

**INFLUENCE OF COMMUNITY EMPOWERMENT FUND ON THE PERFORMANCE
OF WOMEN ENTERPRISES IN KENYA: A CASE OF BUNGOMA SOUTH SUB
COUNTY**

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DECLARATION

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

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

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DEDICATION

I dedicate my research report to the almighty God for the gift of life. My spouse Juliet Nasambu, Children Sherly, Tumiso, Tahir, My mother Evelyne Nasipwondi .

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I wish to register my heartfelt gratitude by acknowledging the support, advice and profound efforts of my supervisor Dr. Migosi whose wise guidance, counsel and encouragement made this study to succeed.

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LIST OF ABBREVIATIONS AND ACRONYMS

ASALs	Arid and Semi-Arid Lands
AMFI	Association of Micro-finance Institute
CEO	Chief Executive Officer
DGSS	Department of gender and social services
DWES	District Women Enterprise Committees
GDP	Gross Domestic Product
KIPPRA	Kenya Institute for Public Policy Research
KNBS	Kenya National Bureau of Statistics
LDCs	Least Developed Countries
SDG	Sustainable Development Goals
MFI	Micro-finance Institutions
MPNDV 2030	Ministry of Planning and Development Vision 2030
NGO's	Non-governmental Organization
SACCO	Saving and Credit Cooperation Organization
SME	Small and Medium Enterprises

ABSTRACT

This study attempts to investigate the influence of Community Empowerment Fund (CEF) on the performance of women enterprises in Bungoma south Sub-County, Kenya. The study was guided by the following objectives: To establish how loans offered by Community Empowerment Fund; training offered by CEF influences; how sourcing of market by CEF and to establish how networking provided by CEF influences the performance of women enterprises. The research questions included the following: How does loan offered by community empowerment fund influence the performance of women enterprises in Kenya, how does training opportunities offered by community empowerment fund influence the performance of women enterprises in Kenya, how does sourcing of market by community empowerment fund influences the performance of women enterprises in Kenya, and how do networking opportunities provided by community empowerment fund influences the performance of women enterprises in Kenya. This study utilized descriptive survey research design and targeted all the 144 women beneficiaries of CEF in Bungoma south sub County. Census sampling method was used because of small number of participants. A questionnaire with closed-ended items was used. The questionnaire items had five-point likert rating scale of the range of (1-5 for example 1- strongly agree; 2 agree; 3- undecided; 4-disagree; 5- strongly disagree). Questionnaire was administered personally by the researcher. Data was analyzed using descriptive statistics that involved frequent distribution and percentages. The study concluded that women continue to perform poorly. Despite their attempt to engage in entrepreneurial activities as it has been noted in the study, myriad of challenges face them. This study concluded that although CEF provides finances in terms of loans to women entrepreneurs, this fund was not sufficient. It was also concluded that entrepreneurship training is required for women in business to improve in performance. Market information and networking was considered an important aspect in the performance of women entrepreneurs

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Entrepreneurship has become a major avenue for creating job opportunities in the face of persistent unemployment. It has been also a proven means of helping women to assert themselves in the world of work and a way of improving both their economic and social status and participate in improving the economy of a country. Small and medium enterprises (SMEs) are viewed as the driving force for economic and social development in many countries. SMEs represents a large number of businesses in many countries the world over, generating much wealth and employment and are also hailed for their pivotal role in promoting grassroots' economic growth and equitable sustainable development (Pelham 2000). Empowering women worldwide and investing in their future can help drive growth in the globe.

In USA economy can promote economic vitality and security. According to the World Economic Forum Gender Gap report (2014), the U.S. has experienced 11 percent growth over the last 40 years as a direct result of the increased participation of women, which has translated into \$3.5 trillion. The report further eludes that if the barriers to female labour force participation were reduced, the Gross Domestic Product (GDP) of a country like Japan would grow by 16 percent. Investing in women as observed by world economic forum, promotes economic and social development as women reinvest in their communities and homes. In both developed and developing economies, savings rise and spending shifts towards food, health, and education as women gain power over household income (World Economic Forum, 2014).

Women entrepreneurship is essential for any country's growth and development. Some scholars even argue that women entrepreneurs' contribution tends to be higher than that resulting from entrepreneurial activity of men (Minniti, 2010). In recent years, according to, Minniti et al, the general attention to women and entrepreneurship in developing countries has increased to a great extent and the focus on this 'untapped source' of growth seems to be indispensable for development practitioners and policy makers (Minniti et al, 2010). A study by Stevenson and St-Onge, (2005) reveals that many women entrepreneurs are operating in more difficult conditions than their male counterparts.

The constraints that impede all entrepreneurs such as political instability, poor infrastructure, high production costs and non-conducive business environment tend to impact more on businesswomen than businessmen. In addition, women's entrepreneurial development is impeded by specific constraints such as limited access to key resources (including land and credit), the legal and regulatory framework and the social-cultural environment. Further, the combined impact of globalization, changing patterns of trade and evolving technologies calls for skills that most women entrepreneurs in many regions do not have, as more women than men lack the requisite level of education and training, including business and technical skills and entrepreneurship training (Stevenson et al, 2005b). On the same, Kantor, noted that many entrepreneurs, particularly women are located in low value markets where there are few barriers to entry, consequently this leads to saturated markets and little room for growth. He also observed that, without innovation through new products development and access to higher value markets, the potential for success for SMEs is relatively low (Kantor, 2001).

In Sub-Saharan Africa one of the major United Nations Sustainable Development Goals (SDG) is the realization of Gender equality and empowerment of women. The concern of gender equality and empowerment of women became a global agenda in order to address the existing differences arising from the socially constructed relationship between men and women which affect the distribution of resources between them and cause many disparities in social and economic development. In many parts of the world- for example, and South Asia, 75% of agricultural producers are women. Women also play active roles as traders, processors and entrepreneurs despite facing many obstacles as compared to their male counterparts (World Bank, 2008).

The World Bank report (2001) documented that ignoring gender inequalities comes at a great cost to people's well-being and countries abilities to grow sustainably and thereby reduce poverty. The growth of the proportion of women entrepreneurs in developing countries has drawn the attention of both the academic and the development sector. Donors, international public institutions, national and local governments, NGOs, private companies, charities, knowledge institutes and business associations have initiated programs or policies to promote and develop women's entrepreneurship. Through initiated programs for capacity-building of entrepreneurial skills, strengthening women's networks, provision of finance and trainings, or

design policies that enable more and stronger start-ups and business growth. However, despite this growing number of initiatives and resources made available to promote and develop women's entrepreneurship in developing countries, women still earn less money in their businesses that have a slow growth, are more likely to fail and tend to be more necessity entrepreneurs.

In Ethiopia a study by Lois notes that the Indian and Bangladesh governments have established home grown microfinance system that works for poor people majority of whom are women. In Bangladesh, the government created a national apex finance institution that provides low-cost capital as a measure to combat the challenges faced by women as they try to establish themselves in SMEs.(Lois,2004). Similar efforts have been made, according to Stevenson et al (2005), the government introduced microfinance regulation focused on reduction of poverty and promotion of service delivery to the poorest, especially the rural poor woman. Even though such efforts have been established in many developing countries Kenya included, less impact has been achieved in establishing women as potential entrepreneurs. In Kenya the small business sector has both potential and historic task of bringing millions of people including informal economy to the mainstream economy. The Kenyan Government through Kenya Vision 2030 envisages industries of tomorrow by improving SMEs productivity and innovation (MPNDV2030).

In Tanzania evidences from literature show that adequate credit aids entrepreneurship performance. The results of such credit assistance to entrepreneurs especially women is often seen in improved income, output, employment and welfare of entrepreneurs (Peter, 2001; and Kuzilwa, 2005). Credit assistance has been found to have positive impact on business performance in Kenya (Peter, 2001), Tanzania (Kuzilwa, 2005), Uganda (Samiha, 2007). The importance of credit access especially to women in Kenya has led to the establishment of community empowerment fund to address the credit gap and support business development for women (KIPPRA, 2010). All business ventures regardless of size require finances from inception and throughout their life cycles. The amount invested influences greatly the size of the venture, which in turn determines the early survival of an enterprise if other factors are held constant. An entrepreneur will require capital to start the business, to operate and manage the major problems facing the enterprise.

