to a set of questions. During this exercise, the respondents were assured that strict confidentiality would be maintained in dealing with their responses.

3.7 Validity and Reliability of research instruments

3.7.1 Validity of research instruments

Validity refers to whether the research truly measures that which it was intended to measure or how truthful the research results are (Joppe, 2000). Validity is the extent to which the instruments will capture what they are supposed to measure (Dooley, 2003). It ensures scientific usefulness of findings arising thereof (Serakan, 2003: Nachmias & Nachmias 1996). It is validity that ensures accuracy of information gathered. Validity of instruments is critical in all forms of researchers and acceptable level is largely dependent on logical reasoning, experience and professionalism of the researcher.

A piloting was done on women small and medium enterprises projects operating in Mombasa central business and the data obtained analyzed. The results were given to supervisors who read and made corrections and improvements to ensure its validity.
3.7.2 Reliability of research instruments

Reliability is the degree to which an assessment tool produces stable and consistent results. It is a measure of the degree to which a research instrument yields consistent results after repeated trials. The reliability of a research instruments concerns the extent to which the instrument yields the same results on repeated trials. The tendency towards consistency found in repeated measurements is referred to as reliability (Carmines & Zeller, 1979). Accuracy in measurement is of great importance. Reliability is about stability and equivalence of results, if they are consistent after repeated measurements of the same object with the same instrument. In this study, the questionnaire was pilot tested to 100 women small and medium enterprises located in Mombasa central business district.

3.8 Data Analysis

This study sought to establish the extent to which the independent variables influence the dependent variables. It would therefore be suitable to analyze data using descriptive analysis. Descriptive analysis is the study of the distribution of one variable and it provides the researcher with profiles of the study population such as their size, composition, efficiency, preferences and so on (Kothari, 2004).

At this stage, it was the actual procedure of processing the data into useful information where the researcher was able to use it for discussion and interpretation. First, the completely filled questionnaires and interview schedules completed would be checked for completeness at two levels. Initially, the data collectors have to verify that questionnaires were complete before taking them to the researcher where he would do the final verification himself. This would be deliberately done to ensure that many anomalies detected will be corrected immediately before the questionnaire is taken from the respondent.

In this case, data quality control and cleaning commenced in the field by the researcher ensuring that all the information on the questionnaires would be properly collected and recorded and checked for completeness of data and internal consistency. Data analysis would start once all the data has been captured. Closed-ended questions were analyzed using nominal scales into mutually exclusive categories and frequencies by employing descriptive statistics using the statistical package for social sciences (SPSS V 20.0). Open-ended questions were analyzed using...
conceptual content analysis. Analysis involved the production and interpretation of frequencies counts, tables that describe and summarize the data.

3.9 Ethical considerations
Ethics has been defined as that branch of philosophy which deals with one’s conduct and serves as a guide to one’s behavior (Mugenda & Mugenda, 1999). In doing research the researcher followed ethical guidelines to ensure that there was no physical or emotional harm to the participants of the research. The researcher would then bring to light the fact that the study was basically academic for the purpose of fulfilling the requirements of the degree, and that the report would not be published for public consumption. The results would be accurately represented and responses not to be taken out of context. The researcher avoided plagiarism and falsification of findings while conducting the research.
3.10 Operational definition of Variables
A good operational definition tells a person how to perform or take a measurement. The following variables have been defined as per the research objectives.

Table 3.1 shows the types of variables, their indicators and how they will be measured

<table>
<thead>
<tr>
<th>Variable</th>
<th>Indicator</th>
<th>Measurement</th>
<th>Scale</th>
<th>Data collection method</th>
<th>Tool of analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dependent variable</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Performance of Women</td>
<td>Women small and medium</td>
<td>Nominal</td>
<td>Questionnaire and</td>
<td>Qualitative and quantitative method</td>
<td></td>
</tr>
<tr>
<td>enterprises</td>
<td>enterprises</td>
<td>method</td>
<td>document analysis</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent variable</td>
<td>-Domestic chores</td>
<td>Rate of performance</td>
<td>Ordinal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cultural practices</td>
<td>-Marital status</td>
<td>on Women small and medium</td>
<td>Questionnaire</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>-Religion</td>
<td>enterprises</td>
<td>method</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent variable</td>
<td>-Professional training</td>
<td>Rate of performance</td>
<td>Nominal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneurial training</td>
<td>-Education level</td>
<td>on Women small and medium</td>
<td>Questionnaire</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>enterprises</td>
<td>method</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent variable</td>
<td>-Financial institutions</td>
<td>Rate of performance</td>
<td>Nominal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sources of funding</td>
<td>-Family funds</td>
<td>on Women small and medium</td>
<td>Questionnaire</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>-Personal savings</td>
<td>enterprises</td>
<td>method</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
CHAPTER FOUR
DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction
The focus of this study was to analyze and interpret data on the factors that undermine the performance of women small and medium enterprises. Data was collected through questionnaires, interviews and focused Group Discussions, which were formulated and guided by the objectives of this study and operational definition of variables found in chapter one and three respectively. The data was analyzed using the statistical package of social science (SPSS). In this analysis every question addressing each objective have been separately analyzed and later related. The information provided was analyzed in order to form basis for building relationships among categories in all questions addressing the three objectives of the study as illustrated in frequency tables, cross tabulation and charts that follows.

