

**AN ASSESMENT OF THE FACTORS AFFECTING WOMEN
ENTREPRENEURSHIP DEVELOPMENT AND EMPOWERMENT
IN KENYA**

BY,

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UNITED STATES INTERNATIONAL UNIVERSITY- AFRICA

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Partial Fulfillment of the Requirement for the Degree of Masters of
Business Administration (MBA)**

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DECLARATION

I , the undersigned declare that this is my original work and has not been submitted to any other college , institution or university other than the United States International University for academic credit.

Signed..... Date.....

Yvonne Wangari Njoroge (ID 618239)

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

Signed..... Date.....

Supervisor Dr Paul Katuse

Signed..... Date.....

Dean Chandaria School of Business

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Njoroge Yvonne Wangari © 2014

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Above all, I give thanks to the Almighty for giving me the strength to go on even in all my moments of lack, despair fear as well as discouragement. My special gratitude goes to my supervisor Dr. Katuse who tirelessly through his effort and initiative guided me through the whole process. I would like to acknowledge my family especially for their moral and material support that helped in contributing to the completion of this project.

DEDICATION

This proposal is dedicated to my parents, my brother and sister and my daughter who have greatly supported and encouraged me throughout my masters programme by giving me moral support especially during the tough times.

ABSTRACT

The motive behind this study was to investigate the factors affecting women entrepreneurship development and empowerment in Kenya. The objectives of this study was to determine the influence of access to finance with regards to women development and empowerment in Kenya, to determine the influence of access to markets for women development and empowerment in Kenya as well as determining the influence of access to training and women development and empowerment in Kenya.

Descriptive research design was used to assess the factors affecting women entrepreneurship development and empowerment. The target population for this study is 60 women entrepreneurs working in 6 sectors of the economy. The sectors are; textile, food and beverage, agriculture, beauty, manufacturing and construction. The study used stratified sampling technique in sampling respondents. Secondary data was collected using semi-structured questionnaires with close-ended questions. Primary data was collected from women entrepreneurs owning and operating small and medium enterprises in Nairobi County Kenya.

Multiple regression analysis was used to determine the joint relationship between independent and dependent variables. The data was analysed using simple descriptive statistics including ranges, percentages, frequencies and mode. The data collected and analysed was presented in the form of tables and graphs.

The research question on access to finance established that women entrepreneurs did not access funds from the Government development fund or the financial institutions that is both commercial and micro instead choosing to borrow from friends and self help groups. On access to markets the study established that almost all Kenyan women entrepreneurs lack the knowledge to be able to penetrate international markets with half the respondents indicating that women entrepreneurs did not have knowledge of both local and international markets. With regards to training the study identified that women entrepreneurs were not trained on customer and communication skills due to poor coordination from relevant government authorities tasked with the job of training them.

From the study it was concluded that the women entrepreneurship sector is one of the key drivers of the economy among the developing countries of the world. Therefore for the women entrepreneurs to prosper, it is the responsibility of the Government to develop appropriate initiatives to promote SME sector. Training of SMEs, financial accessibility and market accessibility will revolutionise the SME sector and therefore promote social economic developments in Kenya.

From the findings of the study it is recommended that the Government should review policies of Commercial Banks through the Central Bank of Kenya to enable SMEs to access loans easily. The Government should market SME's produce abroad through the Export Council. The government in partnership with other stakeholders such as the Kenya Private Sector Alliance and International Labour Organization ought to invest in training SME's on market analysis and customer care management.

ABBREVIATIONS AND ACRONYMS

IGAs	Income-Generating Activities
BNA	Basic Needs Approach
WID	Women in Development
MSEs	Micro and Small Enterprises
GDP	Gross Domestic Product
GOK	Government of Kenya
MSMEs	Micro-Small and Medium-sized Enterprises
ILO	International Labour Organization
MDGs	Millennium Development Goals
TVETs	Technical and Vocational Education Trainings
WEF	Women Empowerment Foundation
UNIDO	United Nations Industrial Development Organization
GNP	Gross National Production
NGO	Non-Government Enterprises
SDCs	Skill Development Centers
SMIDEC	Small and Medium Industries Development Corporation
UNECE	United Nations Economic Commission for Europe
UNESCO	United Nations Education, Scientific and Cultural Organization
UNIDO	United Nations Industrial Development Organization

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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the study

Globally there is growing concern that the economic and social development efforts have not benefited women as much as they have benefited the opposite sex. This has led to the rise of income-generating activities (IGAs) for women in both developed and developing countries. The rise has been instigated by the basic needs approach (BNA) within the dominant concept of women in development (WID) that emerged in the early 1970s, the BNA targeted low-income women for IGAs. It is pertinent to note here that the publication of Ester Boserup's book *Women's Role in Economic Development* in 1970 triggered off the WID movement. Women in aid agencies argued that development programs ignored and excluded women (OECD, 2001).

Under WID, the general assumption which was and still is the current reality was that, the neglect of women could be remedied by integrating them into the economy through development programs and projects. By so doing, it was and still is expected that women's situation would improve because it emphasized the reduction of income inequities between men and women (GOK, 2005). It is for this reason that women in Kenya have for quite a long time now been encouraged to undertake businesses. Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the main concept of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative by them being able to exploit opportunities and their willingness to take risks (OECD, 2001).

The role of entrepreneurship and an entrepreneurial culture in economic and social development has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development. Nevertheless, the significant numbers of enterprises were predominantly owned by men. It

was not common to see women-owned businesses worldwide especially in developing countries. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's little was known about women entrepreneurship in both practice and research, which made entrepreneurship research to entirely focus on men (Ahmad et al. 2008).

Even though we observe a number of women entrepreneurs in the business, recent studies have shown that most of them are found in Micro and Small Enterprises (MSEs). Regardless of its potential that women entrepreneurs have, they rarely utilize their potential. This underutilization of the untapped potential is attributed to a lot of reasons (Ahmad et al. 2008). Some of the main reasons are the inability to effectively use entrepreneurship in poverty reduction in general to alleviate the problems facing women who are susceptible to poverty in particular; bringing meaningful economic and social transaction; promoting and enhancing gender equality and women empowerment; as well as ensuring women's social mobility in the country (Agimba, 2004).

According to the 1999 National Micro and Small Enterprise Baseline Survey, there were 612,848 women entrepreneurs in the micro and small enterprises in Kenya, 47.7 % of the total, a percentage that closely reflects their share of the labour force which was 46.7%. Women were more likely to be operating in the trade sector with 75% and were more dominant than men in leather and textiles which accounted for 67% of the MSEs in that sector, retail accounted for 56% of the total MSEs in that sector. The entertainment sector accounted for 55% of the MSEs in that sector and other manufacturing MSEs accounting for 68% (KIPPRA, 2009).

The report also established that women were less likely than men to employ others in their enterprises. The average number of employees in a female-owned MSE is 1.54 versus 2.1 for male-owned MSEs. In MSEs owned by women, about 86% of the workers are the owner operators; only 4% of their workers are hired; the remainder is made up of either family members or apprentices. For MSEs owned by men, these percentages are 68 and 17 thus, 60% of total MSE employment was accounted for by male-owned enterprises(1,414,650 workers) and only 40% by women MSEs (946,600 workers) (GOK,

2005). The *Voices of Women Entrepreneurs in Kenya* courtesy of IFC and the World Bank states that that eliminating gender-based inequalities in education and access to agricultural inputs in Kenya could result in a one-off increase in as much as 4.3% points in GDP growth, and a sustained year-on-year increase of 2.0 to 3.5% points in GDP growth (NATTET, 2002).

The study also establishes that women established businesses are making a significant contribution to the Kenyan economy. Women owned businesses account for about 1.5 approximately 48% of all micro, small, and medium-sized enterprises (MSMEs), which contribute around 20% to the Kenya's GDP. Since the year 2000, 462,000 jobs have been created annually in Kenya, 445,000 of those jobs have come from the informal sector, where 85% of women operated businesses are found. A conclusion of the study was that women owned businesses are less likely to grow any further the potency notwithstanding. The simple reason for this being that, women-owned businesses are smaller in size and they are 2 times likely to be operating from home than those of their male counter parts. Women-owned MSMEs report earnings of only 57 percent of income that male business owners earn (KIPPRA, 2009).

Unlike men women are less likely to have generated a credit track record to establish formal credit worthiness. There have been various associations of gender disadvantage with regards to funding. This is oftenly characterized as a chronic gender related under-capitalization barrier which in turn leads to long-term under performance. Women have greater limitations in accessing personal savings and are given more punctuated and interrupted work histories and lower patterns of remuneration (Mogire, 2003). It is because of this that female entrepreneurial ventures end up being concentrated in the sectors that are usually cheaper and easier to set up. Generally though, both male and female entrepreneurs tend to tap mostly into savings and family support.

1.2 Statement of the Problem

Formulating an appropriate intervention for transforming the status of women both within and outside their homes has been one of the major pre-occupations of development

practitioners since the mid-1970s. it is because of this reason that a number of strategies have been formulated by practitioners over time in the economic, political and social spheres. For instance socially, women's status has been raised through education, training, access to health and family planning services as well as access to legal counseling. Politically, attempts have been made through the constitution to raise the proportion of female participants in representative organs. Economically, the most popular strategy, especially since the 1990s, has been the involvement and participation of women in microfinance programs to assist micro and small enterprise owners (NATTET, 2002).

With the growing importance of the modern informal sector in Kenya as well as the vital contribution of this sector to the gross domestic product (GDP), women's IGAs are greatly encouraged simply because they, contribute immensely in terms of providing basic goods and services to the majority of low-income groups in Kenya. Women have played a critical role in the modern informal sector since the 1980s mainly because it has been the general source of income for most women but not the main source for most men (GOK, 2005).

Despite the stated development efforts by the government to address the situation of women through lifting their living standards by transforming social and gender relations, the female gender has been left behind in the development process and they unlike their male counterparts are still not at par with men (Jung, 2010). The widely held assumption that women's micro and small enterprises would lead to the transformation of their disadvantaged position in households and in society in general is highly misconstrued. Some gender experts argue that, because work in the informal sector tends to use domestic skills that are undervalued and invisible, it is the least likely to transform gender relations and may even reinforce gender stratification (Mugwanga, 1998). Even though women entrepreneurs in MSEs account for the greatest proportion of total the entrepreneurs in Kenya, there is an acute shortage of studies conducted with a specific objective of analyzing the problems of enterprises operated by women.

Related studies done on women's IGAs in Kenya also indicate that the study outcome is constrained to some degree by the women's lack of access to capital, raw materials, skills

and technology. There are also some gender-specific limitations such as the lack of free time; restricted mobility; misuse of resources by husbands; various forms of officialdom; welfare-orientation of the activities; dependence on grants; and misappropriation of funds for poorer women by those tasked with the job of ensuring they help the women to access the funds. socially cultural, religious and ideological systems are also limitations that are prevailing in the society at large (Jung, 2010).

A study carried out by ILO in 2009 on entrepreneurship development and performance of small and medium enterprises and another study carried out by Mogire in 2003 on Factors Inhibiting Growth of Micro and Small Enterprises in Nairobi: A case study of Ziwani Jua Kali association motor-vehicle subsector did not asses factors that affect women entrepreneurship development and empowerment in Kenya. Women entrepreneurs in small and medium businesses contribute to social economic development despite the challenges that they experience like inadequate training on entrepreneurship, inadequate funds to start a small business, inadequate networks and markets for goods and services produced.