In Kenya, women constitute 51% of the total population and they play very crucial roles in economic development as small scale entrepreneurs but face some key challenges like limited access to finance, inadequate entrepreneurial skills, lack of reliable networks and market for their SMEs. (Wanjohi et al 2008). Most women turn to small and medium enterprise (SMEs) to support their families. Like all other entrepreneurs and especially women entrepreneurs they face a lot of challenges which forces their businesses to stagnate or fail altogether. Studies show that most women in the country have benefitted from Community Empowerment Fund although there are disparities from region to region. It is against this background that this study will seek to investigate the influence of community empowerment fund on the performance of women enterprises in Bungoma south Sub-County

1.2 Statement of the problem

Small and medium enterprises (SMEs) play an important role in the Kenyan Economy. According to the Economic Survey (2006), the sector contributed over 50 percent of new jobs created in the year 2005(Kenya National Bureau of Statistics, 2007). Despite their significance, past statistics indicate that three out of five businesses fail within the first few months of operation, as they are held back by tough local conditions, such as inability to raise huge collaterals demanded by banks as a condition to access loans. Women owned businesses are well known for their low start up and working capital, and under normal circumstances they have low growth rate and limited potential partially due to the type of business activities they undertake.

Kenya sessional paper No. 2 of 2005 recommended that the government pursue policies to empower women, increase their access to credit by encouraging them to form SACCOs, promote networking with formal banks and micro-finance institutions(MFIs) to aid women in grassroots economic development and enhance entrepreneurship.

The government of Kenya introduced the community empowerment fund to empower women so that they are able to engage more in self-development and enhancing the country's economic development, distribute wealth across various social groups and allow them borrow money to engage in businesses and other activities at reasonable interest rates without the restrictions like collaterals and guarantors. This fund is run by all the 47 county governments in Kenya, the

government envisioned that this would contribute to the growth of the SMEs. (WEF 2009) Several years after the official launch of the Fund, it is not well understood as to what extent the provision of the Fund is contributing to the performance of SMEs and equally improving the Livelihood of women in Kenya.

However, several studies that have been carried on the implementation of the fund in various constituencies point out some key challenges that need to be addressed urgently if the funds have to achieve its stated purpose of empowering economically challenged women in the country. This study is assessing the influence of community empowerment fund on the performance of women enterprises in Bungoma south Sub-County,

1.3 Purpose of the study

The purpose of the study was to investigate the influence of community empowerment fund on the performance of women enterprises in Bungoma south sub county.

1.4. Objectives of the Study

1. To establish the influence of nature of loans offered by community empowerment fund on performance of women enterprises in Bungoma south sub county.
2. To establish the influence of training opportunities offered by community empowerment fund on performance of women enterprises in Bungoma south sub county.
3. To establish the influence of sourcing of market by community empowerment fund on performance of women enterprises in Bungoma south sub county
4. To establish the influence of networking opportunities provided by community empowerment fund on performance of women enterprises in Bungoma south sub county

1.5 Research Questions

1. How does loan offered by community empowerment fund influence the performance of women enterprises in Kenya?
2. How does training opportunities offered by community empowerment fund influence the performance of women enterprises in Kenya?

3. How does sourcing of market by community empowerment fund influences the performance of women enterprises in Kenya?

4. How do networking opportunities provided by community empowerment fund influences the performance of women enterprises in Kenya?

1.5 Significance of the study

The result of this study yielded information that brought a deeper understanding on how the services offered by community empowerment fund had influenced the performance of SMEs among women entrepreneurs who were beneficiaries of the fund. Actors in community empowerment fund will use the research results and recommendations as learnt lessons to review their plans and activities with the objectives of coming up with the best practices in their various roles in providing community empowerment fund services. The DGSS will use the result of the research to address its challenges in the delivery of its services to the poor and the vulnerable women in order to achieve its objectives in facilitating equitable access to the financial and other social services.

The result of the research generated information that will contribute towards achieving some of the key pillars in the Kenya's Vision 2030 and SDGs of eradication of extreme poverty and issues to do with gender and women empowerment. The findings from the study are of great importance to the community empowerment fund National Secretariat audits Advisory Board in establishing the successes of the community empowerment fund and set strategies that may be employed to improve the situation. United Nation Development Fund For Women (UNDFEM) was to also obtain valuable information on the milestone of the MDG as an output using the community empowerment fund model, the Parliament of the Republic of Kenya which legislated the fund laws and mandated the ministry of Gender, Children and Social Development to administer the management of the fund will gain valuable information on the status of the fund.

The research information will also act as literature review for the future academicians who may write further research papers on related topics. Other development practitioners will be able to use the recommendations provided to either initiate or improve on similar programs like community empowerment fund. Lastly the general public will benefit from the findings of the

study for their general awareness and understanding on the operations of the community empowerment fund.

1.6 Limitation of the study

The research was to be affected by financial constraints, Language barrier was also predicted since not all women entrepreneurs were literate. However, the selection and use of local interpreters was to help guide the respondents to understand the questions and fill the questionnaire correctly.

1.7 Delimitations of the Study

The research was carried in Bungoma south Sub-County and focused on women enterprises throughout the Sub-County who have benefitted from the community empowerment fund.

1.8 Assumption of the Study

The study was carried out with the assumptions that the sample selected would represent the population and that the respondents would answer the questions truthfully. It was also assumed that the data that was collected would be reliable enough to necessitate generalizations to the entire population. There was also an assumption that women in Bungoma south Sub-County were conversant with community empowerment fund, the services offered by the Fund and the requirements for the accessibility for the services.

1.9 Definition of Significant Terms Used in the Study

Access – Opportunity of women to be given the services and make use of them.

Entrepreneurship: innovative process involved in the creation of an economic enterprise based on a new product or service which differs significantly from other products or services in the way its production is organized, or in its marketing.

Network– Mutually beneficial relationships with other entrepreneurs, potential clients and or customers

Performance – Commercial or professional operations of an enterprise involving purchase and Sale of goods and services

Women Enterprises - Enterprises with between 1 to 30 full-time employees owned and operated by women excluding the technology (knowledge based enterprises) that are registered and/or licensed.

Training – Building of knowledge and skills in preparation for starting and running a business.

1.10 Organization of the study

This study was organized in chapter one (introduction) which include background of the study, the statement of the problem, the purpose of the study, the research objectives, research questions, significance of the study, limitation and delimitations of the study and definitions of significant terms. Chapter two (literature review) includes; loans offered, training opportunities offered, sourcing of market, networking opportunities provided, theoretical framework, conceptual framework, summary of literature review and knowledge gap. Chapter three (research methodology) which includes; research design, target population, sample size and sampling procedures, data collection instruments, data collection procedure, piloting instruments, validity of instruments, reliability of instruments, data analysis techniques, ethical considerations and operational definition of variables. Chapter four; data analysis, presentation and interpretation of the findings and chapter five; summary of findings, discussion, conclusions and recommendations

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature relevant to the research problem. It is based on several research papers and contributions of various authors, National Development plans, Government sessional papers and other policy documents in the development of entrepreneurs and small business enterprises. The chapter relates to the topic and focuses on areas such as the; loans offered training opportunities offered, sourcing of market, and networking opportunities provided.

2.2 Loans offered and performance of the women enterprises

Various evidence from literature support the fact that women entrepreneurs' lack of business capital and inability to access credit for business are occasioned by factors such as poverty, unemployment, low household and business income, lack of asset collateral and societal discriminations mostly in the developing countries (Peters,2001).

In Kenya, among the factors that affect performance of enterprises in the country is inaccessibility to credit (Helen, 2002). Women entrepreneurs lack adequate physical capital such as credit and savings for business which force them into quest for financial assistance (Kuzilwa, 2005).Macharia and Wanjiru (1998), in their study of NGOs and Women small scale entrepreneurs in the garment manufacturing sector in Nyeri and Nairobi found that factors that inhibit credit to women include: lack of start-up capital; lack of awareness of existing credit schemes; high interest rates; lengthy and vigorous procedures for loan applications; and lack of collateral security for finance. Sessional paper No. 2 of 2005 also cites lack of access to credit as a major constraint inhibiting growth of SME sector and more so for women entrepreneurs. It further groups problems limiting SMEs acquisition of financial services as: lack of tangible security coupled with an inappropriate legal and regulatory framework that does not recognize innovative ways for lending to SMEs and the limited access to formal finance due to poor and insufficient capacity to deliver financial services to SMEs.