4.2 Response rate
Background information forms a very important foundation for this study. In this case the background information sought through questionnaires and analyzed in this study includes; administrative locations, town, age bracket, marital status and level of education of the respondent. For every research question, some information was sought from the sample respondent made up of 96 people who were accessible from a sample of 100 people drawn randomly from the central business district.

4.3 Demographic characteristics of respondents
In this part, the data collected in answering the basic questions are presented and analyzed. The area of focus was Mombasa Central Business District, where women small and medium enterprises were chosen.

From the table below, the study indicates that majority of the people interviewed were over forty years accounting for 47.92% of the total number of respondents. From the sample, people aged below 20 years were the minority in the sample accounting for 4.12%.
Table 4.1: Age bracket of the respondent

<table>
<thead>
<tr>
<th>Age bracket in years</th>
<th>Number of respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 20 years</td>
<td>4</td>
<td>4.12</td>
</tr>
<tr>
<td>21-30</td>
<td>14</td>
<td>14.58</td>
</tr>
<tr>
<td>31-40</td>
<td>32</td>
<td>33.33</td>
</tr>
<tr>
<td>Over 40</td>
<td>46</td>
<td>47.92</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Age was an important factor to gauge if the respondents were quite appropriate for information dissemination and learning in entrepreneurial skills. The table above shows that majority of the respondents were above forty years, followed by those between the age of 30-40 years. Investment in this sector of business by young entrepreneurs is paramount as they inject new blood and skills of doing entrepreneurial business.

According to the study and the sample investigated referring to table (4.2) below, majority of the respondents indicated that they are married making 72 people who accounts for 75%. It is indicated that separated people accounts for 4.17 % translating to 4 people who responded to this study.
### Table 4.2: Marital status of respondents

<table>
<thead>
<tr>
<th>Respondents Marital status</th>
<th>Number of respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>14</td>
<td>14.58</td>
</tr>
<tr>
<td>Married</td>
<td>72</td>
<td>75</td>
</tr>
<tr>
<td>Separated</td>
<td>4</td>
<td>4.17</td>
</tr>
<tr>
<td>Windowed</td>
<td>6</td>
<td>6.25</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The above analysis helped to tell if the respondents lived under restricted lives hence barred from making independent decisions in their small and medium enterprises. These women small and medium enterprises were burdened by homes chores hence affected negatively in conducting their businesses.

The table below 4.3 shows that majority of the respondents indicated that they have more than five children. From the findings, it is clear that the high standards of living when added to home duties undermine the performance of women small and medium enterprises.

### Table 4.3 Family size of respondents

<table>
<thead>
<tr>
<th>Respondents Family size</th>
<th>Number of respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 3</td>
<td>28</td>
<td>29.17</td>
</tr>
<tr>
<td>4-5</td>
<td>32</td>
<td>33.33</td>
</tr>
<tr>
<td>More than 5</td>
<td>36</td>
<td>37.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
Many of these women small and medium entrepreneur projects do not live long as factors like culture, resources and even skills undermine their performance, shaking entrepreneurial foundations they may have had.

4.3.1 Entrepreneurship

The study sought to find the sectors of business that the respondents engaged in and findings were as shown below

Table 4.4: Business sectors where respondents were involved in

<table>
<thead>
<tr>
<th>Business sector</th>
<th>Number of respondents</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trade</td>
<td>67</td>
<td>69.79</td>
</tr>
<tr>
<td>Production</td>
<td>12</td>
<td>12.5</td>
</tr>
<tr>
<td>Services</td>
<td>17</td>
<td>17.71</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the table above, it is clear that majority of the respondents are in trade sector with 69.79% followed by services at 17.71 % and lastly production with 12.5%. The limited the sector to meet the demands of its customers, the difficult it was to perform at its best.

The sector of engagement was a crucial determinant of how best an enterprise could expand and perform to its optimal. The limited the sector to expand to meet the demands of the customers, the difficult it was for the business to perform at its best.

The study further sought to find how long the respondents had been in the entrepreneurship and findings were as shown below
From the above, majority of the business enterprises have not yet lasted for more than 2 years in operation. Assessing the performance of an entrepreneurship has some correlation with the duration at which the same has been in operation. There is no doubt that the experience gained in running entrepreneurial activities was insufficient hence many enterprises collapsing early at their earlier stages after they are started. It is important to note that experience is a factor of time; hence the longer the duration of business performance, the more the stability and the better are the results.

### 4.3.2 Availability of business plan for the business

Having a business plan is very important as it highlights on measures to be taken when one leaves or joins the enterprise.

The study sought to find out if the respondent entrepreneurs had a business plan and the findings were as shown below

#### Table 4.6 Availability of a business plan for the business

<table>
<thead>
<tr>
<th>Whether the business had a business plan</th>
<th>Frequencies</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>24</td>
<td>33.3%</td>
</tr>
<tr>
<td>No</td>
<td>72</td>
<td>66.7%</td>
</tr>
<tr>
<td>Total</td>
<td>96</td>
<td>100%</td>
</tr>
</tbody>
</table>
Business plan were very crucial to ensure the governance and management of the enterprise as well as giving directions to where the business was heading to. The presence of a business plan also ascertained the performance and an entrepreneur would not make overnight decisions but the projections are made in advance and the performance of the same is ascertained even before the business enterprise picks up to its optimal. Table 4.6 shows a 33.3 % of the respondent entrepreneurs who did not have a business plan for their businesses.