This study is based on the argument that unless women micro entrepreneurs are empowered by the businesses they operate, women will always be inferior to their male counterparts. It is because of this inferiority that, their contribution to development is limited. In this regard, Jung (2010) found that most women entrepreneurs suffer from the same gender-related problems for instance the fact that they need to seek permission from male family members if they wanted to pledge their property as collateral, discouragement from husbands as well as harassment by husbands who feel threatened by their spouse's business activities.

Therefore, the aim of this research is to asses the factors affecting women entrepreneurship development and empowerment in Kenya. This study is deemed to fill the gaps by identifying specific factors that face women entrepreneurs so as to shed light on women specific differentials that affect their performance.

1.3 General Research Objective

Generally, the study is designed to assess the factors affecting the women entrepreneurship development and empowerment in Kenya.

1.4 Specific Research Objectives

The specific research objectives were to;

1.4.1 Determine the influence of access to finance on women development and empowerment in Kenya.

1.4.2 Determine the influence of access to markets on women development and empowerment in Kenya.

1.4.3 Determine the influence of access to training on women development and empowerment in Kenya.

1.5 Significance of the Study

The findings of this study would be of great benefit to different categories of stake holders namely:

1.5.1 The Government

This study would be of great help to the government in measuring the success of the women development fund aimed at reducing the rates of unemployment as well as empowering women financially. It would be able to help the government forge a way forward to attain the country's vision 2030. The government will also be able to identify how it can further create a more conducive environment for doing business in terms of infrastructure development and regulatory framework.

1.5.2 Women Enterprise Fund

This study would be beneficial for the WEF board in acting as a marketing research tool. It will provide a view of how fund is perceived by women entrepreneurs. It would also act as a performance measure for the organization to help them see just how well they are doing and they measures that they should take to improve.

1.5.3 Women Entrepreneurs

The women entrepreneurs would use the study to identify the options available to them as they embark on starting or growing their businesses. It would also provide them with useful information on business opportunities they can take advantage of and what assistance can be availed to them.

The study would explore one of the most important and topical development issues of today a problem that not only plagues developing countries but one that affects all the countries in the world that is, women's empowerment as shown in the Millennium Development Goals (MDGs). The knowledge that will be generated by this study will not only be beneficial to Kenya as a developing country, but also to other developing and developed countries in the area of women entrepreneurship development and empowerment.

1.5.4 Stakeholders

The findings of the study with regard to the impact of the WED program on selected empowerment variables will benefit the policy makers and development practitioners in the government, non-governmental organizations and the donor community as well as the business development service providers.

1.6 Scope of the Study

The study will focus on small and medium enterprise operated by women entrepreneurs working in the textile, food and beverage, agriculture, beauty, manufacturing and construction sectors in Nairobi County-Kenya. The data was collected from second 23rd of June to the 12th of July.

1.7 Definition of Terms

This section generally describes the key terms as used with regards to the context of the study:

1.7.1. Women entrepreneurs

Women in MSEs running their own business rather than those who are employed in any organization (Jung, 2010).

1.7.2 Entrepreneur

An innovator or developer who recognizes and seizes opportunities; converts the opportunities into workable ideas; adds value through time, effort, money, skills assumes risks of the competitive market place to implement these ideas; and realize the rewards for the efforts (Jung, 2010).

1.7.3 Entrepreneurship

Entrepreneurship is defined as the process of organizing, managing and assuming risks of a business (GOK, 2003).

1.7.4 Employment

This is the state of being gainfully engaged in an economic activity (Kuratko, 2004).

1.7.5 Enterprise

This is a purposeful or industrious undertaking, especially one that requires effort or boldness (GOK, 2005).

1.7.6 Cooperatives

An association of at least 10 individuals who are from the same group with a common objective (GOK, 2005).

1.7.7 Factors

This involves the forces or variables or elements that influence the end result of a system. For the purpose of this study, factors will include; personal, organizational, economic, socio-cultural, legal/ administrative influences that affect women entrepreneurs overall activities and operations in MSEs (Gakure, 1995).

1.7.8 Informal TVET

This includes all kinds of training and learning that is not structured and doesn't follow a formal curriculum or syllabus. Informal TVET, for example, includes on-the job training, self-learning, learning-by doing, etc (Muelli, 1999).

1.7.9 Micro finance

Refers to the provision of financial services to low-income clients as well as consumers and the self-employed individuals (Muelli, 1999).

1.7.10 Non-formal TVET

Includes all structured short- and long-term TVET programmes (run by different public or private providers, comprising of different modes of delivery and durations of training) that are not registered as formal TVET by the Ministry of Education, e.g. TVET in Community Skills Training Centers, TVET programmes by NGOs, employer-based TVET, short-courses in commercial TVET schools, etc. (Gakure, 1995).

1.7.11 Performance

Overall activities and operations performed by women entrepreneurs in MSEs in strengthening their enterprises (GOK, 2003)

1.7.12 Small Enterprise

Means a business managed by individual owners and whose formation is not complex (GOK, 2003)

1.8 Chapter Summary

The chapter gives an outline of the entire study it also describes women entrepreneurship in Kenya and challenges the women experience when conducting their businesses. The next chapter is on the literature review based on the research objectives followed by chapter three which presents the research methodology used, while chapter four presents a summary of the results and findings of the study. Last but not least is chapter five which presents the summary, conclusions, findings and recommendations for improvement and for further studies.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

The chapter outlines the concept of women empowerment and development in entrepreneurship with regards to the research questions, the factors affecting entrepreneurship performance as well as the chapter summary.

2.2 The influence of access to finance for women entrepreneurship and development

Women entrepreneurs unlike their male counterparts face more challenges on their quest to become authorities in their fields. Gender inequality is one of the major contributors to entrepreneurial development because it affects women's growth in the industry in one way or the other. The research questions with regard to this study will help to shed the light on these issues.

It is important to stress that empowerment outcomes are not only relevant within developing nations where gender and other forms of inequalities are often patent. Economic inequality and constraints on opportunities for marginalized groups also are common in developed nations. Saito et al. (1994) argues that mere economic indicators are insufficient if the aim of an interventionism to both improve the economic position and the control of the proceeds of micro-enterprise. This suggests that the goal of enterprise programs, in some instances at least, have greater ambitions than just stimulating economic activity, and holds concerns with equality, rights, power and domination.

Women mostly are forced to become entrepreneurs because of circumstances. A woman will choose to go into business because they need to make a living and not because they need to make a name for themselves. Therefore because usually circumstances force them they usually encounter a lot of difficulties with regards to finances.

2.2.1 Economic Factors

Even though entrepreneurship has its own advantages, it is not free of problems. The basic factors that affect entrepreneurs are categorized into broad categories under the economic and social factors (Ikiana, 2001). The economic factors include competition in the market; lack of access to the market, lack of access to raw material ,lack of capital or finance, lack of marketing knowledge; lack of production/ storage space; poor infrastructure; inadequate power supply and lack of business training (Jones, 2005).

Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. Whether they are involved in small or medium scale production activities or in the informal or formal sectors women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment (KIPPRA, 2009).

In many societies women do not enjoy the same opportunities as men. In many transitional economies progress has been achieved by opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concrete efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (NATTET, 2002).

Female entrepreneurship has continued to attract a lot of attention in the past few years mostly because now there is a lot of concrete evidence that majorly supports the importance of creating new business so as to enhance economic growth and development. The argument put across by this evidence is that female entrepreneurship doesn't just contribute positively to economic growth and employment creation, but also the fact that it helps in enhancing the diversity of entrepreneurship in any economic system by providing avenues for female expression as well as potential fulfilment. These benefits are rarely

leveraged in a systematic simply because most female entrepreneurship talent and potential has remained largely untapped in many contexts (OECD, 2001).

Women owned firms make up one quarter to one-third of the total business population across countries. Women entrepreneurs are an important contributor to economic development, wealth creation and innovation around the world. Throughout the developing world, low-income, women micro-entrepreneurs tend to work in the same types of businesses-vegetable/ commodity trading, food kiosks, catering, beauty salons, and tailoring. Because these enterprises are familiar and relatively easy to start with low capital and minimal skill, a significant number of women operate businesses in these sectors. Women often get their business ideas when they see other women make money by selling a particular good or service (Kenya Women Finance Trust, 2002).

Women Entrepreneurs have grown in large number across the globe over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of the world. However, when too many women start similar businesses, the market becomes saturated and everyone's income suffers. A high percentage of low-income women lack the skills, ideas, or ability to innovate the needed response to threats in the marketplace. When one business folds, they often begin another that requires similar inputs, but is in a different sector (Carter et al. 2002). In Kenya, women often cite more than five years of experience in business, but only one year of experience in the current business. There is a lot of accumulating evidence on the fact that even though the rate at which women are forming businesses has greatly increased, still the rates of female entrepreneurial activity are significantly as well as systematically lower than those of their male counterparts. Generally, countries with high female entrepreneurial activity rates tended to be characterized by high total entrepreneurial activity rates mostly because women are the more populous specie (Kenya Women Finance Trust, 2002).

Access to finance is and has always been and still continues to be a key issue for most women in business around the globe. Access to credit facilities, particularly for starting an enterprise, is one of the major constraints that most women entrepreneurs face. Sure men

also face some constraints when looking for funds but the degree to which they suffer is what differs. This is because women often have fewer opportunities unlike men to gain access to credit for various reasons yet it is women that play a crucial role in the development of their families and also their countries at large. Some of the reasons are the fact that very few women have collateral, an unwillingness to accept household assets as collateral by lending institutions as well as the negative perceptions that most loan officers have towards the female entrepreneurs (GOK, 2005).

Some studies have shown that women entrepreneurs have low business performance compared to their male counterparts which is kind of unusual seeing as the rate of women participation in the informal sector of the economy is higher than that of males. This situation can be attributed to the factors that normally affect entrepreneurial performance. Some of the factors include the fact that most women lack credit, savings, an education or even training and social capital. The challenges that women entrepreneurs go through are acquisition of appropriate training obtaining capital and last but simply not least gender discrimination (KIPPRA, 2009).

2.2.2 Social Factors

The social factors include lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force. Social and cultural attitude towards youth entrepreneurship; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success (KIPPRA, 2009).

For women to be empowered both their cognitive and psychological elements, which is what is involved in understanding the conditions of subordination and the causes of such conditions at both micro and macro levels of society. Empowerment also involves understanding the need to make choices that are considered inconsistent with prevailing cultural and social expectations. This is understanding is very important because without

changing one's inner self, removing the barriers to one's development would be almost impossible (Stevenson et al. 2002).

Empowerment focuses on the individuals' abilities to control their own destiny and, for our purposes, and may be referred to as self-enabled empowerment. Educators, consultants and policy advisers help empower potential entrepreneurs to seize opportunities presented in their environment. Empowerment then can be viewed from at least two perspectives: either a process or an outcome. Development entails entrepreneurship that is tailored towards capacity-building as well as one that aims at promoting productive employment and gender equality within the focus on poverty alleviation as well as sustainable livelihood (Riddle, 2000).