Evidences from literature show that adequate credit aids entrepreneurship performance. The results of such credit assistance to entrepreneurs especially women is often seen in improved income, output, employment and welfare of entrepreneurs (Peter, 2001; and Kuzilwa, 2005). Credit assistance has been found to have positive impact on business performance in Kenya (Peter, 2001), Tanzania (Kuzilwa, 2005), Uganda (Samiha, 2007). The importance of credit access especially to women in Kenya has led to the establishment of community empowerment fund to address the credit gap and support business development for women (KIPPRA, 2010). All business ventures regardless of size require finances from inception and throughout their life cycles. The amount invested influences greatly the size of the venture, which in turn determines the early survival of an enterprise if other factors are held constant. An entrepreneur will require capital to start the business, to operate and manage the major problems facing the enterprise.

Mambula (2004) singled out lack of access to finances as the main bottleneck facing SMEs' performance. This was similarly echoed by several other scholars who found that start-up capital is a barrier to entry in most entrepreneurial activities and that lack of capital was cited as the greatest start-up problem. Studies reveal that one of the biggest obstacles facing women entrepreneurs is the discrimination they suffer from the banking and finance communities (Mutuku et al., 2006). Many women entrepreneurs feel that there is a huge barrier for them to obtain debt capital at banks and lending agencies. It is therefore crucial for the government agencies, banks and lending agencies and women associations especially community enterprise fund to assist the women entrepreneurs in terms of financial problems.

According to KIPPRA (2010), there are some women groups in some counties in Kenya that have successfully benefited from the community empowerment fund: Mutheu Self Help Group in Kitui County are experts in commercialization of indigenous chicken rearing and Marketing at village level with the aim of improved income and food security. The group says that community empowerment fund has empowered her members and this is evidenced through improved poultry shelters and construction of a water Kiosk through cost sharing with the Ministry of Water and Irrigation to a tune of Ksh. 15,000/= as profit from improved table banking boosted by community enterprise fund loan and the ease of access to loans through table banking. Boarder Labalu is a Women Group in Homabay County which focuses on dairy goat rearing and table

banking. Community empowerment fund loan has enabled them to purchase more goats for all her members who are widows, up to 71 goats from the initial of 2 goats. The returns from the milk has enabled them focus on educating orphans, paying dowry for their daughters in law and better still providing better shelter for all the aged members in the group. Nyariginu Project in Laikipia County specializes in tie and dye, batik, screen printing materials, liquid soap, shampoo, juice and fireless jiko. “Before the community empowerment fund loan, they were unable to meet the market demand since the customers ordered more than the resources could support.” According to the Chairperson members of the group acknowledged that community enterprise fund has seen them grow in leaps and bounds. They acknowledged that the returns from the business have assisted them in educating their children and providing for their daily essential household needs. Kavogoi Women Group-Kakamega County started the project of mushroom planting farming when they got their first loan from community enterprise fund. From the proceeds and a little boost from the table banking they invested in a green house where they have planted tomatoes for sale. So far the two projects have given them a good return that has enabled them to comfortably educate their children and meet other financial obligations. Their plan is to expand the green house with the third loan of Ksh. 200,000 to meet the market demand of their products. Thus the community enterprise fund has had some positive impact on the performance of some women SMEs.

2.3 Training offered by CEF and the performance of women enterprises

Entrepreneurship training has been highlighted as a key necessity to development and growth of the small enterprise sector in many countries of the world. It has been recognized as an important tool for changing the attitude and transfer of skills to people with entrepreneurial traits. Studies have reviewed a problem pertinent to women entrepreneurs as generally lack of entrepreneurship training and skills development in Kenya where most women entrepreneurs acquire their skills and experience through their family members, friends and previous experiences (Republic of Kenya, Successful business operation depends on the ability to compete; the ability to compete depends largely on the quality of the product.

This would therefore require that an entrepreneurial organization works towards product/service improvement on a continuous basis. This calls for entrepreneurial talent that is capable of harnessing organizational resources –human, material, physical and informational resources- efficiently and effectively towards meeting the organizational objectives and goals. Most organizations objectives are to make profit; which is partly realized through the provision of competitive and quality products or services (Lin et al 2007).

Training programs are designed to impart skills and attitude that enable entrepreneurs to start a New business or expand an existing one. These entrepreneurship training programs have effect on performance of small and medium enterprises. In 2012 Mr. Samuel Wainaina, the CEO of the Community empowerment fund, asserted that the fund intended to recruit 210 volunteers, one for each constituency to train women in entrepreneurship skills with a view to increase the loan uptake as well as maximize returns on their investments. A well trained entrepreneur portrays most of entrepreneurial traits, which include: Adequate knowledge about customer needs which keep on changing and a business must closely monitor these changes to remain abreast. Business record keeping is also a good business practice, Biggs (1995) defines book keeping as “the art of recording all money transactions so that financial position of an undertaking and its relationship to proprietors and outside persons can be readily ascertained”.

Every enterprise, however simple requires written records. These are used by managers as guides to routine action, taking of decisions, formulation of general rules and maintaining relationships with other organizations or with individuals (Lee, 2001). Keeping business records; help in calculating business profits or losses, reveal debtors, amount due and when payments are due so as to avoid heavy costs of bad debts they reveal fast moving goods, slow moving goods, those about to expire and other vital information in business, help in business planning, are needed by lenders of business finance, help in business control and taking appropriate action, such as laying off an ineffective worker or expanding the business (Lee, 2001) The measure of survival and success-solvency, net income, growth in assets and employment creation, are all measured in monetary terms and therefore, financial management is a good trait to behold here.

Financial management has the dual function, that of maximizing utilization of funds employed by the enterprise and minimizing the burdens imposed by recourse to external sources. Thus the central feature of financial management is its formulation of the enterprise's strategy. This is seen in the way the firm determines the most effective use of funds currently at its disposal. The enterprise's financial capability is also used in selecting the most favorable sources of additional funds that the enterprise will need in the foreseeable future (Pelham, 2002) The above traits as provided for by community enterprise fund should translate into effective performance of SMEs with the following results; satisfied customers demonstrated by repeat buying, customer royalty and increase in sales volume, well-kept business records, satisfied workers and reduced labour turnover, and finally increase in capital investment and employment creation.

2.4 Networks opportunities offered by CEF and the performance of women enterprises.

Networks have long been hailed as essential to the survival of female-run establishments (Boyd,2005). It is a critical element for entrepreneurs in gaining access to capital/loans, advice and information needed for initiating and operating a new venture easily (Carter et al., 2006). Entrepreneurs make use of social relations and social contacts as channels to gain access to information, customers, and suppliers and to the sources of finance. It has been found that support from personal network improves survival, growth and performance chances of new ventures. De Tienne et al (2007), observes that women entrepreneurs faced a shortage of peer support networks compared with men even though various women entrepreneurs and industry associations have been formed which generally serve as a platform for women entrepreneurs to establish networks and exchange information and experiences as well as to conduct training programmes, seminars and workshops on motivation, leadership and entrepreneur development and to provide other means of support. This is due to the fact that women may not join these associations as they might be overloaded with business and family responsibilities. This limits the women entrepreneurs' ability to seek informal advice and financing as well as the information networks needed for survival and growth. This might pose a challenge to women entrepreneurs in establishing networks which are helpful to the survival of their businesses (De Tienne, D. R. & Chandler, G. N. (2007).

According to Lin et al (2007), women have in general a lower social position than men, which affects the kind of networks they can access or are part of. Lin argues that, there is evidence to prove that women are less involved in networks than men are, and their type of network is different. The strong and personal networks that women traditionally engage in are well suited to purposes linked to the family related tasks that may prove to be a hindrance in the marketplace. He further asserts that women entrepreneur networks have been found to be a major source of knowledge about women's entrepreneurship and they are increasingly recognized as valuable tools in its development and promotion. Thus, because women differ to men in the kind of networks they use and in the social capital available to them through the network, they have therefore less access to critical resources, support and information needed to successfully start and manage a new firm compared to men. This is because the social network provides different useful resources for both the aspiring and practicing entrepreneur in the form of instrumental and financial assistance; such as experience, know-how, encouragement, and financing and idea generation. Community empowerment fund provides networking for women SMEs to enhance their performance.