4.4 Cultural beliefs and practices as a factor of performance
On cultural beliefs, the study sought out to find the type of religion that women small and medium entrepreneurs belonged to and the findings were as shown in the table below.

Religious background and the performance of women entrepreneurs

<table>
<thead>
<tr>
<th>Religious background</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christians</td>
<td>42</td>
<td>43.75</td>
</tr>
<tr>
<td>Muslims</td>
<td>38</td>
<td>39.58</td>
</tr>
<tr>
<td>Traditionalists</td>
<td>11</td>
<td>11.46</td>
</tr>
<tr>
<td>Hindus</td>
<td>5</td>
<td>5.21</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the above table, the majority of women were Christians with a percentage 43.75, followed by Muslims with a percentage of 39.58% traditionalist 11.46 % and finally Hindus who formed 5.21 %

It was asked if religion affected the women small and medium entrepreneurs in any way and the findings were that religion influenced their performance in business entrepreneurship.

Those women who proclaimed the Islamic faith reported to have been affected in a number of ways as explained below.
The information given below clearly shows that the performance of small and medium enterprises was largely affected by home duties/chores.

The women were not supposed to mingle with any other members of the community especially men as it is unaccepted. Since some business entrepreneurship entailed inter-cultural conflicts, there was no doubt that their performance in their business entrepreneurship will not do well. On asking how they managed running their enterprises in that very strict condition, they explained that family hardships have forced their men give them consent so that they could contribute to family earnings.

The situation in most of the Islamic countries is not the same as in western countries and other developed countries. No matter which class or religion Islamic women belong to; their situation relative to men is one of systemic subordination determined by patriarchal forces.

Religious prescriptions, cultural norms and actual practices related to women’s status and role vary widely and are sometimes highly contradictory. Additional subordination of women derives from restrictions on spatial mobility. Women are not often permitted to move around freely in some families: from early childhood they are not allowed to go out of their homes or meet with males independently.

The foregoing analysis clearly implies that religion greatly influenced the performance of women small and medium enterprises and therefore a lot of awareness ought to be made and advocacy at higher levels to ensure that religion in as much as it is respected, gave women an opportunity to venture in entrepreneurship activities which bring sustainable development.

The perception that women’s role is to submit to their men was misconceived in the society and this negatively affected the performance of women small and medium enterprises.

It was evident from the analysis of the qualitative information availed from the religious heads in Mombasa that the two factors influence women occupational roles. The cultural norm of *Pardah* of the veil was so influential as women were supposedly supposed to cover their entire heads including the face to ensure they respected the religious social values. The contact between women and their clients was so limited in such a way that women would not feel comfortable serving men and thus influence the honour and performance as quoted below;
‘Pardah has significant as an instrument of sexual segregation and seclusion based on spatial boundaries, where women activities are confined mainly inside the home while men work outside or where women’s extramural activities are concealed behind the portable boundary of the veil. Izzat is of the opinion that women are repositories of a family’s honour and that their chastity and good reputation, being highly valued must be guarded’ Supkem representative, Shaheed, Mombasa

4.4.1 Research hypothesis Testing

Validation of the truth in the analysis made above was made hypothetically and tested. The relationship between the two variables (dependent and independent) gave a true picture of how cultural practices influenced the performance of women in small and medium enterprises. The study hypothesis was made as below;

\[ H_0 \quad \mu \]
\[ H_1 \quad \mu \]

: Cultural practices have got no significant influence on the performance of women small and medium enterprises

: Cultural practices have got significant influence on the performance of women small and medium enterprises

The study utilized the Chi-square test to determine the relationship in the two variables. In the test analysis, chi-square test established the relationship between independent variable (cultural practices) and the dependent (performance of women in small and medium enterprises).

The Chi-square value was calculated in a certain degree of defense (Df.) and the value determined the strength of the independence variable in influencing the dependence variable. A parallel asymptotic value was also used in relation to the strength to justify the test results.
The results above are so asymptotic. At 3 degrees of defense, the chi-square values yielded quite a significant value on the test. The levels at which cultural practices influenced the performance of women in entrepreneurship was recorded at 102.001 at 3 Df.

In the same level of test analysis, the chi-square value for the performance of women in small and medium enterprises was recorded at 21.345 at 2 degrees of defense. The computed value of the independent variable was larger than the table value of the dependent variable in the chi-square test.

The chi-square value for performance of women in small and medium enterprises seemed to be smaller than that of the cultural practices and also registered a reduction in the degree of defense. This was synonymous of the weight that the independent variable carried towards the dependent variable.

A conclusive inference on analyzing the test results rejected the null hypothesis meaning that cultural practices had a significant influence on the performance of women in small and medium enterprises within the geographical coverage area under the study.

**4.5 Sources of funding as a factor of performance**

On sources of funding, this study was conducted to seek the effect of funding in women small and medium enterprises in Mombasa central business district.

The study sought to find out the working capital for the business enterprise and findings were as shown in the table below.