Development objectives include; skills development; monitoring trainees and enterprises, promoting enterprise networking, market development and support services. Institutions that focus on development initiatives of entrepreneurs emphasize on advising potential entrepreneurs on technology design and plant layout, preparing feasibility studies to assist MSEs, assisting MSEs to access capital and hire purchase schemes, advising MSEs on all aspects of enterprise management and providing extension services(OECD, 2001).

Ndambiri (2002) asserts that women approach the entrepreneurial experience with disadvantages that are majorly rooted in education experiences and this greatly affects their lack of knowledge in the skills required to develop their business.

2.2.3 Sources of Capital

Lack of capital to start a business or funds to run a business is what is leading most women entrepreneurs to request for credit from micro-finance institutions. A major cause for this lack is mostly because of poverty, unemployment, low household and business income and also the inability to save. Studies have shown that many women entrepreneurs mainly in third world countries, suffer from the inability to save yet savings are a business person needs to protect their income. Savings serve two main purposes they can act as a security for loan and they can be re-invested in the business to act as working capital (GOK, 2005).

Savings as a micro-finance factor enable people with few assets to cushion themselves against sudden financial problems and financial ruin. They can be done weekly as an individual or they can be done through group contributions which are either monthly or weekly. The group savings in a microfinance institution are usually mobilized by micro-finance institutions for further lending to other clients.

A microfinance is a financial lending institution that provides financial services usually to clients in the low income bracket as well as solidarity lending groups such as consumers and the self-employed. This are the type of clients that traditionally lack access to banking related services (KIPPRA, 2009). Simply put microfinance offer financial services for people who are barred by traditional lending institutions at their time of need simply because they can't offer bank guarantees. The financial services that they all offer are savings and credit but some also have additional services such as training, insurance and payment services (KIPPRA, 2009).

The basic theory is that behind the concept of a microfinance is that it empowers women by putting capital in their hands and allowing them to earn an independent income which in turn will help them to contribute financially to their households and eventually their communities. This economic empowerment works at generating empowerment through increased self-esteem and respect. The general assumption made by these institutions is that the women who are involved in successful income-generating activities will have greater control and empowerment as compared to those who are not. The objective of micro-finance is to empower women economically and socially it is because of this reasons that provision of access to finances from micro financial institutions for women is considered to play a major role in poverty eradication and empowering women financially through loans (KIPPRA, 2009).

Loans enable women to not only invest but to also expand their business which eventually translates to them being employers. It is through these loans that women are introduced to the formal banking system and their productive activity gets to be integrated into the formal financial system. (GOK, 2005).

Studies done on micro financial institutions have indicated that these institutions greatly contribute to increased income because of the accessibility they provide through micro credit and training on how to manage finances as well as, increased assets which are bought due to availability of funds. Their lending also contributes to increased welfare in with regards to food security, housing and healthcare accessibility. The lack of credit and training according to (GOK 2005) has been cited as a major setback to women venturing into business. The need to address access to credit is thought to be an effective development tool this though should not be interpreted as that being in debt is an effective development tool. Indebtedness is not good for entrepreneurs because it creates some liabilities for instance the regular repayments and interest charged by the lender, the great demand it puts on a business. In as much as women's access to credit and the contribution they bring to their family expenses are necessary it is not seen to sufficient to incur debt just so one can achieve empowerment.

The opportunity to save to so as to start up a business venture is more beneficial rather than run to access credit from a financial lender so as to lever one out of poverty. Apart from being interest free saving will also serve as protection against life's constant blows such as illness and the occasional unemployment (KIPPRA, 2009). It is also worth noting that the non-material advantages of saving for low-income micro entrepreneurs include the fact that a saving culture promotes the borrowers' own responsibility and constant self-help it also familiarizes them with prompt repayment. The saving requirement is also tests one's ability and willingness to repay their loans. Ndambiri, (2002) show that women who contribute more to their own savings have a higher chance at prompt repayment. This could be because they are already accustomed to regular contributions as well as accumulating savings.

2.3 The influence of access to markets for women entrepreneurship and development

The ability to tap into new markets usually requires a great deal of expertise, a lot of knowledge and a lot more contacts of the key stakeholders in the industries. A disadvantage

that most women often lack is the access to training as well as a lack of experience on how to participate in the market place. This makes it almost impossible for them to market goods and services strategically (GOK, 2003). It is because of these simple reasons that most women-owned SMEs are often unable to take on both the production and marketing of their goods or services. In addition, to this they are often not exposed to the international market which also means that they also lack the knowledge required to know what is internationally acceptable and what isn't. The high cost required developing new business contacts as well as cultivating a relationship in a new country or market is a big deterrent and obstacle for many SMEs especially those that are women owned (Gakure, 1995).

2.3.1 Limited Access to Market Information

Several factors that have been identified as limiting market access to SMEs in Kenya are; lack of market information, poor access to physical markets, market premises and spaces, poor linkages with export markets, weak advertising and promotional capacities, poor quality products and services that restrict entry in some markets, limited market research and analysis, narrow product diversity, weak capacity for e-commerce and imperfect markets. Stiff competition due to globalization, high transaction costs due to inefficiency, distance to markets, poor systems and concentration of activities in a few sectors making them vulnerable to risks and competition (GOK, 2005, KIPPRA, 2009).

Many SMEs lack the necessary information on foreign market opportunities which ends up limiting them to their narrow local markets. They lack the basic information a good business person requires in order to penetrate a foreign market on customers and market demand. A major reason as to why they don't do well is simply because they don't conduct a market research analysis leading to saturated markets with goods whose demand is low. Market analysis ensures you know your market and so you produce goods or offer a service that has actual clientele. Most SMEs produce goods and services without considering their market or customer needs and in the end they are not able to penetrate the market which leads to their business failing. Transactional costs are one of the major problems that have affected access to markets. The fact that most business people lack the physical market

structures to sell is another challenge that most Kenyan SMEs face and this is what is causing illegal hawking of their goods at the road side and in town streets leading to running battles with the authorities (Hoekman et al., 1997).

Limited access to markets has remained a major if not severe constraint to SME growth and competitiveness in Kenya mainly because there is a shrinking domestic market due to the effects of the world becoming a global village (GOK, 2005; KIPPRA, 2009). Limited access to market information generally ensures SMEs are less aware of the opportunities available in the market because of this lack of information leads to the low aggregate overall demand, saturated markets because of overproduction and dumping of cheap imports from developed countries. Markets usually do not function well due to the insufficient information that most SMEs experience, as well as the high transaction costs and stiff competition they face from established companies that have similar products. Most SMEs face a lot of difficulties in accessing markets because of the limited market information, poor market research and capacity which in turn leads to discrepancy between the supply and demand (KIPPRA, 2009).

Market access and information is a major problem for a great number of SMEs in Kenya mainly due to development and competitiveness and the measures put in place to curb these problems seem not to be as effective (GOK, 2005). The main reason for their failure is that the overall aggregate demand is low compared to the markets they have mainly because of market saturation. The market is saturated by dumping and also overproduction as well as the lack of information and high transaction costs that running a business entails. Due to these overwhelming factors most of the SMEs are ill-prepared to compete in globalized liberalized markets and only a few of them are capable of venturing into the export markets in order to tap into the new market frontiers. This is why most SMEs are forced to narrow their bases to local markets characterized by intense competition. Their small capital base and limited technology doesn't help matters either which in turn confines them to selling poor quality products that can't effectively compete in a globalized competitive market environment (KIPPRA, 2009).

Most of the SMEs seem ill equipped at embracing the opportunities they are presented with while at the same time confronting challenges of globalization. Globalization offers SMEs Opportunities to participate in the regional and international markets while internationalization presents opportunity for growth and development beyond the local market. However globalized production by multinationals presents new threats in form of increased competition. The limited access to global markets denies SMEs significant opportunities confining them to saturated local markets denying them the internationalization possibilities that are very much necessary for their survival as well as expansion (ILO, 2009).

Barriers that limit SME internationalization include limited information on foreign markets and technology, lack of managerial skills, limited knowledge, and limited resources to finance exports, inefficient transactions and limited product and service quality to meet customer requirements (ILO, 2009). For an SMEs to survive in an increasingly competitive global environment they have to have information leverage. This leverage is a resource that will help them benefit of the value of information. SMEs need to constantly have ready access to comprehensive relevant information with regards to their market since they mostly operate in severe time and capacity constraints. They almost always require information on business trends and markets; business environment, legal and regulatory aspects, business management, customer needs, business expansion and diversification; technology; business opportunities; linkages and business partnerships (Ikiana, 2001).

Limited access to opportune, current, relevant and adequate information is a notable constraint to SMEs in Kenya. The enterprises struggle to gain access to important information needed for improved productivity, customer satisfaction, improved cycle time and opportunities at the market place (Ikiana, 2001). Market signals on business opportunities and customer trends are not communicated effectively to SMEs, who perform better in information rich environments (KIPPRA, 2009). Major challenges in relation to market information relate to acquisition and capacity to interpret and effectively use the acquired information.

Without access to timely, simplified, reliable and relevant information on market opportunities, production technology, the sector is unable to survive and grow in a highly globalized and competitive market environment (GOK, 2005). Information acquisition is a costly venture but there is growing evidence to prove as well as suggest that SMEs are willing to pay significant sums for relevant information where available (KIPPRA, 2009). The difficulties that have been associated with information acquisition have had a lot of negative implications. Reason being the lack of information may reduce the extent of mutually beneficial exchanges and thus lead to uncertainty concerning economic decisions in the enterprises, Information asymmetries leads.

2.3.2 Information and Communication Technology (ICT)

On the other hand, Information and Communication Technology (ICT) is identified as an enabler of other sectors, (GOK, 2005) presenting enormous opportunities for SMEs to improve market access. ICT is an indispensable tool in the highly globalized business industry; knowledge economy will help one to go a long way in building a profitable business venture. Market access constraints with regards to ICT that face SMEs include; poor quality products, lack of knowledge to explore niche markets, limited resources to promote their products and poor market research. ICT can improve market access by facilitating communication with customers, competitive positioning, enable information acquisition and production of quality products, generation of market information, reduction in logistic costs, facilitating access to global markets, facilitating market research, networking, market transactions and market identification.

Small and Medium Enterprises (SMEs) are perceived as the engine of growth in Kenya as well as the rest of the world yet this is the industry that faces a lot of the formidable constraints that hinder them from realising their full potential. The limited access to markets has remained a critical constraint to their growth and competitiveness even though Information and Communication Technology (ICT) presents enormous opportunities for improved market access. The sector generates employment opportunities, provides goods and services and steers competition and innovation (KIPPRA, 2002). The SMEs sector comprises of about 75 % of all businesses, meaning it employs roughly 4.6 million people

(30%) of the Kenyan population, and it accounts for about 87% of the new jobs created yearly. It also contributes 18.4 % of the GDP (GOK, 2003). The Kenyan government considers this sector the centre of industrial development and to this reason it has hinged several development strategies on it (GOK, 2005). Despite this positives the sector faces binding challenges that make it impractical for it to realize its full potential and deliver the governments expectations. These include limited market access, limited access to information, finances and technology and unfavorable policy and regulatory environment among others (GOK, 2003).

2.3.3 Access to Networks

Most women entrepreneurs are small scale and that is why they have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power all of these negatives only contribute to limiting their growth. Since most women entrepreneurs operate on a small scale they find it very hard to access information. The fact that they are small scale traders means that they are not members of professional organizations nor are they part of other networks. Most existing networks are male dominated and sometimes not particularly welcoming to women preferring to remain exclusive (GOK, 2005).