2.5 Sourcing for market by CEF and the performance of women

Many researchers have explored the relationship between market access and enterprise's performance. Previous researches conducted have conceptually and empirically supported the notion that market access has positive correlations with the performance of enterprise Kara et al, (2005). Research has also shown that most SMEs face a lot of challenges in accessing market for their product. Limited market access constraint in Kenyan SMEs is indicated by narrow product range, limited participation by the sector in the international markets, dwindling income, limited linkages with other enterprises, restricted market penetration, lack of physical market spaces to sell their goods and limited access to market information. This has restricted the SMEs to local markets that are overcrowded. Globalization has opened up markets and removed trade barriers opening them up to competition from large enterprises, multinational companies. Several factors are identified as limiting market access to SMEs in Kenya and include; 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, 2010).

Many SMEs lack the necessary information on market opportunities limiting them to narrow local markets; on customers and market demand due to lack of market research leading to saturated markets with goods whose demand is low. Many SMEs produce goods and services without considering the market and customer needs and consequently they are not able to penetrate the market (GOK, 2005). Lack of physical market structures to sell is another challenge for Kenyan SMEs resulting in illegal hawking of their goods. Transaction costs have also been identified as a major problem affecting market access in SMEs. According to the Transactional cost theory, reduced transactional costs are important in marketing and in enhancing market access. The high costs arise due to market inefficiencies, poor infrastructure and information asymmetry.

Stiff competition due to globalization and liberalization bar SMEs from accessing most of the local and international markets. SMEs are not able to compete effectively due to poor quality products, skewed customer preference, unconducive pricing and limited product diversity (KIPPRA, 2010). Demand for a product establishes a market for it, if the demand is high, the market becomes vibrant. The converse also applies. A decline in demand may result to shrinking market. Demand for different products will affect other products depending on the nature of their relationship whether complimentary or substitute. If they are complimentary, then an increase in demand for one product will cause an increase demand for the other. If they are substitutes, an increase in demand for one causes a decline in the other. (Kotler, 2003), emphasizes that, the purpose of marketing today is not to find the right customers for your product but the right product for your customers.

2.6 Theoretical framework

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

It was Marxist feminism that put housewives into the structure of capitalism. Housewives are vital to capitalism, indeed to any industrial economy, because their unpaid work in the home maintains bosses and workers and reproduces the next generation of bosses and workers (and their future wives). Furthermore, if a bourgeois husband falls on hard times, his wife can do genteel work in the home, such as dressmaking, to earn extra money, or take a temporary or part-time job, usually white-collar. And when a worker's wages fall below the level needed to feed his family, as it often does, his wife can go out to work for wages in factories or shops or other people's homes or turn the home into a small factory and put everyone, sometimes including the children, to work. The housewife's labor, paid and unpaid, is for her family. Marxist and socialist feminisms severely criticize the family as a source of women's oppression and exploitation. If a woman works for her family in the home, she has to be supported, and so she is economically dependent on the "man of the house," like her children. If she works outside the home, she is still expected to fulfill her domestic duties, and so she ends up working twice as hard as a man, and usually for a lot less pay.

This source of gender inequality has been somewhat redressed in countries that give all mothers paid leave before and after the birth of a child and that provide affordable child care. But that solution puts the burden of children totally on the mother and encourages men to opt out of family responsibilities altogether. They argue that male-dominated government policies put the state's interests before those of women: When the economy needs workers, the state pays for child-care leave; with a down-turn in the economy, the state reduces the benefits. Similarly,

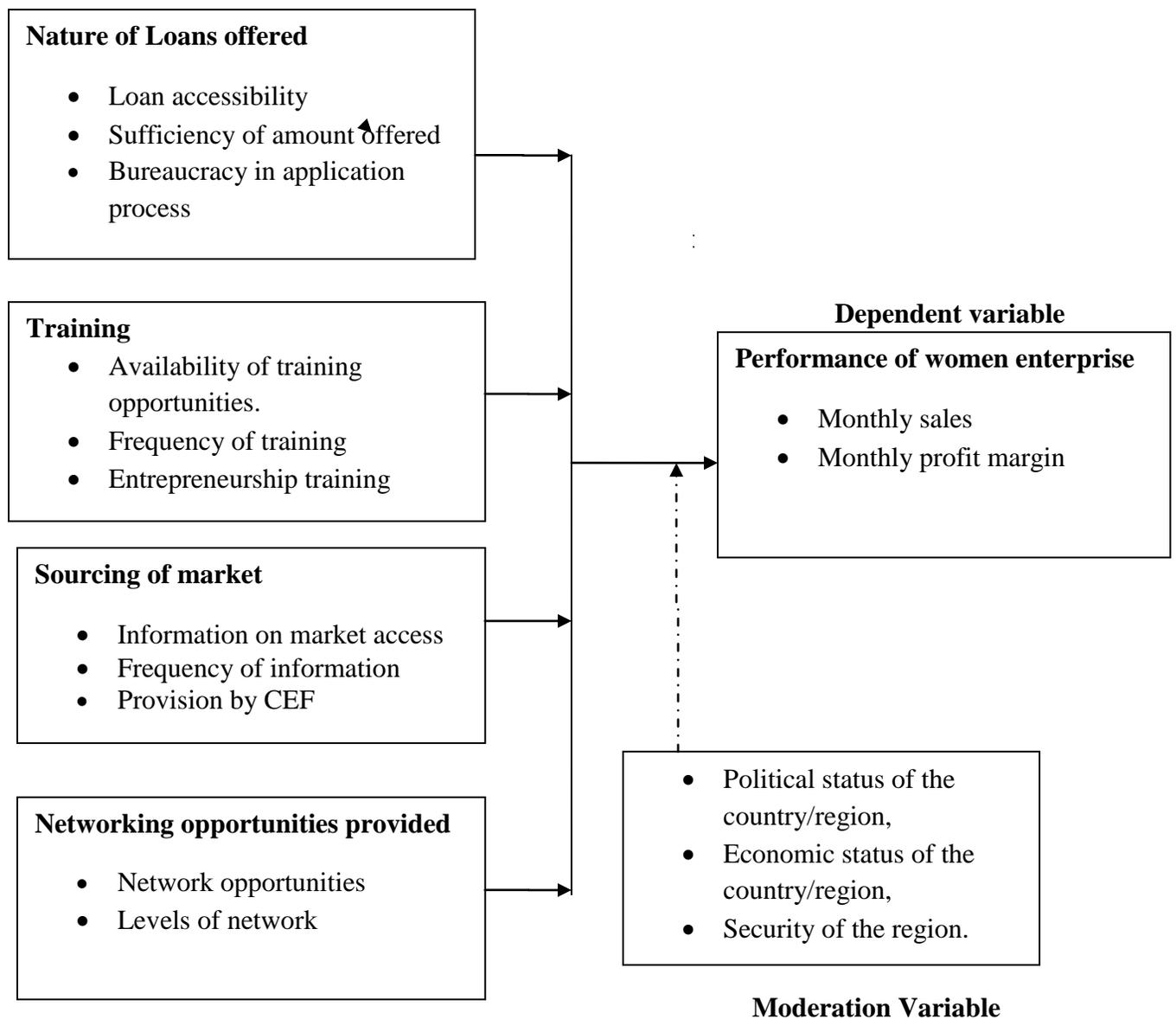
when the state needs women to have more children, it cuts back on abortions and contraceptive services.

2.7 Conceptual framework

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

Fig 1 Conceptual framework

Independent variables



2.8 Summary of literature review

The chapter looked at the community empowerment fund factors and how it influences the performance of women enterprises such as loan offered, training opportunities offered, sourcing of market, and networking opportunities provided. Also, various scholars have been discussed about their opinions and researches on factors that influence performance of women entrepreneurs. The chapter also focused on a theory that relate to the topic and a conceptual framework of a diagram.