<table>
<thead>
<tr>
<th>Cultural practices</th>
<th>Performance of women in SME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-Square</td>
<td>102.001</td>
</tr>
<tr>
<td>Df</td>
<td>3</td>
</tr>
<tr>
<td>Asymp. Sig.</td>
<td>.004</td>
</tr>
<tr>
<td></td>
<td>21.345</td>
</tr>
<tr>
<td></td>
<td>.011</td>
</tr>
</tbody>
</table>
Table 4.9: Working capital for running an enterprise

<table>
<thead>
<tr>
<th>Working Capital</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Ksh 100,000</td>
<td>14</td>
<td>14.58</td>
</tr>
<tr>
<td>Ksh 100,001-150,000</td>
<td>23</td>
<td>23.96</td>
</tr>
<tr>
<td>Ksh 150,001-250,000</td>
<td>33</td>
<td>34.38</td>
</tr>
<tr>
<td>Ksh 250,001-400,000</td>
<td>16</td>
<td>16.67</td>
</tr>
<tr>
<td>Above 400,000</td>
<td>10</td>
<td>10.42</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From table above, the people interviewed fourteen (14) people accounting for 14.58% indicated working capital of less than ksh 100,000/. However for those who responded it is indicated that majority marked by 33 people translating to 34.38% indicated that their earning range was 150,001-250,000 per month. The lowest number of respondents was 10 translating to 10.42%. Finances is paramount in business activities, and from the above table, there is a clear indication that it acts as a strong barrier to success of women small and medium enterprises.

The respondent was requested to indicate whether she got any support from any one for business. The information was analyzed and presented as shown in table (4.7) below.

Table 4.10 Respondent getting alternative support for the business

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting support from financial institutions</td>
<td>36</td>
<td>37.50</td>
</tr>
<tr>
<td>Not getting support from financial institutions</td>
<td>60</td>
<td>62.50</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
From the table above, it is observed that majority, 60 respondents translating to 62.50% of the respondents indicated that they did not get financial support for their business. Only 36 respondents accounting for 37.50% indicated that they got support for their business, which is from different sources as per the options that were provided as shown in the table below. Being women, the conditions set were too high to allow them afford an alternative form of funding.

The respondents were further requested to indicate where they got the financial support and they responded as shown in the table below.

<table>
<thead>
<tr>
<th>Sources of funding</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial institutions</td>
<td>36</td>
<td>37.50</td>
</tr>
<tr>
<td>Savings</td>
<td>42</td>
<td>43.75</td>
</tr>
<tr>
<td>Family members</td>
<td>18</td>
<td>18.75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the observation indicated in table (4.8) above, majority of the respondents relied on personal saving at 43.75%, which in most cases, is not enough for starting or running a business. This is most probably because majority indicated that they did not get external support, like loans from financial institutions as they lacked proper documentation and could therefore not access the funds. However, the least percentage of 18.75 indicated they got funding from family sources, a barrier to women small and medium enterprises.
4.6.1 Hypothesis testing of source of funding and the performance of women in small and medium enterprise

The study sought to test the above using the following research hypothesis:

\[ H_0 : \mu \quad \text{Sources of funding do not form strong basis on the performance of women small and medium enterprises} \]

\[ H_1 : \mu \quad \text{Sources of funding form strong basis on the performance of women small and medium enterprises} \]

*Table 4.12: Chi-Square testing on sources of funding and performance of women in Small and medium enterprises*

<table>
<thead>
<tr>
<th>Average range of enterprise earning per annum</th>
<th>12.114</th>
<th>4</th>
<th>0.228</th>
<th>0.675</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alternative funding for their business</td>
<td>9.922</td>
<td>4</td>
<td>0.524</td>
<td>0.312</td>
</tr>
<tr>
<td>Sources of respondents business support</td>
<td>12.972</td>
<td>4</td>
<td>0.944</td>
<td>0.762</td>
</tr>
</tbody>
</table>

The table above indicates Chi-Square statistic results; it shows there was a significant relationship between sources of funding factors on performance of women in small and medium enterprises.

In this study, the chi-square test results were strengthened by an alternative Monte Carlo test to give a true value that could determine the influence of the independent variable to the dependent variable.
It was evident that Average range of enterprise earning per month as well as Sources of respondents business support highly aggravated the performance of women in small and medium enterprises to a higher level, more than the alternative funding for their business.

This was evidence from the test where the Chi-Square value exceeded the cutoff point of 10 for the two indicators (12.114 and 12.972 respectively) at 4 degrees of defence flat. This was supported by the Monte Carlo value which after a two sided analysis (0.675 and 0.762 respectively) tested above 0.5 which happened to be the average cutoff point on a parallel analysis. The Monte Carlo value for alternative funding for their business indicator read at 0.312 which was significantly below the cut-off point.

However, it would be induced from the chi-square test that majority of the women within the area under study may not have alternative funding for their businesses. Clear evidence on this inference was the fact that the tested value of chi-square and the Monte Carlo both went below the cut-off point of 10 and 0.5 respectively thus making the indicator very passive.

A summary of the test results gave the researcher a clear indication that the chi-square test rejected null hypothesis. This therefore meant that Sources of funding for the businesses formed strong basis on the performance of women small and medium enterprises.

### 4.6 Education and Training in women small and medium enterprises

Education and training in small and medium entrepreneurship was one of the most important factors that would greatly influence the performance of women small and medium enterprises. It was for this reason that the study sought to find out the effect of education and training on women small and medium enterprises.
All the respondents agreed to have gone to school.