There are no women-only or women-majority networks where a woman could enter, gain confidence and move further. The lack of networks, mainly aim at depriving women of awareness and exposure to good role models as well as mentors. Few women are invited to join trade missions or delegations, due to the combined invisibility of women in the male dominated sectors or sub sectors (GOK, 2005).

Most women have little access to policymakers or representation on policymaking bodies. Large companies and men have an upper hand because they can more easily influence policy and have access to policymakers, who most of the time they see more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking

(UNECE, 2004). Robertson (1998), OECD (2002), ILO (2008) added that the key factors that affect women entrepreneurs' performance especially in developing continents like Africa are: vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and Poor mobilization of women entrepreneurs; lack of management skills; lack of awareness among young women of entrepreneurship as a career option; conflicting gender roles; gender inequality inappropriate technology; and constraints at the legal, institutional and policy levels .

2.4 The influence of access to training for women entrepreneurship and development

As an initiative to promote development and empowerment among small and medium enterprises in developing countries of the world, Technical and Vocational Education Trainings (TVETs) are targeted to produce entrepreneurs who are able to create own jobs rather than seeking employment in any organization. That is why entrepreneurship training is incorporated in TVET Curriculum. Entrepreneurship education is designed in order to support graduates, existing and potential entrepreneurs to create and run their own business rather than expecting employment from government, private or NGOs. So as to develop entrepreneurial culture to all groups of the society, entrepreneurship training is taught in different countries. The method of training is either a formal or an informal way through TVET colleges/institutes (KIPPRA, 2009).

2.4.1 Business Environment

A wide range of factors have contributed to the revival of interest in entrepreneurship and small business in both Europe and the USA in the 1990s. In recent years, many industrialized countries have suffered from economic recession, high unemployment rates and fluctuation in international trade cycles to a degree not experienced since World War II. This situation has tended to increase the attention paid by policy makers and political decision makers to the potential role of entrepreneurs as a possible solution to rising unemployment rates and as a recipe for economic prosperity (Ikiana, 2001).

Particular interest is being focused on the role of small business, both because of its ability to adapt to a changing environment and because its structure allows it to adjust itself to

technical change at a rate fast enough for survival. Many developing countries have now recognized this and are preparing new policy measures to support small firms and entrepreneurship. Specific efforts are also being directed at promoting innovative activities and to improving innovative capabilities (Kenya Women Finance Trust, 2002).

There is now a wide acceptance within the European Union (EU) that future prosperity hinges on the creation of vibrant indigenous businesses that are deeply rooted in the local economy. For this to occur there is a need to expand the pool of local entrepreneurial talent to develop and manage new business ventures. For the aspiration to become a reality, effective support structures are required to harness local initiatives and nurture new enterprises that are capable of creating sustainable employment. In the past, emphasis was (and continues to be) primarily placed on the corporate entity with the area of small business being largely ignored (ILO, 2009).

Successful new ventures are as much the result of a driving entrepreneur with an abundance of luck and timing. The literature suggests that, on balance, it is desirable to come from two learned, successful entrepreneurial parents; it is also beneficial to gain work experience and get adequate education. This scenario will substantially enhance the probability of success. So, many factors are unrelated to genetics and support the counter paradigm that "entrepreneurs are often made, not born" (ILO, 2009).

Women entrepreneurs, especially in those in the developing countries also lack training (GOK, 2005) in the entrepreneurial process which is a vital source of developing human capital. Training plays a crucial role in providing learning opportunity for business women to improve their skills, attitudes and abilities. In most literatures, the effect of training on women entrepreneurs' performance, especially in developing countries, has not been adequately addressed. Most women need business training studies have supported the fact that a majority of micro-finance institutions' clients do not have specialized skills, and so cannot make good use of micro-finance factors (KIPPRA, 2009). Salaried employment provides prior business experience that is vital for enterprise success; yet women

entrepreneurs mostly in developing countries lack this because very few that venture into business have ever been employed.

The debate on whether entrepreneurs can be taught still rears its head from time to time. Not everyone has what it takes to be an entrepreneur but, then, our society does not need everyone to be an entrepreneur. While many of the aspects of entrepreneurship can be taught, it also requires a certain flair or attitude towards taking risks. There is, and always will be, a role for the gut feeling in entrepreneurship, and indeed that is what may mark out a successful entrepreneur from the unsuccessful one. That said, however, there is clearly a major role and need for entrepreneurship education and training (KIPPRA, 2009).

The responsibility for teaching entrepreneurship does not rest entirely with the educational world. Indeed, at public level there is a need for the creation of an atmosphere that will encourage entrepreneurship and recognize the reasons for entrepreneurial failures without immediately penalizing such failures. Failures themselves can be essential parts of a learning process (KIPPRA, 2009). Women have limited access to vocational and technical training in around the globe. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. Kenya is characterized by low enrolment among women in education, and high dropout rates (KIPPRA, 2009).

A high percentage of the Kenyan labour force has not attained basic education and skills or requisite technical skills and knowledge for improved labour productivity, competitiveness and innovation. According to KIPPRA (2009) the highest level of education acquired by the majority, over 86 percent of Kenyans is primary education, followed by secondary education which is represented by 25 percent. This structure of education system led to changes in the education policies in the 1980s with the introduction of the 8-4-4 system of education with a more technical approach to cater for the small enterprises and informal sectors development. The informal sector remains the major employer in Kenya however, the level of management training accorded to the sector is still very low as pointed out in

the Baseline Survey (1999) where the majority (85 percent) of entrepreneurs have not received business management training (GOK, 2005).

The low levels of training by the firms were attributed mainly to lack of awareness of available training programs and lack of government support (World Bank, 2000). To counter this challenge, the Government through Sessional Paper No 2 (GOK, 1992) introduced entrepreneurship courses at the tertiary levels of education (McCormick and Pedersen, 1996). The Government also introduced many entrepreneurship development programmes. However, there has not been major changes in this area and institutions' usage of training, is still very low, standing at only seven percent between 1995 and 1999, in spite of the increasing number of formal and informal organizations in Kenya (GOK, 2005).

2.4.2 Formal and Informal Training

There is need for entrants in both the formal and informal sectors to be trained to enhance their flexibility and response to rapidly changing technology. This view is shared by Ndambiri (2002) who emphasizes the importance of training for small businesses and the need to make training a core part of the business. The benefit of training is also emphasized by Ndambiri (2002) who state that business owners should attend a course on how to run a business prior to the commencement of their trading. However, many small business owners feel that management courses are not practical and their style of delivery is too academic as found out by (KIPPRA, 2009). He emphasizes that owner-managers need training the most, but at the same time, have limited time, mobility and the experience of a formal learning environment. He points out that training should be pursued in the context of training for existing or potential market opportunities.

Studies undertaken in Kenya (KIPPRA, 2009) indicate that there is an important and direct relationship between training and entrepreneurs performance. Not only does training increase with firm size (as measured by turnover), but there also appears to be a relationship between training and growth performance in turnover. The highest uptake of training was reported in firms where turnover had increased considerably. In South Africa,

successful clothing entrepreneurs were those who had undertaken a number of business and technical training programmes. Enterprise development training provides the necessary skills to promote business and facilitate economic growth (Ndambiri, 2002). Owner-managers can be equipped with skills, such as how to identify their competitive advantage over their counterparts, both local and foreign. This would enable them to lay out strategies for the future.

Through training, entrepreneurs can achieve their full potential. According to KIPPRA, (2009) enterprises in the “missing middle” have the highest propensity to create jobs and improve the quality of manpower to graduate into the formal medium and large scale categories. This can also assist in solving the major problem of unemployment. In Kenya the labour force stood at 14.6 million in 2007 which was largely youth with about 58 percent being within the age bracket of 15-34 years as indicated by KIPRA (2009). Most of these people are either unemployed or under employed. The creation of jobs should expand at the same rate to absorb the rate of unemployment, which stood at about 12.7 percent in 2006 (KIPPRA, 2009).

2.4.3 The Planned Training

Planned Training influences the growth of SMEs. The model explains and analyse within the theoretical framework the SME training, change in managing the growth of the business and ultimately the sector. Planned training may take different forms and can be defined as deliberate intervention aimed at achieving the learning necessary for improved performance (Demick and Reilly, 2000). This approach to training is summarized in four stages, known as the systematic training approach: identify and specify the training needs, design a training programme, implement the training, and finally evaluate the training. . The SMEs require both business development and financial services support at different levels of firm growth, as stipulated in Sessional Paper No. 2 of 2005 (GOK, 2005).

Learning is the crux of any training programs. For learning to take place, appropriate training methods suitable to the level of trainees/participants should be used so as to instill motivation. This can be enforced through the use of participatory methods of training as

well as careful selection of trainers/facilitators to match the expectations of the participants. Training is a continuous process. Entrepreneurs who participate in training will gain new skills to implement in their businesses. After a while, there will be need for additional training to overcome new challenges that emerge in the firm (Demick and Reilly, 2000).

Micro enterprises need to grow into small and medium sized firms for them to overcome some of their limitations and develop greater capacities to create employment. Demick and Reilly (2000) state that the issue of training cannot be overlooked as they point out that the provision of management training enhances long-term strategies and managerial competencies of SSEs. Studies have shown that innovative and creative entrepreneurs have a higher potential of developing their enterprises and expand. According to Tairus and Lagar (2000), Governments in a number of African countries, including Kenya, have made concerted efforts to reform their educational systems and introduced a more technical curriculum to cater for the small and informal sector.

This is also pointed out in Sessional Paper No 2 (GOK, 1996) where the Government places a lot of emphasis on technical skills and its importance for growth. Training to be effective, training providers should ensure that a needs analysis is carried out to take care of the needs of the individuals, the business and the sector as a whole. The duration of the training has to be taken into account when designing training programmes and the target groups depending on the trade of skill one is going for. An enterprise is said to be successful if it attains its goals. Growth of an enterprise can either be horizontal or vertical. Vertical growth involves graduation and transformation into more modern small and medium enterprises while horizontal growth includes formation of more enterprises at the same level. Vertical growth is desired for any enterprise since it has been associated with increased capacity for employment generation (GOK, 1996).

2.5 Chapter Summary

According to literature, few studies on development and empowerment have been conducted in Africa. The next following chapters will cover the research methodology that described the overall research plan to be executed followed by the data analysis and

interpretation and the last chapter will outline the proposals conclusion and recommendations.

CHAPTER THREE

3.0 Introduction

This chapter generally outlines the research design and methodology that was used in the study. It describes the population that was studied and the sample and sampling techniques that were used. It also discusses the data collection and analysis techniques that were employed as well as describing the data analysis and presentation methods and lastly the chapter summary.

3.1 Research Design

The research design involved an arrangement of conditions for collection and analysis of data in a manner that was aimed at combining relevance of the research purpose to the economy in procedures. Kombo and Tromp (2006) defined research design as the structure of research which is used to hold all the elements in a research project together. The design was a framework used to attach the research components together. The research design therefore is seen as a conceptual structure within the research conducted with an intention to explore new knowledge to a recent study.