2.9 Knowledge gap

Women and entrepreneurship is well documented in literature however, little literature can be found about how community empowerment fund influences the performance of women enterprises specifically the accessibility to credit, training opportunities offered, sourcing of market, and networking opportunities provided by {CEF} influence of community empowerment fund on the performance of women entrepreneurs in Bungoma south sub-county.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

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

3.2 Research Design

This study used a descriptive survey research design. The descriptive survey research is intended to produce statistical information about aspects of the influence of community enterprise fund on the performance of women owned enterprises. The descriptive research design was suitable because the researcher collected data and reported it the way the situation was without manipulating any variables.

3.3 Target Population

The target population for this study was the direct beneficiaries of community empowerment fund in Bungoma South Sub County. The target population of the study was 150 women entrepreneurs (Bungoma county Ministry of Public Service, Youth & Gender Affairs). The businesses in operation was mainly in Food (50), clothing (20), beverages (23), services (17) and kiosk vendors (40), Bungoma South Sub County.

Table .Target population

Category	Frequency
Food	50
Clothing	20
Beverage	23
Services	17
Kiosk vendor	40
Total	150

3.4 Sample Size and Sampling Procedure

A study with a large target population does not cover the whole target population but a sample is selected to represent the whole population. Where a study has a small target population, the whole population can participate in the study hence a census study. Census method was used to select 150 women beneficiaries of CEF to participate in this study.

3.5 Research Instruments

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

3.6 Pilot Testing of the Instruments

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

3.6.1 Validity of the Instrument

Validity is the degree to which result obtained from the analysis of the data actually represents the phenomenon under study (Robinson, 2002). The validity of research instruments was established by research expert before data collection in the field. My supervisor (Dr. Migosi) went through my instruments to assert the validity which is the measure of the degree to which the instruments was to collect data that represented a specific domain of indicator of concepts in the study. Through this the researcher was able to identify loopholes in them and make the necessary corrections to improve the instruments designed.

3.6.2 Reliability of the Instrument

Reliability refers to the measure or degree to which a research instrument yields consistent results or data after repeated trials. It is influenced by random error so that when random error increases, reliability decreases. Random error is the deviation from a true measurement due to

factors that have not effectively been addressed by the researcher, Mugenda and Mugenda (2003). In order to establish the reliability of the instrument the researcher will conduct a pilot study. The test-retest method of assessing reliability was used which was involved in administering the same instrument twice to the same group of subjects after a carefully considered time lapse between first and second test, the second test was administered after two weeks. The researcher used Pearson product moment to calculate the coefficient of correlation. 0.8 was used.

3.7 Data Collection Procedures

For this study, the researcher followed the right procedure in obtaining relevant documents for the study. The researcher got research permit from the national council of science and technology (NCST) then proceed to making appointments with the selected subjects. The researcher attached a cover letter to the questionnaire requesting the respondents to participate in the study. The questionnaires were administered by the researcher himself.

3.8 Data Analysis and Presentation

Data analysis refers to the examination of the coded data critically and making inferences Kombo and Tromp, (2006). In this study, SPSS was used to compute frequencies, percentages and chi-square. Chi-square was used as an inferential statistical tool, it was applicable in this study because of the categorical type of data. Descriptive statistics according to Mugenda and Mugenda (2003) includes the statistical procedures that produce indices that summarize data and describes the sample. Tables were used in the presentation of results for visual display.

3.9 Ethical considerations

The topic of study was sensitive and the researcher assured the respondents that their confidentiality was protected. The respondents were asked not to include their names or any identifying information in the questionnaire with a view to maintaining anonymity. The respondents were requested to voluntarily participate in this study without any coercion or enticement. They were also informed of the goal of the study and their freedom to opt not to proceed if they are unwilling to do that at any time without consequences.

3.10 Operational definition of variables

There are two variables that were considered in the study, the independent and dependent variables. The independent variable in the study was: loan offered, training opportunities offered, sourcing of market, networking opportunities provided. The dependent variable was the performance of women enterprises in terms of profit margin and growth of business.

Objectives	Variable	Indicators	Measurement scale		
<ul style="list-style-type: none"> Establish the extent in which nature of loan offered by community empowerment fund influences the performance of women enterprises 	1.Independence V <ul style="list-style-type: none"> Nature of loans offered 2.Dependence V <ul style="list-style-type: none"> performance of women enterprises 	- Loan accessibility -Sufficiency of amount offered -Bureaucracy in application process	1.Nominal 2.Ordinal	-Frequencies -percentages	
<ul style="list-style-type: none"> o assess the extent in which trainings by community empowerment fund influences the performance of women enterprises 	1 Independence V <ul style="list-style-type: none"> Training opportunities offered 2.Dependent V <ul style="list-style-type: none"> performance of women enterprises 	- Training opportunities -Frequency of training -Entrepreneurship training	Nominal Ordinal	-Frequencies -percentages	
<ul style="list-style-type: none"> o analyze the extent in which sourcing of market by community empowerment fund influences the performance of women enterprises 	1 Independence V <ul style="list-style-type: none"> sourcing of market 2.Dependence V <ul style="list-style-type: none"> performance of women enterprises 	-Information on market access -Frequency of information Provision.by CEF	Nominal Ordinal	-Frequencies -percentages	
<ul style="list-style-type: none"> o establish the extent in which networking opportunities provided by community empowerment fund influences the performance of women enterprises 	1 Independence V <ul style="list-style-type: none"> networking Provided 2.Dependent V <ul style="list-style-type: none"> performance of women enterprises 	-Network opportunities - Levels of network	Nominal Ordinal	-Frequencies -percentages	

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION OF THE FINDINGS

4.1 Introduction

The results of the data analysis are presented in this chapter. Data has been organized and presented as per the objectives of the study and demographic information captured at the beginning of the analysis. The study was guided by the following objectives; To establish the influence of nature of loans offered, training opportunities, sourcing of market, and networking opportunities provided by community empowerment fund on performance of women enterprises in Bungoma south sub county.

4.2 Questionnaire Return Rate

The researcher was interested in knowing about the questionnaires return rate. This owes to the fact that the return rate determines whether bias exists or does not. Nevertheless it was of importance because declining survey participation rates threaten the source of information and its perceived utility and thereby allowing for biasness in the data collected, (National Research Council, 2013). Table 4.1 contains the rate at which the questionnaires were returned after dispatch to the sampled respondents.

Table 4.1: Questionnaire Return Rate

Questionnaire		Percentage
Delivered	150	100
Returned	144	96
Missing	6	4

Out of 150 questionnaires that were delivered to respondents 144 (96%) were returned dully filled while 6 (4%) were not returned. These were considered adequate for this analysis. The reason why some questionnaires were not returned was that some of the respondents were not able to get enough time to fill the questionnaires.

4.3 Demographic Information of Respondents

In this part, general information of respondents was analyzed by use of frequencies and percentages for age of respondents, and the marital status.

4.3.1 Present age of respondents

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

Table 4.2 Present Age of Respondents

Present Age	Frequency	Percentage
18-20	20	14%
21-30	54	38%
31-40	63	44%
41-50	7	4%
Total	144	100

Table 4.2 shows that, out of 144 (100%) respondents, those who were aged between (18 – 20) years were 20 (14%), between (21 – 30) years were 54 (38%), between (31 – 40) years were 63(44%) between the ages of 41 – 50 were 7(4%). The study revealed that most of the women who were involved in operating business were aged between (31 – 40) years old that comprised of 63(44%), this is followed closely by women of ages 21-30 which were 54(38%) this shows that women entrepreneurs in these study region are in there active or productive years which was between 31 – 40 years.

4.3.2 Marital status

The study sought to know the marital status of respondents. Table 4.3 below summarizes the results.

Table 4.3 Marital status

Marital status	Frequency	Percentage
Married	72	50
Single	52	37
Separated	12	9
Divorced	8	4
Total	144	100

Table 4.3 shows that out of 144(100%, 72(50%) were married, 52(37%) were single, 12(9%) were separated, 45(12%) while 8(4%) were divorced. The research revealed that majority of women entrepreneurs that benefited from CEF from Bungoma south were in marriage.

4.4 Nature of Loan offered and Performance of Women Entrepreneurs.

This was the first objective that the study was out to achieve and areas of focus included nature of loan offered accessibility and the performance of women entrepreneurs. The areas to be analyzed in the section included the following: Loan accessibility, sufficiency of amount offered and bureaucracy in application process. This are discussed below.