*Table 4.13: Education level of the respondent*

<table>
<thead>
<tr>
<th>Education level</th>
<th>Number of respondents</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary school level</td>
<td>6</td>
<td>6.25</td>
</tr>
<tr>
<td>Secondary school level</td>
<td>49</td>
<td>51.04</td>
</tr>
<tr>
<td>Tertiary level</td>
<td>32</td>
<td>33.33</td>
</tr>
<tr>
<td>University</td>
<td>9</td>
<td>9.38</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

From the table above, majority of the respondents indicated that they have acquired secondary school education accounting for 51.04% of the sample followed by those in tertiary level. Those with the highest level of education were only 9.38%. Educational training is very key for success of any business and this explains why women small and medium enterprises are not doing as well as their male counterparts as they seem to be lacking the necessary training. This proves that education and training is a big challenge to those women who have or want to engage themselves in entrepreneurship.

Professional training in business entrepreneurship was one of the most important factors that would have greatly influence the performance of women small and medium enterprises in the community. The study sought to find out if the women entrepreneurs had been trained in business entrepreneurship ownership and the findings were as shown below.
Table 4.14 Training in business entrepreneurship

<table>
<thead>
<tr>
<th>Trained in business entrepreneurship</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>34</td>
<td>35.42</td>
</tr>
<tr>
<td>No</td>
<td>62</td>
<td>64.58</td>
</tr>
<tr>
<td>Total</td>
<td>96</td>
<td>100</td>
</tr>
</tbody>
</table>

About professional training, a big percentage had no professional training, a limitation in the success of small and medium enterprises and also an indicator of a likelihood of collapse of women small and medium enterprises.

The respondents were of the view that there should be deeper trainings on women small and medium entrepreneurs as compared to male ones so as to lay a strong foundation on women small and medium entrepreneurs.

Further analysis of the study findings on the type of records kept for those who reported to have kept business records revealed that financial records were the most preferred types of records as shown below.

Table 4.15 Record keeping issues

<table>
<thead>
<tr>
<th>Record keeping</th>
<th>number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial records</td>
<td>96</td>
<td>100</td>
</tr>
<tr>
<td>Additional records (stock records, creditors</td>
<td>63</td>
<td>65.63</td>
</tr>
<tr>
<td>And debtors books)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How record keeping skills were acquired</td>
<td></td>
<td></td>
</tr>
<tr>
<td>From family</td>
<td>34</td>
<td>36.42</td>
</tr>
<tr>
<td>From past experience</td>
<td>38</td>
<td>39.58</td>
</tr>
</tbody>
</table>
From the above table, 39.58% responded to have received skills from past experience, while 36.52% respondent to have received skills from family members. This proportion of respondents could indicate those who reported their business to be family owned and thus experience was passed from one family member to the other to ensure that the business was sustained.

4.6.1 Research hypothesis testing

On entrepreneurial training to better performance of women Small and medium enterprises

The study sought to test the above using the following research hypothesis:

\[ H_0 : \mu \]

Entrepreneurial training does not contribute to better performance of women small and medium enterprises

\[ H_1 : \mu \]

Entrepreneurial training contributes better performance of women small and medium enterprises

The study utilized chi-square in measuring the relationship between levels of entrepreneurial training and the performance of women small and medium enterprises
The study tested the variable using the Chi-square test and the results are summarized in the table 4.12 below.

Table 4.16: Chi-square Results on Entrepreneurial training contributes better performance of women Small and medium enterprises

<table>
<thead>
<tr>
<th></th>
<th>Chi-square Value</th>
<th>Df</th>
<th>Asymp. Sig. (2 sided)</th>
<th>Monte Carlo Sig. (2 sided)</th>
<th>Cramer’s V Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level of skills in management of development projects</td>
<td>55.468</td>
<td>30</td>
<td>0.003</td>
<td>0.024</td>
<td>0.250</td>
</tr>
<tr>
<td>Influence of level of management skills on project ownership</td>
<td>48.177</td>
<td>20</td>
<td>0.383</td>
<td>0.378</td>
<td>0.209</td>
</tr>
<tr>
<td>Training support of management skills on business</td>
<td>25.434</td>
<td>24</td>
<td>0.000</td>
<td>0.005</td>
<td>0.262</td>
</tr>
</tbody>
</table>

In two out of the three cases the results yielded a < 0.05 therefore the null hypothesis is rejected. In all cases the data sets contained cells with an expected count of less than five, therefore it was unclear as to whether the standard asymptotic calculations of the significance level had been met.

The researcher therefore computed the Monte Carlo statistic at the 95% confidence interval in place of the exact statistic since the data sets were too large for the exact value to be calculated.

Mehta and Patel (1989) recommend the use of the Monte Carlo method in cases where the exact value cannot be calculated as it provides an unbiased estimate of the exact value without the requirements of the asymptotic method.

The Monte Carlo statistic lends support to the Chi-square results. The researcher therefore concluded that of all sub variables computed above, Level of skills in management of development projects and Training support of management skills on business are the indicators that had a significant influence on better performance of women small and medium enterprises.
CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction
The major findings in this study are summarized; conclusions drawn based on the findings and recommendations made alongside recommendation for further studies following the limitations of the study.

5.2 Summary of findings
In this study, it was designed to assess the factors undermining the performance of women small and medium enterprises. In the process of answering the basic questions, a questionnaire that includes demographic profiles, factors affecting the performance of women small and medium scale entrepreneurs was designed. Structured interviews were held with the women small and medium entrepreneurs and financial institutions to seek the truth in funds accessibility. The data gotten was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations).