Descriptive research design is what will be used to to assess the factors affecting women entrepreneurship development and empowerment. The reason for using this design is that it is able to describe the different factors that affect women entrepreneurship development and empowerment. The descriptive study method is appropriate because it explores and describes the relationship between variables in their natural setting without manipulating them. Descriptive study aims at obtaining information that can be analysed, patterns

extracted and comparison made for the purpose of clarification and provision for the basis of making decisions. Both qualitative and quantitative data will be obtained for comparison purposes.

3.2 Target Population

The population of the study is defined as a complete set of individuals, cases or objects with some common observable characteristics (Mugenda and Mugenda, 2003). Kombo and Tromp (2006) describe a population as a group of individuals' objects or items from which samples are taken for measurement. The population therefore is seen as a large group for which a researcher draws a representative sample for collecting information relevant to the study being conducted. Therefore, the target population for this study was 60 women entrepreneurs working in 6 sectors of the economy in Kenya. The respondents of this study were all women entrepreneurs.

3.3 Sample and Sampling Procedure

A sample size refers to the number of subjects in a study. According to Mugenda and Mugenda (2003) a sample size ought to be as large as possible in order produce the salient characteristics of the accessible population to an acceptable degree. The sample size should always be within a plus or minus 0.05 of the population proportion with a 95 percent level of confidence. This study used stratified sampling technique by taking 54% of the total population in coming up with a sample of 36 women entrepreneurs. The 36 respondents were the representative of the entire population.

Stratified sampling technique is used because it exudes the advantages of focusing on important subpopulations and ignores irrelevant ones; it allows the use of different sampling techniques for different subpopulations and improves the accuracy of estimation. This approach covers the total population given the nature of the respondents. The main advantage of sampling is that it is difficult to observe the whole population; therefore sampling helps to reduce costs and time related to observing the entire population.

Table 3: Summary of women entrepreneurs' population and sample taken

Key Sector	Population/Strata	Sample
Textile	10	6
Food and Beverage	10	6
Agriculture	10	6
Beauty	10	6
Manufacturing	10	6
Construction	10	6
Total	60	36

(Source: Author, 2014)

3.4 Data Collection

The study will rely mostly on primary and secondary data sources. Primary data will be collected using semi-structured questionnaires with close-ended questions. Women entrepreneurs will be the respondents of the study. Questionnaires will be used as the main instruments of data collection. Questionnaires will be administered to respondents by the researcher during business working hours. The drop and pick later method will be applied in cases where the respondents has no time to respond immediately. Secondary data will be gathered from library material, entrepreneurs' journals and reports, media publications and various Internet search engines covering the business process management of entrepreneurs in Kenya.

Since the questionnaires were administered to women entrepreneurs, the inferences that will be made from the data collected will be valid. Reliability is a measure of the degree to which a research instrument yields consistent research or data after repeated trials.

Reliability is influenced by random error which is a deviation from a true measurement due to factors that have not effectively been addressed by the researcher.

Validity of research instrument is determined by the researcher by seeking the opinions of experts in the field of study. In this study opinions were sought from the supervisor and lecturers in the Chandaria School of Business. The opinions provided facilitated the necessary modification of the research instrument.

3.5 Research Procedures

Research procedures can be described as a set a series of actions conducted in a specific manner. Research procedures can also be described as an established way of doing something.

The key problems facing women entrepreneurship and development were established, letters of introduction were prepared, rules of confidentiality were established before collecting the data in order to actively seek opportunities to revisit and revise the research design so as to address and add to the original set of research objectives.

The questionnaires that were designed based on the research questions were pre-tested during the pilot study comprised of 10 respondents selected from six sectors including; textile, food and beverage, agriculture, beauty, manufacturing and construction. The reason this was done was to ascertain the accuracy and the success of the final study.

The pilot study comprised 10 respondents selected from 6 entrepreneurial sectors and Cronbach's α formula was adopted by the researcher;

$$\alpha = \frac{K}{K - 1} \left(1 - \frac{\sum_{i=1}^K \sigma_{Y_i}^2}{\sigma_X^2} \right)$$

Cronbach's Alpha is the reliability coefficient that shows the possibility that the same group of participants will have the same or similar results of the same questionnaire if they were given again in the future. The reliability coefficient ranges from 0, when the measure

is completely unreliable, to 1.0, when it is perfectly reliable. In this study, the overall reliability was 0.874.

Focused, short and repeated interviews were also conducted in order to gather additional data to cross check facts. To improve the response rate, a cover letter explaining the reason why the research is being conducted, why the research is very important, why the recipient was selected and a guarantee of the respondent confidentiality was provided. The questionnaire took an average of twenty minutes to complete.

3.6 Data Analysis and Presentation

The data collected in the research will be edited, coded and classified on the basis of similarity and then tabulated. The data will then be analysed by use of simple descriptive statistics including ranges, percentages, frequencies and mode. Linear regression will be used to find out the relationship between variables of the study. Kombo& Tromp (2006) asserted that the core function of the coding process is to create codes and scales from the responses, which can then be summarized and analysed in various ways. To permit quantitative analysis, data is converted into numerical codes representing attributes or measurement of variables. A descriptive statistics technique is chosen because it makes it possible to show the distribution or the count of individual scores in the population for a specific variable. The Statistical Package of Social Sciences (SPSS) will be used to process and analyze the data in order to determine the relationship between the variables. Descriptive statistics such as frequency distributions, percentages and frequency tables will be used to summarize and relate variables which will be attained from the administered questionnaires. Then the data will be collected and analysed and presented in the form of tables.

Specifically, multiple linear regression and analysis will be used to determine the joint relationship between independent and dependent variables. The regression model is:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Y= Women Entrepreneurship Development and Empowerment in Kenya

β_0 = Y intercept

β_1 to β_5 = regression coefficients

X_1 = Access to Finance

X_2 = Access to Markets

X_3 = Access to Training

ε = error term

Pearson correlation analysis will be used to determine if there is a relationship between the independent variables and dependent variable. This includes the nature, magnitude and significance of such relationships. Pearson Correlation analysis will be conducted at 95% confidence level ($\alpha = 0.05$).

3.7 The Chapter Summary

The chapter provided an excursive description of the research methodology that was used to carry out the study. Descriptive research design was used and stratified sampling was employed to assess the factors affecting women entrepreneurship development and empowerment. The target population for this study included 60 women entrepreneurs working in 6 sectors with women entrepreneurs being the respondents. Secondary data will be collected using semi-structured questionnaires with close-ended questions. Data will be analysed using simple descriptive statistics and linear regression will be used to find out the relationship between variables of the study. The data collected and analysed will be presented in the form of tables. Chapter four will outline the data analysis and presentation while chapter five will be the discussion, conclusions of the findings of the study, and the recommendations to be suggested for the appropriate measures to be taken as regards the problem under investigation.

CHAPTER FOUR

4.0 RESULTS AND FINDINGS

4.1 Introduction

This chapter presents the research findings of the study carried out to assess the factors affecting women entrepreneurship development and empowerment in Kenya. The study targets a total of 60 women entrepreneurs from six sectors of the economy which included; textile, food and beverage, agriculture, beauty, manufacturing and construction. However, after questionnaire administration, only 30 questionnaires were returned duly filled. This contributed to 50% response rate. This response rate was adequate for data analysis as it conforms to Mugenda and Mugenda (2003) stipulation that a response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of 70% and over is excellent. In this case a response of 50% is what was obtained.

4.2 Demographic Information of the Respondents

Table 4:1 Age of Respondents

Age	Frequency	Percentage
21-30 years	5	16

31-40 years	15	50
41-50 years	10	34
51 and above years	0	0.0
Total	30	100

Source: Author (2014)

As shown in Table 4.1, the study required that the respondents indicate their age. A majority of the 50%, indicated that they were aged between on 31-40 years, 34% were aged between 41-50 years and 16% were aged between 21-30 years. None was above 51 years of age.

Table 4.2: Level of Education

Level	Frequency	Percentage
0-Level	8	26
A-Level	12	41
Diploma	10	33
Degree	0.0	0.0
Postgraduate	0.0	0.0
Total	30	100

Source: Author (2014)

Table 4.2 indicates that a majority of the 41% of the respondents interviewed were A-Level holders, 33% of them were Diploma holders and 26% of them were O-Level holders who were operating small scale businesses in the the six sectors which included; Textile, Food and Beverage, Agriculture, Beauty, Manufacturing and Construction.

Table 4.3: Years of Operation

Years of Operation	Frequency	Percentage
---------------------------	------------------	-------------------

Below 1year	5	16
2-5 years	5	16
6-10 years	12	41
11-15 years	8	26
16-19 years	0.0	0.0
20 and above years	0.0	0.0
Total	30	100

Source: Author (2014)

Table 4.3 shows a majority of the 41% of the respondents had operated their businesses between 6-10 years, 26% of them said that they had operated their businesses between 11-15 years and 16% of them had operated their businesses between 2-5 years. None of them had operated their businesses for more than 16 years.

4.3 The influence of access to Finance for Women Entrepreneurship Development and Empowerment

4.3.1 Economic factors

Table 4.4: Economic factors affecting access to finance for Women Entrepreneurship Development and Empowerment

ACCESS TO FINANCE	N	Very Great Extent	Great Extent	Moderate Extent	Little Extent	No extent	Mean
		[5]	[4]	[3]	[2]	[1]	
Women entrepreneurs have access to funds from the Women's development fund	30	4.6	20.2	12.4	22.2	40.0	3.4
Women entrepreneurs can get financial support from friends	30	31.0	30.1	4.9	22.2	0.00	3.4
Women entrepreneurs can access financial support	30	61.0	22.2	4.9	12.2	0.00	2.8

from self-help groups							
Women entrepreneurs use their own savings to start a small business	30	0.00	2.04	0.00	48.0	52.1	2.8

Source: Author (2014)

Table 4.4 shows the majority which is 40% of the respondents indicated that Women entrepreneurs could not access funds from Government development fund to support their business with a mean of 3.4. This was due to complex procedures followed and regulations to accessing the funds. 31% of the respondents indicated that Women entrepreneurs got financial support from friends with a mean of 3.4. This was due to trust among their friends and flexibility of refunding them after a given period of time. 61% of the respondents indicated that Women entrepreneurs accessed financial support from self-help groups with a mean of 2.8. This was due to flexibility of repaying back. Finally 52% of them said that Women entrepreneurs did not use their own savings to start a small business with a mean of 2.8. This was due to inability to save enough money to start a small business.

4.3.2 Social Factors

Table 4.5: Social factors affecting access to finance for Women Entrepreneurship Development and Empowerment

ACCESS TO FINANCE	N	Very Great Extent	Great Extent	Moderate Extent	Little Extent	No extent	Mean
		[5]	[4]	[3]	[2]	[1]	
Women entrepreneurs are given financial literacy trainings to start a small business	30	18	0.00	0.00	30.4	52.0	3.4
Women entrepreneurs are given financial literacy trainings in creating a financial business plan	30	61.0	22.2	4.9	12.2	0.00	2.8

Source: Author (2014)

Table 4.5 shows 52% of the respondents said that Women entrepreneurs were not given financial literacy trainings to start a small business with a mean of 3.4. This was due to poor structures of implementing training programs from the relevant authorities of the Government e.g the Ministry of Trade. 61% of the respondents indicated that Women entrepreneurs did not get financial training on how to create a financial business plan for a startup business with a mean of 2.8.