4.4.1 Loan accessibility

The study sought to know the opinion of participants on the difficulty of accessing CEF loan. The participants were asked a dichotomous question on whether or not they think it is difficult to access CEF loan. The results are summarized in table 4.4 below.

Table 4.4: Difficulty in accessing CEF loan

Difficulty in accessing CEF Loan	Frequency	Percentage
Yes	107	74
No	37	26
Total	144	100

Table 4.4 shows that out of 144 participants, 107(74%) said yes that it was difficult to access CEF loan while 37(26%) said no to the same.

4.4.2 Sufficiency of amount of accessed

The study sought to know the opinion of participants about the sufficiency of loan accessed from CEF loan. The participants were asked a dichotomous question on whether or not they think the loan accessed is sufficient in their enterprise operations. The results are summarized in table 4.5 below.

Table 4.5: Sufficiency of amount of accessed

Difficulty in accessing CEF Loan	Frequency	Percentage
Yes	44	31
No	100	69
Total	144	100

Table 4,5 above shows that out of 144(100%) of the participants, 100(69%) said no on the statement that the loan offered is sufficient to their enterprise operations while 44(31%) said yes to the same. This result indicates that majority of the CEF beneficiaries think that the kind of monetary support they get is not sufficient enough to for the enterprise. In this view, the performance of women entrepreneurs in Bungoma south is affected by the lack of funds. Various evidence from literature support the fact that women entrepreneurs' lack of business capital and inability to access credit for business are occasioned by factors such as poverty, unemployment,

low household and business income (Peters,2001). A study by Helen, (2002) In Kenya, also found that among the factors that affect performance of enterprises in the country is lack and inaccessibility to credit.

4.4.3 Bureaucracy in application process of CEF loan

The study was interested in establishing if there is bureaucracy in the application process of CEF loan. The participants were asked a dichotomous question on whether or not they think the that the bureaucracy exist in the application of CEF loan. The results are summarized in table 4.6 below.

Table 4.6 Bureaucracy in application process of CEF loan

Difficulty in accessing CEF Loan	Frequency	Percentage
Yes	132	92
No	12	8
Total	144	100

Table 4.6 above shows that out of 144(100%) of the participants, 132(92%) said yes that there is bureaucracy in the CEF loan application while 12(8%) said no to it. This shows that the process is longer than expected.

4.4.3: Bureaucracy in application process of CEF loan and performance of women entrepreneurs

Since table 4.6 confirmed that the process of CEF is bureaucratic, this study was interested in establishing how bureaucracies in the application process of CEF loan influence the performance women entrepreneurs. The respondents were asked on their opinions about how much they agree or disagree with the statement that the Bureaucracy impedes the performance of women entrepreneurs, this was measured in the scale of 1-5 where 1 strongly disagree, 2 disagree, 3. Not sure, 4 agree and 5 strongly agree levels and the results are as indicated in table 4.7 below.

4.7 Bureaucracy in application process of CEF loan and performance of women entrepreneurs

	Frequency	Percentage
Strongly disagree	7	5
Disagree	6	4
Not sure	8	5
Agree	36	25
Strongly agree	87	61
Total	144	100

Out of 144(100%), 7(5%) strongly disagreed that Bureaucracy impedes the performance of women entrepreneurs, 6(4%) disagreed to the same, 8(5%) were not sure, 36(25%) agreed, and 87(61%) strongly agreed. Table 4.7 shows that majority of the respondents 87(61%) agreed that Bureaucracy impedes the performance of women entrepreneurs, majority of the respondents 132(92%) in table 4.6 said that there was indeed bureaucracy in the application process of CEF loan. This implies that bureaucracy is impeding the performance of women entrepreneurs. A study by Peters,(2001) and Helen, (2002) stated that women entrepreneurs not only lack of business capital but also are faced with inability to access credit for business

4.5 Training Opportunities and Performance of Women Entrepreneurs

This section looked at the trainings by CEF and the performance of women entrepreneurs. The areas to be analyzed in the section included the following: Training opportunities, frequency of training, entrepreneurship training. This are discussed below.

4.5.1. Training opportunities.

The study sought to know the opinion of the participants on the whether or not there are training opportunities provided through CEF. The participants were asked whether or not they think these opportunities exist. The results are summarized in table 4.8 below.

Table 4.8: Responses on whether or not there are training opportunities

Difficulty in accessing CEF Loan	Frequency	Percentage
Yes	116	81
No	28	20
Total	144	100

Table 4.8 shows that out of 144 participants, 116(81%) said yes that there are training opportunities provided through CEF while 28(20%) said no to the same.

4.5.2. Frequency of training

The study sought to know the opinion of the participants on the frequency of training by CEF. The participants were asked a 5 level question on the extent in which they think the training opportunities are provided by the CEF. The results are summarized in table 4.9 below.

Table 4.9: Responses on frequency training.

	Frequency	Percentage
More Often	40	28
Often	70	49
Not sure	10	7
Rarely	6	4
Most Rarely	18	13
Total	144	100

Out of 144(100%), 40(28%) said that the frequency of training was more often, 70(49%) said that it was often, 10(7%) were not sure, 6(4%) said that the training rarely happened and 18(13%) said that it was most rarely. Table 4.9 shows that majority of the respondents 70(49%) are of the opinion that the frequency of training is often. This analysis shows that training CEF not only provided training opportunities but also did this frequently.

4.5.3. Entrepreneurship Training.

The study narrowed down to determine the opinion of the respondents on the whether or not they received entrepreneurship training through CEF. The results are summarized in table 4.10 below.

Table 4.10: Responses on whether or not there are entrepreneurship training.

Difficulty in accessing CEF Loan	Frequency	Percentage
Yes	45	31
No	99	69
Total	144	100

Table 4.10 shows that out of 144(100%) participants, 45(31%) said yes that they had received entrepreneurship training while 99(69%) said no on the same. The results from this analysis shows that despite there being training opportunities and frequency being often, the participants were not mostly trained on entrepreneurship.

4.5.3: Training and the performance of women entrepreneurs

This study was interested in establishing how training as provided by CEF loan influence the performance women entrepreneurs. The respondents were asked on their opinions about how much they agree or disagree with the statement that training as provided by CEF improves the performance women entrepreneurs. This was measured in the scale of 1-5 where 1 strongly disagree, 2 disagree, 3. Not sure, 4 agree and 5 strongly agree levels and the results are as indicated in table 4.11 below.

4.11 Responses on whether training improves the performance of women entrepreneurs

	Frequency	Percentages
Strongly disagree	7	4
Disagree	70	49
Not sure	47	32
Agree	15	10
Strongly agree	7	5
Total	144	100

Out of 144(100%), 7(4%) strongly disagreed that training as provided by CEF improves the performance women entrepreneurs. 70(49%) disagreed to the same, 47(32%) were not sure, 15(10%) agreed, and 7(5%) strongly agreed. Table 4.11 shows that majority of the respondents 70(49%) disagreed training as provided by CEF improves the performance women entrepreneurs.

4.5.3 Entrepreneurship Training and performance of women entrepreneurs

The study narrowed down to determine the opinion of the respondents on the whether or not the entrepreneurship training received through CEF improved the performance of the enterprise. The results are summarized in table 4.12 below.

Table 4.12: Responses on whether or not the entrepreneurship training improves the performance

Difficulty in accessing CEF Loan	Frequency	Percentage
Yes	83	84
No	16	16
Total	99	100

Table 4.12 shows that out of 99(100%) participants, 83(84%) said yes entrepreneurship training received through CEF improved the performance of the enterprise while 16(16%) said no on the same. Table 4.12 showed that general training did not improve performance of women entrepreneurs however, when asked about whether training on entrepreneurship improved the same, the majority said yes. The results from this analysis shows that to improve the performance of women entrepreneurs, not all trainings are necessary rather, women should be trained on entrepreneurship. This analysis is in agreement with a study by KIPPRA (2010) which stated that training programs are designed to impart skills and attitude that enable entrepreneurs to start a new business or expand an existing one while entrepreneurship training programs have direct effect on performance of small and medium enterprises KIPPRA (2010). This means that women entrepreneurs should be trained more on entrepreneurship.