The major economic factors affecting women small and medium entrepreneurs are limited financial access, as a result of high interest rates on loans as well as demand of collateral security by financial institutions. Financial support from family as well as personal savings was not adequate to support women small and medium enterprises.

The major cultural factors affecting the respondent women small and medium entrepreneurs in Mombasa central business district are conflicting gender roles, social acceptability and view of women in the society, where they are seen as more of housewives, this is changing with time.

Educational training is seen as a key factor as those enterprises run by women with limited education were on the verge of collapsing. Technology support, financial skills training and also marketing trainings are key areas which women small and medium entrepreneurs need to be well conversant with if they are to excel in their businesses.
5.3 Discussions
A lot needs to be done to ensure the success of women small and medium enterprises which will include involvement of all key stakeholders and a healthy business environment with strong networking. The ability to tap into new market requires expertise, knowledge and contacts. Women lack access to training and experience on how to participate in the market place and are therefore unable to take on both the production and marketing of their goods. They have not often been exposed much to international market, thus making their male counterparts dominate such a market creating no or limited space for women to enter. The high cost of developing new business contacts and relationships, in particular women –owned businesses has been a big barrier to the performance of women small and medium enterprises. Networking will create market for these entrepreneurs hence better performance.

Majority of women small and medium entrepreneurs in Mombasa central business district are from lower middle class. The maximum education level majority of these women have is secondary education. The reason of not advancing their studies is partly because of lack of insufficient funds. If they have managed fairly without that much professional training and support from financial institutions, then we arrive at a conclusion that they would have been at par with men in medium enterprises success, given the resources and support required.

The fact that women are still highly dependent on our culture that man is the head of the family and that they are just housewives has negatively affected women small and medium enterprises in Mombasa central business district. Some women may also fear or face prejudice or sexual harassment and may be restricted in their ability to travel to make contacts. The notion that getting more education than their husbands has been misconceived, hence affecting the performance of women small and medium enterprises. With regard to cultural conditions, conflicting gender roles, lack of social acceptability and network with outsiders are several factors that affect women small and medium entrepreneurs in Mombasa central business district. In relation to marital status, it was found that women have been subjected to performing home chores more than in entrepreneurship. Regardless of how much they try, majority of them have not been in a position to perform that well in their businesses as they have a divided attention unlike men who fully concentrate on their business with a lot of freedom as they live home chores to the wives.
It is discussed from the findings that women small and medium entrepreneurs have low educational background and have little experience in business. This can lead to the conclusion that personal characteristics of these entrepreneurs can contribute to their low performance in addition cultural, economic and educational/training factors. As this study shows, most women small and medium entrepreneurs in Mombasa central business district are engaged in Trade sector comprising of 69.79%

The findings of this study go in line as to the factors affecting small and medium entrepreneurs. The performance of women small and medium entrepreneurs in Mombasa central business district are highly affected by cultural factors such as religion, economic factors such as inadequate sources of funding, lack of or inadequate professional training. From these major factors affecting the performance of women small and medium entrepreneurs, the impact of economic environment, cultural and training are significant.

The summary of the findings in the analysis of the results made in the previous chapter was conclusive in determining whether the three independent variables had a significant influence on the better performance of women in small and medium enterprises.

Chi-square values were used to give a true picture coupled by a number of alternative tests including the standard asymptotic test, Monte Carlo test and Cramer’s V in certain Degree of defense. In the first test results, the levels at which cultural practices influenced the performance of women in entrepreneurship was recorded at 102.001 at 3 Df. This was an alternative test after the same level of test analysis of the dependent variable was recorded at 21.345 at 2 degrees of defense. There was a standard computing of value for both the dependent and independent variables and the subsequent analysis gave a true picture through the determination of the chi-square test. In a nut shell, the conclusive inference on analyzing the test results rejected the null hypothesis which implied that cultural practices had a significant influence on the performance of women in small and medium enterprises within the geographical coverage area under the study.
In the second variable, an obvious indication of a significant relationship between sources of funding factors on performance of women in small and medium enterprises was evident. In its analysis, the chi-square test results were strengthened by an alternative Monte Carlo test to give a true value that could determine the influence of the independent variable to the dependent variable.

In determining the levels of the various indicators, it was evident that average range of enterprise earning per annum as well as Sources of respondents business support highly aggravated the performance of women in small and medium enterprises to a higher level, more than the alternative funding for their business. In this segment, evidence from the test where the Chi-Square value was supported by the Monte Carlo value in a parallel analysis. There was a cut-off point used to demarcate the levels of influence and the figure that exceeded the cut-off point was regarded to highly influence the dependent variable. Finally, the summary of the test results gave the researcher a clear indication that the chi-square test rejected null hypothesis, meaning that Sources of funding for the businesses formed strong basis on the performance of women small and medium enterprises.

In the third independent variable, two out of the three cases the results proved an indication of null hypothesis rejection. The researcher was guided in computing the Monte Carlo statistic at the 95% confidence interval in place of the exact statistic. In each indication, the data sets were too large for the exact value to be calculated. In this analysis, it was important to interrelate the analysis using various models. Mehta and Patel’s model of 1989 Monte Carlo method was recommended since the cases provided unbiased estimates and the exact value could not be calculated. In either case in determining the influence of this variable, Monte Carlo statistic lent support to the Chi-square results. Finally, the researcher made a conclusion that of all sub variables including level of skills in management of development projects and training support of management skills on business were the indicators that had a significant influence on better performance of women small and medium enterprises within the aforementioned communities.
5.4 Conclusion of the study
A cross reference between the various schools of thoughts was suggestive of fact that a number of the variables undermined the performance of women small and medium enterprises in Mombasa central business district, Kenya. A further scrutiny was indicative of the fact that governments support could not be ignored as it marked creation of healthy environment to conduct business for women small and medium entrepreneurs to ensure their success.