4.3.3 Source of capital

Table 4.6: Sources of capital affecting access to finance for Women Entrepreneurship Development and Empowerment

ACCESS TO FINANCE	N	Very Great Extent [5]	Great Extent [4]	Moderate Extent [3]	Little Extent [2]	No extent [1]	Mean
Women entrepreneurs can access credit facilities from commercial banks to start a small business	30	4.5	22.1	0.00	20.5	46.4	3.2
Women entrepreneurs have access to credit facilities from micro finance institutions to start a small business	30	4.6	0.00	12.3	30.2	53.2	3.3
Women entrepreneurs can access financial support from well-wishers to start a small business	30	52.1	48.3	0.0	0.0	2.04	3.1
Women entrepreneurs can access financial support from family members to start a small business	30	53.2	30.4	12.3	0.00	5.0	3.2

Source: Author (2014)

Table 4.6 shows that 46% of the respondents said that Women entrepreneurs did not access credit facilities from commercial banks to start a small business with a mean of 3.2. This was due to high interest rates charged by Commercial Banks. 53% of them indicated that Women entrepreneurs could not access credit facilities from micro finance institutions to start a small business with a mean of 3.3. This was due to almost impossible stipulations put in place by the financial institutions tasked with the job of disbursing the funds.

52% of the respondents said that Women entrepreneurs accessed financial support from well-wishers to start a small business with a mean of 3.1. Some of the well-wishers were charity organizations and some philanthropic individuals. 53% of the respondents indicated that Women entrepreneurs accessed financial support from family members to start a small business with a mean of 3.2.

4.4 Influence of Access to Markets for Women Entrepreneurship Development and Empowerment

4.4.1 Limited access to market information

Table 4.7: Limited access to market information for Women Entrepreneurship Development and Empowerment

ACCESS TO MARKETS	N	Very Great Extent [5]	Great Extent [4]	Moderate Extent [3]	Little Extent [2]	No extent [1]	Mean
Women entrepreneurs have knowledge of local and international markets	30	0.00	17.1	0.00	33.6	49.7	3.1
Women entrepreneurs understand their competitors	30	0.00	20.0	0.00	40	40.0	3.6

Source: Author (2014)

Table 4.7 shows that 50% of the respondents indicated that Women entrepreneurs did not have knowledge of local and international markets with a mean of 3.1. This is due to lack of Government intervention in promoting SME's in local and international markets. 40% of the respondents indicated that Women entrepreneurs did not understand their competitors in the market with a mean of 3.6. This is due to lack of proper training and inadequate information of both local and international markets.

4.4.2 Information and communication technology

Table 4.8: Information and communication technology for Women Entrepreneurship Development and Empowerment

ACCESS TO MARKETS	N	Very Great Extent [5]	Great Extent [4]	Moderate Extent [3]	Little Extent [2]	No extent [1]	Mean
Women entrepreneurs have ready markets for their produce	30	0.00	0.00	21.7	22.8	56.1	2.6
Women entrepreneurs understand consumer needs	30	61.0	21.2	19.4	0.00	0.00	2.6
Women entrepreneurs understand their competitors	30	0.00	20.0	0.00	40	40.0	3.6

Source: Author (2014)

Table 4.8 shows that about 56% of the respondents said that Women entrepreneurs did not have ready markets for their produce with a mean of 2.6. This is due to lack of appropriate strategies by the Government to promote local produce in the local markets and international markets. 61% of the respondents indicated that Women entrepreneurs understand consumer needs despite the challenges of marketing their products in other markets with a mean of 2.6. 40% of the respondents indicated that Women entrepreneurs

did not understand their competitors in the market with a mean of 3.6. This is due to lack of proper training and inadequate information of both local and international markets.

4.4.3 Access to networks

Table 4.9: Access to networks for Women Entrepreneurship Development and Empowerment

ACCESS TO MARKETS	N	Very Great Extent [5]	Great Extent [4]	Moderate Extent [3]	Little Extent [2]	No extent [1]	Mean
Women entrepreneurs are assisted by the Government to sell their products and services in foreign countries	30	7.8	0.00	0.00	22.1	70.4	3.6
Women entrepreneurs are assisted by Export council to market their products in new markets	30	0.00	22.2	4.9	12.4	61.0	3.1
Women entrepreneurs are linked by other entrepreneurs in other countries to share information	30	4.6	0.00	15.3	40	40.2	3.1

Source: Author (2014)

Table 4.9 shows that 70% of the respondents indicated that Women entrepreneurs were not assisted by the Government at all in selling their products and services in foreign countries with a mean of 3.6. This was due to lack of proper mechanism by the Government to market the SME's products in foreign markets. 60% of them said that Women

entrepreneurs were not assisted by Kenya Export Council to market their products in new markets with a mean of 3.1 because regulations that discourage SME's from using their platform. Finally, 40% of them said that Women entrepreneurs were not linked by other entrepreneurs in other countries to share information with a mean of 3. This was due to lack of Government support to SME's in Kenya compared to other countries.

4.5 Access to Training on Women Entrepreneurship Development and Empowerment

4.5.1 Business environment

Table 4.10 business environment for Women Entrepreneurship Development and Empowerment

ACCESS TO TRAINING	N	Very Great Extent	Great Extent	Moderate Extent	Little Extent	No extent	Mean
		[5]	[4]	[3]	[2]	[1]	
Women entrepreneurs were conversant on how evaluate their business environment	30	4.6	22.2	12.4	35.3	37.0	2.8
Women entrepreneurs were conversant on how evaluate their business environment	30	20	0.00	0.00	20.5	60.0	2.2

Source: Author (2014)

As shown in Table 4.10, 37% of the respondents said that Women entrepreneurs were conversant on how to evaluate their business environment with a mean of 2.8. The reason for this is that most of them don't have the knowledge required to analyse a business environment. 60% of the respondents said that Women entrepreneurs did not have the knowledge of analysing markets to start a small business with a mean of 2.2. This is because most of them lack the basic business training that is required to do such analysis.

4.5.2 Formal and informal training

Table 4.11 Formal and informal training for Women Entrepreneurship Development and Empowerment

ACCESS TO TRAINING	N	Very Great Extent	Great Extent	Moderate Extent	Little Extent	No extent	Mean
		[5]	[4]	[3]	[2]	[1]	
Women entrepreneurs are trained on basic communication skills	30	1.2	0.00	49.0	0.00	50.00	2.7
Women entrepreneurs are trained on basic customer care skills	30	4.6	22.2	12.4	35.3	37.0	2.8
Women entrepreneurs on how to attract and retain customers	30	20	0.00	0.00	20.5	60.0	2.2

Source: Author (2014)

According to table 4.11, 50% of the respondents said that Women entrepreneurs were not trained on customer and communication skills with a mean of 2.7. This was due to poor coordination from relevant authorities of the Government that are given the mandate to ensure basic business training is given to business women. 37% of them said that Women entrepreneurs were not trained on customer care skills with a mean of 2.8. 60% of the respondents sampled also claimed that they have no training on how to attract and retain customers simply because they lack the training. Further the researcher wanted to establish other factors that affected women entrepreneurship in Kenya.

4.5.3 Entrepreneurial training and SME performance

Table 4.12 Planned training for Women Entrepreneurship Development and Empowerment

ACCESS TO TRAINING	N	Very Great Extent [5]	Great Extent [4]	Moderate Extent [3]	Little Extent [2]	No extent [1]	Mean
Women entrepreneurs are trained on how to develop marketing plans	30	4.6	0.00	40.4	15.3	40.2	2.3
Women entrepreneurs are trained on how to manage finances	30	4.6	0.00	15.3	20.1	60.2	2.8
Women entrepreneurs are trained on how expand their markets	30	4.6	22.2	12.4	35.3	37.0	2.8

Source: Author (2014)

Table 4.12 shows 40% of the respondents said that Women entrepreneurs were not trained on how to develop marketing plans with a mean of 2.3. This was due to high illiteracy levels among them. 60% of them indicated that Women entrepreneurs were not trained on how to manage finances with a mean of 2.8. the lack of basic financial training on how to run a business is what causes the failure of most start up businesses by women. 37% of them said that Women entrepreneurs were not trained on how to expand their markets with a mean of 2.8.

In addition, a multiple regression analysis was conducted so as to test the relationship among the variables that is, access to finance, access to markets and access to training on Women Entrepreneurship Development and Empowerment. The statistical package for social sciences (SPSS V 20.0) was applied to help code, enter and compute the measurements of the multiple regressions for the study. The coefficient of determination explains the extent to which changes in the dependent variable can be explained by the change in the independent variables or the percentage of variation in the dependent variable

which is Women Entrepreneurship Development and Empowerment that is explained by all the three independent variables which are access to finance, access to markets and access to training.

Table 4.13: Coefficient of Determination

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.139	1.2235		1.615	0.367
Access to Finance	.887	0.1032	0.152	4.223	.0142
Access to Markets	0.752	0.3425	0.054	3.724	.0169
Access to Training	0.465	0.2178	0.116	3.936	.0191

Source: Author (2014)

Multiple regression analysis was conducted to determine the relationship between Achievement of Business Strategy and the four variables. As per the SPSS generated table above, the equation ($Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$) becomes:

$$Y = 1.139 + 0.887X_1 + 0.752X_2 + 0.465X_3$$

According to the regression equation established, taking all factors into account that is the access to finance, access to markets and access to training constant at zero, women entrepreneurship development and empowerment will be 1.139. The data findings analyzed also shows that taking all other independent variables at zero, a unit increase in access to finance will lead to a 0.887 Women Entrepreneurship Development and Empowerment; a unit increase in access to markets will lead to a 0.752 Women Entrepreneurship Development and Empowerment, a unit increase in access to trainings will lead to a 0.465 Women Entrepreneurship Development and Empowerment. This infers that access to finance, access to markets and access to training will lead Women Entrepreneurship Development and Empowerment. At 5% level of significance and 95% level of confidence,

access to finance had a 0.0142 level of significance, access to markets showed a 0.0169 level of significance, access to trainings a 0.0191 level of significance, hence the most significant factor was access to finance.

4.6 Chapter Summary

This chapter presented the results and findings with relation to the three research objectives on the factors that affect women entrepreneurship development and empowerment that were gathered from the questionnaires distributed to the respondents. The data gathered was entered into SPSS software for easy analysis. The data was then presented in form of tables. The next chapter which is chapter five will present the discussions, conclusions and recommendations of the research that was carried out.

CHAPTER FIVE

5.0 DISCUSSION, CONCLUSIONS AND RECCOMENDATIONS

5.1 Introduction

This chapter presents the discussion and conclusions drawn from the findings it describes the recommendations to be made to overcome challenges and suggests further studies to be carried out to bridge the gap of the study.

5.2 Summary

In addressing the purpose of the study firstly the factors affecting women entrepreneurship development had to be established and then secondly look into how the factors established affected women empowerment.

The research methodology used was a descriptive design. A survey by use of questionnaire was employed to collect primary data to be used in doing the research. 36 women entrepreneurs from different sectors of the economy were respondents of the sample size used. The study engaged the use of structured questionnaires that were pilot tested in order to ensure that the questions asked were relevant, data valid as well as reliability. The pilot test was done on 10 women entrepreneurs. Data coding was done using spread sheets in combination with SPSS to generate the descriptive statistics. Further analysis was done using multiple regression analysis to establish the relationship between the three research questions as regards to entrepreneurship development and empowerment. The results were then presented in form of tables, as well as figures.