4.6 Market Source and Performance of Women Entrepreneurs

This section looked at the market sourcing by CEF and the performance of women entrepreneurs. The areas to be analyzed in the section included the following: information on market access, and frequency of information provision. This are discussed below.

4.6.1: Information on Market Access.

The study sought to know the opinion of the participants on whether or not CEF provides information on Market Access. Participants were asked a dichotomous question on whether or not they think this information is provided. The results are summarized in table 4.13 below.

Table 4.13: Responses on whether or not there are provides information on Market Access

Difficulty in accessing CEF Loan	Frequency	Percentage
Yes	101	71
No	43	29
Total	144	100

Table 4.13 shows that out of 144(100%) participants, 101(71%) said yes that CEF provides information on market access. 43(29%) said no on the same.

4.6.2: Market information access and the performance of women entrepreneurs

This study was interested in establishing how market information access influences the performance of women entrepreneurs. The respondents were asked on their opinions about how much they agree or disagree with the statement that market information access as provided by CEF improves the performance of women entrepreneurs. This was measured in the scale of 1-5 where 1 strongly disagree, 2 disagree, 3. Not sure, 4 agree and 5 strongly agree levels and the results are as indicated in table 4.14 below.

4.14: Responses on how market information access influences the performance of women entrepreneurs.

	Frequency	Percentage
Strongly disagree	12	8
Disagree	12	8
Not sure	9	6
Agree	90	63
Strongly agree	21	15
Total	144	100

Out of 144(100%), 12(8%) strongly disagreed with the statement that market information access as provided by CEF improves the performance women entrepreneurs, 12(8%) disagreed to the same, 9(6%) were not sure, 90(63%) agreed, and 21(15%) strongly agreed. Table 4.14 shows that majority of the respondents 90(63%) agreed with the statement that market information access as provided by CEF improves the performance women entrepreneurs, table 4.13 showed that majority of the respondents were in agreement that they were received market information from CEF. This implies that women entrepreneurs in Bungoma south sub-county had their business improve as a result of market information from CEF. This can also imply that small and micro enterprises owned by women entrepreneurs in Bungoma south did not suffer lack of market because of because of CEF intervention. Analysis from table 4.14 agrees with a study conducted by Kara et al, (2005) who stated that access to market information can be crucial in the life of enterprise. The study explored the relationship between market access and enterprise's performance; the study supported the notion that market access has positive correlations with the performance of enterprise.

4.6.3: Frequency of market Information access.

After determining whether or not CEF provided market information and if this information improves the performance of women entrepreneurs, the researcher sort to determine the frequency in which CEF provides this information. Participants were asked a categorical question to rate their opinions about the how often CEF provides the information. This was measured in the scale of 1-5 where 5 More Often, 4 Often, 3. Moderate, 2 Rarely and 1 Most Rarely levels and the results are as indicated in table 4.15 below.

Table 4.15: Responses of frequency provision of market Information by CEF

	Frequency	Percentages
More Often	18	13
Often	12	8
Moderate	5	3
Rarely	78	54
Most Rarely	31	22
Total	144	100

Out of 144(100%), 18(13%) said that the rate in which CEF provides the information on market access was more often, 12(8%) said that it was often, 5(3%) said it was moderate, 74(54%) said rarely while 31(22%) said that the rate in which CEF provides the information on market was most rarely. Table 4.15 shows that majority of the respondents 74(54%) are for the opinion that CEF do not provide the much needed information on frequent basis. This analysis shows that despite the importance of the information provided by CEF, it is not provided more often, this implies that there is still room for improvement.

4.7 Networking Opportunities Provided and Performance of Women Entrepreneurs

This section looked at the networking opportunities provided by CEF and the performance of women entrepreneurs. The areas to be analyzed in the section included the following: Network opportunities, and Levels of network. This is discussed below.

4.7.1: Network opportunities

The study sought to know the opinion of the participants about the network opportunities provided by the CEF. Participants were asked on whether or not they have network opportunities. The results are summarized in table 4.16 below.

Table 4.16: Responses on Network opportunities

Difficulty in accessing CEF Loan	Frequency	Percentage
Yes	80	55
No	64	45
Total	144	100

Table 4.16 shows that out of 144(100%) participants, 80(55%) said yes that there are networking opportunities while 64(45%) said no on the same.

4.7.2: Levels of network

The study sought to know the opinion of the participants about the level of network in terms of types of people they network with. Participants were asked on whether they have high or low levels of network. The results are summarized in table 4.17 below.

Table 4.17: Responses on Levels of network

Difficulty in accessing CEF Loan	Frequency	Percentage
High	13	9
Low	131	91
Total	144	100

Table 4.17 shows that out of 144(100%) participants, only 13(9%%) said that they have high levels of network while 131(91%) said no on the same.

4.7.3: Networking and performance of women entrepreneurs

This study was interested in establishing how networking influences the performance of women entrepreneurs. The respondents were asked on their opinions about how much they agree or disagree with the statement that networking improves the performance of women entrepreneurs improves the performance women entrepreneurs. This was measured in the scale of 1-5 where 1 strongly disagree, 2 disagree, 3. Not sure, 4 agree and 5 strongly agree levels and the results are as indicated in table 4.17 below.

4.17: Responses on how networking influences the performance of women entrepreneurs.

	Frequency	Percentages
Strongly disagree	12	8
Disagree	13	9
Not sure	28	19
Agree	39	27
Strongly agree	52	36
Total	144	100

Out of 144(100%), 12(8%) strongly disagreed with the statement that networking improves the performance women entrepreneurs. 13(9%) disagreed to the same, 28(19%) were not sure, 39(27%) agreed, and 52(36%) strongly agreed. Table 4.17 shows that majority of the respondents 52(36%) strongly agreed with the statement that networking improves the performance women entrepreneurs, table 4.15 showed that majority of the respondents were in agreement that they were they had opportunities for networking through CEF while table 4.16 showed that the networking that women entrepreneurs have is of low level in terms of kind of the kind of help they can get from the networking. Table 4.17 tells us that despite the low level of networking, this kind of networking improves their performance. The table above shows that social network is of benefit to women entrepreneurs, this research agrees with Greve and Salaff's 2003 that noted that women entrepreneurs have ideas and knowledge to run a business, but they require complementary resources, usually via social networks given gender discrimination that many women encounter.

4.8: Performance of Women Entrepreneurs

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

4.8.1 Total monthly sales

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

Table 4.18: performance of women entrepreneurs' enterprise in total monthly sales

Monthly sales	Frequency	Percentage
0-5000	7	5
5000-10000	18	13
10000-15000	18	13
15000-20000	68	47
20000-25000	11	8
25000-30000	20	12
30000-35000	0	0
35000-40000	0	0
40000-45000	0	0
45000-50000	0	0
>50000	3	2
Total	144	100

Out of 144 respondents, 7(5%) had their monthly sales between Kshs (0-5000), 18(13%) had their monthly sales between Kshs (5000-10000), 18(13%) had their monthly sales between Kshs (10000-15000), 11(8%) had their monthly sales between Kshs 20000-25000, 68(47%) had their monthly sales between Kshs (15000-20000), 20(12%) had their monthly sales between Kshs (25000-30000), and 3(2%) had their monthly sales above (50000), From this results, majority of respondents 68(47%) made sales of Kshs 15000 and 20000. This shows low productivity as per the current economic trends. Majority of the respondents cited lack of capital as the reason for poor performance.