While the researcher emphasized on the need for strong government’s participation, other factors such as the support from all stakeholders, specifically mentorship from well established male counterparts to be specific cannot be ignored if we are to implement smart policies set in support of small and medium enterprises to ensure their success.

There was a thin margin between women participation in small and medium enterprises and the government strategies in implementing business policies since both of them had similar characteristics and involved a muscled effort in sustaining success in women small and medium enterprise projects

In order to achieve sustainable small and medium enterprises projects implemented within the central business district, there has to be a correlation and a chain of connectivity of various aspects and indicators. This study rules out that women’s participation in small and medium enterprises, government strategies in implementing policies set to maneuver small and medium enterprises projects and communities’ role in supporting women’s success in business world could simply be interlinked to ensure that there was sustainability of women small and medium projects within Mombasa central business district.

The study confirmed that the women have fewer business contacts, less knowledge on how to deal with sustain and expand their businesses through innovation, all of which limit further growth. Since most women small and medium entrepreneurs are not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and difficult for women to access. From the findings, the poor networking among women was as result of poor feasibility studies and also low confidence among them.
5.5 Recommendations
The study findings could not fail to make the following recommendations

There was need to increase access to vocational and technical training for women in Mombasa. It has been proven that women from the majority in entrepreneurship development and thus empowering women with more education and skills through technical and vocational skills could be develop a strong foundation on the business development.

Increased access to financial services for women small and medium enterprises could be critical for economic empowerment. This could include improving levels of savings, access to credit and insurance services of small and medium enterprises owned by women. There was also need to link up the women entrepreneurs with successful micro-finance institutions that provide small loans for women to start a business on their own.

There was need for women to increase their business contacts, add more knowledge of how to deal with the governmental bureaucracy and less bargaining power in order to increase growth and performance. Since most women enterprises operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. There was need to increase women-only or women-majority networks where a woman could enter, gain confidence and move further. Increased networks also give women a chance of awareness and exposure to good role models. Strong networking will grow women small and medium entrepreneurs socially mentally and economically hence success and sustainability.

There was need to tap in to new markets required expertise, knowledge and contacts. Women often lack access to training, and experience on how to participate in the market place and are therefore unable to market goods and services strategically. There was need to advocate for women engagement in marketing of their entrepreneurship products to take on both the production and marketing of their goods. In addition, they should be exposed to the international market and therefore gain knowledge about what is internationally acceptable. They should be exposed to the outside world in order to beat the fear or face prejudice that may restrict their ability to travel to make contacts.
Women small and medium entrepreneurs in general need to be sensitized to understand the need for project planning, monitoring and implementation at all levels. An involvement of all stakeholders in small and medium enterprises simply meant a road to success to women small and medium entrepreneurs. In an effort to sustainably implement small and medium enterprises beyond their timelines, there seem to be a need for a comprehensive strategy that will incorporate all actors in development. This could therefore mean that all the implementing agencies, government bodies, private sector and community are all involved at once right from the beginning to the end.

The government strategies in implementing entrepreneurship strategies ought to be simple, community friendly and involving at all stages. More often, the government handles projects single handedly without the involvement of stakeholders and thus the community good will goes missing thus leading to collapse of women small and medium enterprises.

5.6 Suggested areas for further research
Further research need to be carried out to establish the role of technical and vocational education training in enhancing the performance of women small and medium entrepreneurs in Mombasa central business district and in other major towns in the country, the role played by the financial institutions in enhancing the performance of women entrepreneurs

This therefore means that a further research need to be carried out to establish the involvement of all key parties like the government and financial institutions in ensuring the success of women small and medium enterprises in the central business district, Kenya.
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*Siwan Mitchelmore*, (Bangor Business School, Bangor University, Bangor, UK), *Jennifer Rowley*, (Department of Information and Communications, Manchester Metropolitan University, Manchester, UK)


WOCCU (2001), *ACredit Unions Vehicle for providing Sustainable Micro- Finance Services*
LETTER OF TRANSMITTAL

Andrew K Wambua

P.O Box 521 Tala

14th April 2014

The management,

Dear Sir/Madam,

RE: ACADEMIC RESEARCH PROJECT FOR A MASTERS DEGREE PROGRAMME

I am student at the University of Nairobi (UoN) pursuing a Master’s degree course in Project Planning and Management. It is a requirement that I conduct and submit a research report on ‘The factors facing performance of women small and medium enterprises-A case of Mombasa central business, Kenya.

Please note that the information you give is to be used in this study for academic purposes only and as such it will be treated with utmost confidentiality.

Your corporation and honest in filling this questionnaire will be highly appreciated.