The main purpose of conducting the study was to assess the factors that affect women entrepreneurship development and empowerment with regards to access to finances, access to markets and access to training. After going to the field to carry out the research by giving out the questionnaires to the respondents the major findings show that the women's access to finance, markets and training has a major effect on their businesses.

In chapter four, which talked about the results and findings, the study carried out shows that a majority that is (40%) of the respondents indicated that Women entrepreneurs did not have access to funds from Government development fund to support their business because of the complex procedures that one would have to go about in order to access the funds they instead chose to borrow from friends and self help groups because this give them enough time to pay and their interest rates are reasonable.

With regards to markets, the study also showed that shows 50 % of the respondents indicated that Women entrepreneurs did not have knowledge of local and international markets because of lack of Government intervention in promoting SME's in local and international markets. The lack of government intervention also contributes to the fact that the women do not have ready markets for their produce. 40% of the respondents indicated that Women entrepreneurs did not understand their competitors in foreign markets since in part they lack of proper training in analysing foreign markets and also because they do not have inadequate information of both local and international markets.

Furthermore, the study was able to investigate women's access to training and found out that 50% of the respondents were not trained by the government on customer and communication because of poor coordination from relevant government authorities and about 40% of the respondents said that Women entrepreneurs were not trained on how to develop marketing plans while 60% of them indicated that Women entrepreneurs were not trained on how to manage finances which is the major cause of failure of most women owned businesses. The discussions below will highlight and expound more of the findings.

5.3 Discussions

A discussion was done on the basis of the research results and findings in comparison to the literature review as provided in this section.

5.3.1 Access to Finance

The findings of the research were that access to finance is a key issue for women around the globe that is why accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. This is in agreement with Ndambiri

(2002) who says that women approach the entrepreneurial experience with disadvantages deeply rooted in their education experience and therefore they often lack the knowledge of skills required to develop their business. Women often have fewer opportunities than men to gain access to credit for various reasons, such as lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (GOK, 2005). It is because of such reasons that 40% of the respondents said that women couldn't access government funds to help fund their businesses. The reason for them not accessing the funds was mainly due to the fact that the procedure to be followed in order to access the funds was too cumbersome and the fact that most of the women do not have access to collateral that they can use as security to access loans. There are too many hoops that one has to jump through in order to get the money.

With regards to accessing credit facilities women entrepreneurs are at a great disadvantage. (KIPPRA, 2009) stated that the challenges facing women entrepreneurs included acquiring appropriate training, obtaining capital and gender discrimination that is why 46% of the respondents said that women entrepreneurs could not access credit facilities from commercial banks. The reason given for this was simple interest rates. The interest rates being charged by commercial banks makes it almost impossible for a woman intending to startup a business to apply for a loan and pay the loan and remain with enough money to keep running a profitable business.

The objective of micro financing is to empower women both socially and economically yet a majority of the respondents at 53% indicated that they couldn't access credit from this financial institutions. The basic theory is that microfinance empowers women by putting capital in their hands and allowing them to earn an independent income and contribute financially to their households and communities. This economic empowerment is expected to generate increased self-esteem, respect, and other forms of empowerment for women beneficiaries because involvement in successful income-generating activities should translate into greater control and empowerment. Providing access to microfinance for women is considered to be a precondition of poverty alleviation and women's empowerment (KIPPRA, 2009). The respondents claimed that these institutions just like

the commercial banks charge very high interest rates. Some even charge higher interest rates than commercial banks which is yet another reason why women can't access funds from these institutions is that they have stipulations that make it impossible for women to apply for loans. Most of their loan products require one to substantiate it with collateral and the respondents claimed that most women have no access to any form of security.

On getting funds from friends 31% of the respondents indicated that women entrepreneurs got financial support from friends. This was due to the flexibility of refunding them after a given period of time and the fact that the money is interest free. The respondents claimed that borrowing from friends is much better because the money they lend you will actually help you in starting and growing your business. Simply because borrowing from friends gives your business time to grow before you start repaying the loan.

A majority of the respondents at 52% said that Women entrepreneurs could access financial support from well-wishers to start a small business. Well wishers are generally philanthropic individuals. Beneficiaries of philanthropic individuals are usually women in poverty stricken areas such as slums. The support received is usually monetary but in other cases they receive tools of their trade for instance if it's a salon they will receive salon equipments. In many societies women do not enjoy the same opportunities as men. In (NATTET, 2002) economic progress has been achieved by opening doors to education and health protection concrete efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production.

Financial support from family members was also analyzed and 53% of the respondents indicated that Women entrepreneurs can get access to financial support from family members to start a small business. Family members unlike financial institutions are not out to make a profit so they don't charge an interest rate and neither do they have a rigid repayment period. A family member who lends a startup money wants to see the lady in question succeed and thus they will only ask for the money back once they know you have succeeded and the business has grown.

Small and Medium Enterprises (SMEs) are perceived as the engine of growth in Kenya yet face formidable constraints that hinder them from realising their potential. Limited market access remains a critical constraint to their growth and competitiveness. Women self help groups are the new micro finances. The importance of new business creation and the fact that female entrepreneurship talent has largely remained untapped (OECD, 2001) is the reason why self help groups are popping up everywhere in the country and especially in the residential estates. That is why 61% of the respondents indicated that Women entrepreneurs can access financial support from self-help groups because these groups have discovered that there is a lot of potential in women entrepreneurship. According to (KIPPRA, 2009) the women entrepreneurship sector generates employment opportunities, provides goods and services and steers competition and innovation (KIPPRA, 2002) SMEs comprise about 75 % of all businesses, employ 4.6 million people (30%), accounts for 87% of new jobs created and contributes 18.4 % of the GDP. Women prefer borrowing from self help groups because they unlike financial institutions have a flexible repayment period and a reasonable interest rate. Even though information and communication technology (ICT) presents enormous opportunities for improved market access, small and medium enterprises (SMEs) are perceived as the engine of growth in Kenya because of their key role in economic development.

Women entrepreneurs in developing countries are not good at saving money. They lack the ability to save and savings are important because they act as security for a loan and can be re invested in a business (GOK, 2005). That is why 52% of the respondents said that women entrepreneurs did not use their own savings to start a small business. This was due to inability to save enough money to start a small business. Studies have shown that there are more women in the informal sector than men yet; women are the ones with the low business performance. This situation can be attributed to factors that normally affect entrepreneurial performance. These factors include lack of credit, saving, education or training, and social capital (KIPPRA, 2009).

5.3.2 Access to Markets

Most women go into business because of necessity. It could be because they want to keep themselves busy or get enough money to feed their families or even both. The ability to tap

into new markets requires expertise, knowledge and contacts of key stakeholders. That is why the study established that 50% of Women entrepreneurs did not have knowledge of local and international markets due to lack of Government intervention to promote SME's in local and international markets. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses (Gakure, 1995). Due to these reasons women entrepreneurs do not have ready markets for their products due to lack of appropriate strategies by the Government to promote local products in both the local markets and international markets. SMEs seem ill equipped to embrace opportunities presented while confronting challenges of globalization. Globalization offers SMEs Opportunities to participate in the regional and international markets while internationalization presents opportunity for growth and development beyond the local market.

Women often lack experience on how to participate in the market place and are therefore unable to market goods and services strategically (GOK, 2003). Almost all Kenyan women entrepreneurs lack the knowledge to be able to penetrate international markets it is because of this reason that 40% of the respondents said that women entrepreneurs don't understand their competitors at all. This is due to the fact that they have limited access to global markets and the saturation of local markets denies most SME's the opportunities they require to penetrate the global market (ILO, 2009).

Women entrepreneurs are at a great disadvantage owing to the fact that they don't have ready markets for their products. Most of them lack the market information required that gives them an edge over their competitors. This limits them to local markets which have now become saturated (Hoekman et al., 1997). A large percentage of the respondents that is 56% said that Women entrepreneurs did not have ready markets for their products. This is due to lack of appropriate strategies by the Government to promote local produce in the local markets and international markets.

Limited access to opportune, current, relevant and adequate information is a notable constraint to SMEs in Kenya. The enterprises struggle to gain access to important

information needed for improved productivity, customer satisfaction, improved cycle time and opportunities at the market place (Ikiana, 2001). The study established that 61% of the respondents indicated that Women entrepreneurs understand consumer needs despite the challenges of marketing their products in other markets. Women entrepreneurs understand consumer needs despite the challenges of marketing their products in other markets. The problem that they face is, not knowing their competition.

A very large percentage of the respondents at 70% indicated that women entrepreneurs were not assisted by the government at all in selling their products and services in foreign countries. Without access to timely, simplified, reliable and relevant information on market opportunities, production technology, the women entrepreneurs are unable to survive and grow in a highly globalized and competitive market environment (GOK, 2005). The government under the Ministry of Trade lacks the proper mechanism that could be used to market the SME's products in foreign markets. Acquisition of information is costly in developing countries but according to (KIPPRA, 2009) there is evidence to suggest that SMEs are willing to pay significant sums for relevant information where available in order to help them succeed in their business ventures.

The export council is tasked with the obligation of helping entrepreneurs to penetrate international markets yet 60% of the respondents said that Women entrepreneurs were not assisted by Kenya Export Council to market their products in new markets. The reason given for this is that the regulations the council has discourage SME's from using their platform. The Kenyan government through the Ministry of Trade continues to fail SME's by not providing them with the appropriate market signals on business opportunities and customer trends (KIPPRA, 2009).

For an entrepreneur to penetrate an international market they need to have adequate information. Being linked to entrepreneurs in foreign markets helps to give the locals a fighting chance in the international markets. Without access to timely, simplified, reliable and relevant information on market opportunities, production technology, the sector is unable to survive and grow in a highly globalized and competitive market environment

(GOK, 2005). 40% of the respondents said that Women entrepreneurs were not linked by other entrepreneurs in other countries to share information. This was due to lack of Government support to SME's in Kenya compared to other countries.

5.3.3 Access to Training

The debate on whether entrepreneurs can be taught still rears its head from time to time. Not everyone has what it takes to be an entrepreneur but, then, our society does not need everyone to be an entrepreneur. While many of the aspects of entrepreneurship can be taught, it also requires a certain flair or attitude towards taking risks. There is, and always will be, a role for the gut feeling in entrepreneurship, and indeed that is what may mark out a successful entrepreneur from the unsuccessful one. That said, however, there is clearly a major role and need for entrepreneurship education and training (KIPPRA, 2009).

Training plays a crucial role in providing learning opportunity for individuals to improve their skills, attitudes and abilities yet according to (GOK, 2005) women entrepreneurs, especially in developing countries lack training needed to run an entrepreneurial venture. The entrepreneurial process is a vital source of developing human capital. The study identified that Women entrepreneurs were not trained on customer and communication skills due to poor coordination from relevant government authorities. That is why half of the respondents that is 50% of the respondents said that Women entrepreneurs were not trained on customer and communication skills. The reason given for this is the poor coordination from the relevant government authorities.