Yours faithfully,

Andrew K. Wambua
Appendix ii

QUESTIONNAIRE FOR DATA COLLECTION

Section A: Biodata of the respondents

1. What is your current age?
   a) Below 20 years
   b) 21-30 years
   c) 31-40 years
   d) Above 40 years

2. What is your current marital status?
   a) Single / never married
   b) Married
   c) Separated
   d) Widowed

3. What is your family size?
   a) Less than 3
   b) 4-5
   c) More than 5

4. For how long have you been in small and medium enterprise business?
   a) Less than 5
   b) 4-10
   c) More than 10 years
5. What sector is your business in?
   a) Construction
   b) Production
   c) Services

6. Does the business have a business plan?
   a) Yes
   b) No

Section B: Educational/Training background

1. Have you ever gone to school?
   a) Yes
   b) No

2. Educational level
   a) Primary
   b) Secondary
   c) Tertiary
   d) University

3. Do you have professional training on small and medium enterprises?
   a) Yes
   b) No

4. What was the duration of your training?
   a) 3 months
b) 6 months

c) 9 months

d) More than one year

5. In your own view, what would you have liked to learn that was not provided in the training? ..............................................................

6. Do you keep records for your business enterprise?

   a) Yes

   b) No

   If no why?.............................

7. What type of records do you keep?

   a) Financial records

   b) Stock records

   c) Others

   d) N/A

Section C: Effects of Cultural practices

1. Which religion do you belong to?

   a) Christian

   b) Muslim

   c) Budhi

   d) Hindu

2. Does religion restrict you from engaging in business?

   a) Yes ( )
b) No ( )

If yes, how?...........................................

3. Do home chores interfere with the performance of your business?

   a) Yes ( )

   b) No ( )

   If yes how?...........................................

4. Does the community have religious perceptions on women regarding their small and medium enterprises?

   a) Yes ( )

   b) No ( )

   If yes, please list some of these perceptions

       i)...........................

       ii).......................  

       iii)....................... 

5. Kindly highlight some of the known religious challenges that undermine performance of women small and medium enterprises

   i)..........................

   ii)..........................

   iii)..........................
Section D: Effects of sources of funding of women small and medium enterprises

1. Did you fund your business or you had an alternative source of finding
   a) Yes
   b) No

If no, please explain

And if yes, kindly explain the types of funding you accessed
   a) Financial difficulties
   b) Insufficient goods to sell
   c) Insufficient market for the goods

2. What repercussion measures have you taken for the business enterprise to run smoothly
   a) Got additional capital
   b) Increase the range of goods
   c) Initiate marketing drives

3. What is the working capital for the business enterprise per month
   a) Less than ksh 100,000
   b) Ksh 1000,001-150,000
   c) Ksh 150,001-200,000
   d) Ksh 200,001-400,000
   e) Above 400,000
Given the following statements, please rank them using scale where:

i. Stands for strongly disagree with the statement

ii. Stands for moderately disagree with the statement

iii. Stands for feels neutral about the statement

iv. Stands for moderately agree with the statement

v. Stands for strongly agree with the statement

vi. N/A (not applicable)

<table>
<thead>
<tr>
<th>Item</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Networking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) I have access to credit for my business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>b) I started my business through credit (loan)</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>c) I am satisfied with the credit access</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>d) I have collateral for the loan I would need to acquire</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>e) I started my business through family funding</td>
<td></td>
<td></td>
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<tr>
<td>f) I started my business through my personal saving</td>
<td></td>
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</tbody>
</table>
Appendix iii

Financial and time budget

Estimated budget

<table>
<thead>
<tr>
<th>No</th>
<th>Activity</th>
<th>TOTAL (Ksh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Telephone expenses</td>
<td>7,000.00</td>
</tr>
<tr>
<td>2</td>
<td>Photocopying and Stationery</td>
<td>6,000.00</td>
</tr>
<tr>
<td>3</td>
<td>Transport Expense for the research</td>
<td>5,000.00</td>
</tr>
<tr>
<td>4</td>
<td>Hiring of Enumerators</td>
<td>7,000.00</td>
</tr>
<tr>
<td>5</td>
<td>Training of Enumerators</td>
<td>4,500.00</td>
</tr>
<tr>
<td>6</td>
<td>Printing and Binding</td>
<td>4,500.00</td>
</tr>
<tr>
<td>7</td>
<td>Data Entry and Analysis</td>
<td>19,500.00</td>
</tr>
<tr>
<td>9</td>
<td>Contingency</td>
<td>5,000.00</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>58,500.00</strong></td>
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</table>
## Time Budget

Schedule of activities and deliverables of the research project

<table>
<thead>
<tr>
<th>#</th>
<th>Activity</th>
<th>Time (duration)</th>
<th>Deliverable</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Wk 1 Wk 2 Wk 3</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Development of research tool</td>
<td></td>
<td>detailed questionnaire</td>
</tr>
<tr>
<td>2</td>
<td>Training of research Team</td>
<td></td>
<td>List of trainees and trainer</td>
</tr>
<tr>
<td>3</td>
<td>Pre-test of research tool</td>
<td></td>
<td>Tested questionnaires</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>raw data in soft copy (right format in excel)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Field report on the outcome</td>
</tr>
<tr>
<td>4</td>
<td>Field data collection, data entry and coding</td>
<td></td>
<td>&gt;200 questionnaires</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Raw data in soft copy (right format in SPSS)</td>
</tr>
<tr>
<td>5</td>
<td>Data analysis</td>
<td></td>
<td>Analyzed data report tables, in soft copies</td>
</tr>
<tr>
<td>6</td>
<td>Research Report writing</td>
<td></td>
<td>Initial draft report (soft copy) Final detailed word report (Hard and Soft copy)</td>
</tr>
</tbody>
</table>