40% of the respondents said that Women entrepreneurs were not trained on how to develop marketing plan a factor that is greatly influenced by high levels of illiteracy amongst them. A high percentage of the Kenyan labour force does not have the basic education level and neither do they have the technical skills and knowledge to run a business. According to KIPPRA (2009) the highest level of education acquired by the majority, over 86 percent of Kenyans is primary education, followed by secondary education which is represented by 25 percent.

In the study 60% of the respondents indicated that Women entrepreneurs were not trained on how to manage finance. This is the reason why most of their businesses fail. The informal sector remains the major employer in Kenya yet the level of management training accorded to the sector is still very low as pointed out in the Baseline Survey carried out in 1999 claimed that 85 percent of entrepreneurs have not received business management training (GOK, 2005).

Entrepreneurs need to be trained on how to enter new markets. Training needs to be made a core part of the business (Ndambiri, 2002). The fact that the government doesn't emphasize on training for entrepreneurs is probably why 37% of the respondents said that Women entrepreneurs were not trained on how to expand their markets. There is need for entrants in both the formal and informal sectors to be trained to enhance their flexibility and response to rapidly changing technology. Most business owners don't see the need to attend a management course on how to run their businesses yet according to (KIPPRA, 2009) business owners ought to attend a course on how to run a business prior to the commencement of their trading.

Business owners need training so as to help them analyse their markets which in turn will help them to always make a profit. This is the reason why 60% of the respondents said that Women entrepreneurs did not have knowledge of analysing markets to start a small business. This is mostly due to the lack of business training. Many business owners in Kenya lack training because they feel that the management courses offered are too academic and less practical (KIPPRA, 2009). Training should be pursued in the context of existing or potential market opportunities. Implementing the training will depend on what skills will have been acquired during the training. Learning requires that old business habits/patterns of doing things be dropped and the new ones taught be established and implemented (GOK, 2005).

There is now a wide acceptance within the European Union (EU) that future prosperity hinges on the creation of vibrant indigenous businesses that are deeply rooted in the local economy. For this to occur there is a need to expand the pool of local entrepreneurial talent to develop and manage new business ventures. For the aspiration to become a reality,

effective support structures are required to harness local initiatives and nurture new enterprises that are capable of creating sustainable employment. In the past, emphasis was (and continues to be) primarily placed on the corporate entity with the area of small business being largely ignored (ILO, 2009).

That is why many developing countries have now recognized that the future growth of the economy is in the nurturing and growth of women entrepreneurship and are preparing new policy measures to support small firms and entrepreneurship. Specific efforts are also being directed at promoting innovative activities and to improving innovative capabilities (Kenya Women Finance Trust, 2002). According to the regression equation established, taking all factors into account that is the access to finance, access to markets and access to training with the constant at zero, women entrepreneurship development and empowerment will be 1.139. A unit increase in access to markets will lead to a 0.752 increase in Women Entrepreneurship Development and Empowerment, a unit increase in access to trainings will lead to a 0.465 Women Entrepreneurship Development and Empowerment. This infers that access to finance, access to markets and access to training will lead to an increase in Women Entrepreneurship Development and Empowerment. That is why particular interest is being focused on the role of small business, both because of its ability to adapt to a changing environment and because its structure allows it to adjust itself to technical change at a rate fast enough for survival.

5.4 Conclusion

5.4.1 Access to finance

From the findings of the study, it can be concluded that the SME sector is the one of the key drivers of the economy among the developing countries. Therefore for SME's to prosper, it is the responsibility of the Government to develop appropriate initiatives to promote the SME sector. Financial accessibility is a major component of business growth.

5.4.2 Access to markets

A business can't grow if there is no access to markets. Market accessibility ensures business profits therefore market accessibility will revolutionise the SME sector which in

turn will promote social economic developments in Kenya and in turn raising the country's GDP.

5.4.3 Access to training

There is a direct relation between profitability and training. To ensure one becomes a good business one ought to be trained on how to run a successful business. In as much as some people are born business people learning how to operate a business will make good business women excellent.

5.5 Recommendations

5.5.1 Recommendations for Improvement

5.5.1.1 Access to finance

One of the findings of the study was that Women entrepreneurs did not access funds from the Government development fund for women to support their businesses. Therefore, this study recommends that the Government should review commercial bank financial policies through the Central Bank of Kenya in order to enable small business enterprises to borrow loans. Commercial Banks should review their interest rates to encourage SME's to borrow money.

The study established that Women entrepreneurs were not given financial literacy trainings to start small businesses. Therefore, this study recommends that Ministry of Trade to allocate adequate financial budgets in partnership with self-help groups to train in women entrepreneurs in Kenya.

The study established that Women entrepreneurs got financial support from friends, well-wishers, family members and self-help groups due to flexibility of repayment period. Therefore, this study recommends that the Government should support self-help groups by giving them access to funds in the women fund. This will enable the women to access the funds easily.

The study established that Women entrepreneurs did not use their own savings to start a small business due to inability to save enough money to start a small business. Therefore,

this study recommends that the Government should partner with different micro finance institutions and commercial banks to give SME's trainings on the importance of saving so as to promote a saving culture amongst business women.

5.5.1.2 Access to markets

It was established that Women entrepreneurs did not have knowledge of local and international markets. Therefore, this study recommends that the Government should promote SME products and services in local and international markets.

It was established that Women entrepreneurs did not have ready markets for their produce. Therefore, this study recommends that the Government should develop appropriate marketing strategies to promote SME products in the local markets and international markets in partnership with intermediaries in the chain of distribution.

It was established that Women entrepreneurs understood consumer needs despite the challenges of marketing their products in other markets. Therefore, this study recommends that the Ministry of Trade in partnership with other training institutions should empower entrepreneurs with training skills on customer care and communication skills to promote the SME sector in Kenya and abroad.

It was established that Women entrepreneurs did not understand their competitors in the market due to lack of proper trainings and inadequate information of both local and international markets. Therefore, this study recommends that the Government to invest in industry research to enable SMEs to survive in the changing business environment and from stiff competitors.

It was established that Women entrepreneurs were not assisted by the Government at all to sell their products and services in foreign countries. Therefore, this study recommends that the Government of through the Export Council should market SME produce in foreign markets in order to benefits small business enterprises.

It was established that Women entrepreneurs were not linked by other entrepreneurs in other countries to share information. Therefore, this study recommends that the Government should support entrepreneurs through providing them with opportunities to foreign trips to gain international market exposure.

5.5.1.3 Access to training

It was established that Women entrepreneurs were not trained on customer and communication skills due to poor coordination from relevant authorities to of the Government. Therefore, this study recommends that the Government should invest in training SMEs through partnerships with trainings institutions, International Labour Organization and Kenya Private Sector Alliance. SMEs should be trained on strategic plan development, financial literacy and business expansion skills and business analysis skills to minimize high failure rates of their businesses due to competition, technology and globalization.

5.5.2 Suggestion for Further Research

This study sought to assess factors affecting women entrepreneurship development and empowerment in Kenya. However, performance of the SME's in developing countries is determined by Government policies in eradicating poverty. Therefore, to augment the findings of this study, another study needs to be carried out to investigate the challenges faced by SME's in developing countries and suggest appropriate measures to overcome the challenges that they face.

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APPENDICES

APPENDIX: I INTRODUCTORY LETTER

TO WHOM IT MAY CONCERN

Dear Respondent,

REF: MBA RESEARCH STUDY

I am a student studying for a Masters degree in Business Administration at the United States International University. In partial fulfilment of the requirement to the award of the Masters degree, I am required to do and write a research paper. The topic of my research is “**An Assessment of the Factors Affecting Women Entrepreneurship Development and Empowerment in Kenya**”

I humbly request for your assistance by availing time to respond to the questionnaire I have attached. Any information given will be treated with the utmost level of confidentiality and will only be used for this research. A copy of the final report will be made available to you at your request. Your assistance will be highly appreciated.

Yours Faithfully,

Yvonne Wangari Njoroge

APPENDIX II: QUESTIONNAIRE

SECTION A: DEMOGRAPHIC OF THE POPULATION

Please supply the required data by filling in the blanks where space is provided or by ticking [X] against the most appropriate answer.

I respondents name..... [Optional]

1. Age.

- a) 21-30 years []
- b) 31-40 years []
- c) 41-50 years []
- d) 51 and above years []

2. Academic level.

- a) 0-Level []
- b) A-Level []
- c) Diploma []
- d) Degree []
- e) Postgraduate []

3. How long have you been operating your business?

- a) Below 1year []
- b) 2-5 years []
- c) 6-10 years []
- d) 11-15 years []
- e) 16-19 years []
- f) 20 and above years []

SECTION B: Influence of Access to finance

The study aims to investigate whether women’s access to finance influences the growth of businesses. Indicate the extent to which you agree with the following statements by using a scale of 1 to 5 where 1= very great extent and 5 is no extent. Mark with an (X) the option which best describes your opinion of the statement.

Factors affecting women’s access to finance	Very Great Extent [1]	Great Extent [2]	Moderate extent [3]	Little Extent [4]	No Extent [5]
1. Access to funds from the women’s enterprise Fund					
2. Women entrepreneurs are given financial literacy trainings to start a small business					
3. Women entrepreneurs have access to credit facilities from commercial banks to start a small business					
4. Women entrepreneurs can access credit facilities from micro finance institutions to start a small business					
5. Women entrepreneurs can get financial support from friends					
6. Women entrepreneurs can access financial support from well wishers to start a small business					
7. Women entrepreneurs have access to financial support from family members to start a small business					
8. Women entrepreneurs are given financial literacy trainings in creating a financial business plan					

SECTION C Influence of access to markets

The study aims to investigate whether women’s access to markets influences the growth of businesses. Indicate the extent to which you agree with the following statements by using a scale of 1 to 5 where 1 is very great extent and 5 is no extent. Mark with an (X) the option which best describes your opinion of the statement.

Factors affecting women’s access to markets	Very Great Extent (1)	Great Extent (2)	Moderate Extent (3)	Little Extent (4)	No Extent (5)
1) Women entrepreneurs have knowledge of local and international markets					
2) Women entrepreneurs understand their competitors					
3) Women entrepreneurs have ready markets for their produce					
4) Women entrepreneurs understand consumer needs					
5) Women entrepreneurs are assisted by the Government to sell their products and services in foreign countries					
6) Women entrepreneurs are assisted by Export council to market their products in new markets					
7) Women entrepreneurs are linked by other entrepreneurs in other countries to share information					

SECTION D: Influence of Access to training

The study aims to investigate whether women’s access to training influences the growth of businesses. Indicate the extent to which you agree with the following statements by using a scale of 1 to 5 where 1 is very great extent and 5 is no extent. Mark with an (X) the option which best describes your opinion of the statement.

Factors affecting women’s access to training	Very Great Extent (1)	Great Extent (2)	Moderate Extent (3)	Little Extent (4)	No Extent (5)
1) Women entrepreneurs were conversant on how evaluate their business environment					
2) Women entrepreneurs were conversant on how evaluate their business environment					
3) Women entrepreneurs are trained on basic communication skills					
4) Women entrepreneurs are trained on basic customer care skills					
5) Women entrepreneurs on how to attract and retain customers					
6) Women entrepreneurs are trained on how to develop marketing plans					
7) Women entrepreneurs are trained on how to manage finances					
8) Women entrepreneurs are trained on how expand their markets					

THANK YOU FOR YOUR PARTICIPATION