Table 4.8.2: Performance of women entrepreneurs' enterprise in total profit margin

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

Table 4.19: Performance of women entrepreneurs' enterprise in total profit margin

Monthly sales	Frequency	Percentage
1000-4000	58	40
4000-7000	70	49
7000-10000	8	5
10000-13000	5	4
13000-16000	0	0
16000-19000	0	0
19000-22000	0	0
>22000	3	2
Total	144	100%

Table 4.19 shows that 144(40%) had their monthly profit margin between Kshs 1000-4000, 70(49%) had their monthly profit margin of between Kshs 4000-7000, 8(5%) had their monthly profit margin of between Kshs 7000-10000, 5(4%) had their monthly profit margin of between Kshs 10000-13000, and 3(2) had their monthly profit margin above 22000. Table 4.18 shows that majority of the respondents 68(47%) had monthly sales of between made sales of Kshs 15000 and 20000 of this while table 419 shows that majority of respondents 70(49%) only make a profit margin of between 4000 to 7000. This is again low productivity as per the current economic trends

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

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

5.2 Summary of findings

This study sought to find out CEF factors influencing the performance of women entrepreneurs; a case of Bungoma south. The problem of a deprived performance of women in the field of entrepreneurship is pronounced with struggling economy of a country. The study had the following four objectives: To establish the influence of nature of loans offered by community empowerment fund, training opportunities offered, sourcing of market and networking opportunities provided on the performance of women enterprises in Bungoma south sub county. In the first objective, the results indicate that majority of the CEF beneficiaries think that the kind of monetary support they get is not sufficient for the enterprise. In this view, the performance of women entrepreneurs in Bungoma south is affected by the lack of funds. Various evidence from literature support the fact that women entrepreneurs' lack of business capital and inability to access credit for business are occasioned by factors such as poverty, unemployment, low household and business income (Peters,2001). A study by Helen, (2002) In Kenya, also found that among the factors that affect performance of enterprises in the country is lack and inaccessibility to credit. Table 4.7 shows that majority of the respondents 87(61%) agreed that Bureaucracy impedes the performance of women entrepreneurs, majority of the respondents 132(92%) in table 4.6 said that there was indeed bureaucracy in the application process of CEF loan. This implies that bureaucracy is impeding the performance of women entrepreneurs. A study by Peters,(2001) and Helen, (2002) stated that women entrepreneurs not only lack of business capital but also are faced with inability to access credit for business

On the second objective, the results from this analysis shows that to improve the performance of women entrepreneurs, not all training is necessary rather, women should be trained on entrepreneurship. This analysis is in agreement with a study by KIPPRA (2010) which stated that training programs are designed to impart skills and attitude that enable entrepreneurs to start a

new business or expand an existing one while entrepreneurship training programs have direct effect on performance of small and medium enterprises KIPPRA (2010). This means that women entrepreneurs should be trained more on entrepreneurship. Table 4.14 showed that majority of the respondents 90(63%) agreed with the statement that market information access as provided by CEF improves the performance women entrepreneurs, table 4.13 showed that majority of the respondents were in agreement that they were received market information from CEF. This implies that women entrepreneurs in Bungoma south had their business improve as a result of market information from CEF. This can also imply that small and micro enterprises owned by women entrepreneurs in Bungoma south did not suffer lack of market because of because of CEF intervention. Analysis from table 4.14 agrees with a study conducted by Kara et al, (2005) who stated that access to market information can be crucial in the life of enterprise. The study explored the relationship between market access and enterprise's performance; the study supported the notion that market access has positive correlations with the performance of enterprise. Table 4.17 shows that majority of the respondents 52(36%) strongly agreed with the statement that networking improves the performance women entrepreneurs, table 4.15 showed that majority of the respondents were in agreement that they were they had opportunities for networking through CEF while table 4.16 showed that the networking that women entrepreneurs have is of low level in terms of kind of the kind of help they can get from the networking. Table 4.17 tells us that despite the low level of networking, this kind of networking improves their performance. The table above shows that social network is of benefit to women entrepreneurs, this research agrees with Greve and Salaff's 2003 that noted that women entrepreneurs have ideas and knowledge to run a business, but they require complementary resources, usually via social networks given gender discrimination that many women encounter.

5.3 Conclusions of the study

Women continue to perform poorly in business leaving them at times completely hopeless. Despite their attempt to engage in entrepreneurial activities as it has been note in the study, myriad of challenges face them. The impact of CEF has not yet been felt in Bungoma South Sub-County and it really remains to be seen whether it will achieve its intended objectives of empowering women to start small scale businesses so as to improve their living standards. This study concluded that although CEF provides finances in terms of loans to women entrepreneurs,

these funds were not sufficient. It was also concluded that entrepreneurship training is required for women in business to improve in performance. Market information and networking was considered an important aspect in the performance of women entrepreneurs.

5.4 Recommendations of the study

Based on the study literature review and findings after the data analysis, the following recommendations were made:

The CEF programme should be improved so that it can benefit more women by starting or enhancing small scale businesses to provide self-employment. Such improvements of the CEF program required include provision of better equipped workshops, adequate supplies of training materials and greater emphasis on practical business management for the women.

It was recommended that women be trained entrepreneurship in order to improve their business.

- i. Loan allocation ceilings should significantly be increased. In most instances, the amounts of funds allocated to borrowers fall far below the actual financial needs for initiating and running an enterprise.
- ii. The government to create more opportunities for acquisition of technical skills by training the women where the training institutions should be accessible, friendly and affordable to all women without discrimination.
- iii. Allocation of the CEF should not be coupled with a lot of bureaucracies like having to be approved by the local authorities as a prerequisite to accessing the CEF loans.
- iv. Community Empowerment Fund to enhance business networks for the women entrepreneurs as they are an imperative link between the less developed areas and the more developed areas thus accelerating the development of the marginalized parts.

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APPENDIX 1:
LETTER OF INTRODUCTION TO THE RESPONDENTS

Abraham Simiyu Wekesa
P.O Box, 961
BUNGOMA

Dear respondent,

REF: FILLING OF THE QUESTIONNAIRE

I am a postgraduate student at the University of Nairobi, school of ODeL, currently undertaking a master's degree in project planning and management. You have been identified as a respondent to this questionnaire. Please find the attached questionnaire, which is designed to gather information on the influence of Community Empowerment Fund on the performance of women enterprises in Kenya: a case of Bungoma south sub County? All answers are confidential and will only be used for academic purposes.

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

Thank you.

Yours faithfully,

Abraham Simiyu Wekesa

APPENDIX 2:
QUESTIONNAIRE

SECTION 1: PERSONAL DETAILS

1. Age in years;

i. 18-20 years []

ii. 21-30 years []

iii. 31-40 years []

iv. 41-50 years []

v. Above 50 years []

2. What is your marital status?

i. Married []

ii. Single []

iii. Separated []

iv. Divorced []

v. Widowed []

vi. Inherited []

3. Is your business registered?

I. Yes []

ii. No []

SECTION 2: Nature of Loans offered and Performance of women entrepreneurs

Using a scale of 1-5 Please choose the best option appropriate.

1 = Strongly Disagree, 2 = Disagree, 3 = neither Agree nor Disagree, 4 = Agree,

5 = Strongly Agree

To what extent has the following Loans factors influenced the performance of women enterprises

Factors under consideration					
It is difficult to access loan from CEF	Yes	No			
Is the amount of loan accessed through CEF sufficient for your enterprise?	Yes	No			
There is high bureaucracy in the loan application process	1	2	3	4	5

SECTION 3: Training facilitation by CEF and performance of women enterprises

Using a scale of 1-5 Please choose the best option appropriate.

1 = Strongly Disagree, 2 = Disagree, 3 = neither Agree nor Disagree, 4 = Agree,

5 = Strongly Agree

To what extent has the following training facilitation factors influenced the performance of women enterprises

Factors under consideration					
Have you received training by CEF?	Yes	No			
Training by CEF improves the performance of women enterprises.	1	2	3	4	5
Have you been trained on entrepreneurship by CEF?	Yes	No			
Entrepreneurship training improves the performance of women enterprises.	1	2	3	4	5

SECTION 4: Market sourcing and the performance of women enterprises

Using a scale of 1-5 Please choose the best option appropriate.

1 = Strongly Disagree, 2 = Disagree, 3 = neither Agree nor Disagree, 4 = Agree, 5 = Strongly Agree

To what extent has the following market sourcing factors influence the performance of women enterprises

Factors under consideration					
Does CEF facilitate your access to business market information?	Yes	No			
Facilitation to access to business market information by CEF improves the performance of women enterprises	1	2	3	4	5
Does CEF facilitate supply chain market information	Yes	No			
Facilitation to supply chain market information by CEF improves the performance of women enterprises	1	2	3	4	5

SECTION 5: Network factors and the performance of women enterprises

Using a scale of 1-5 Please choose the best option appropriate.

1 = Strongly Disagree, 2 = Disagree, 3 = neither Agree nor Disagree, 4 = Agree, 5 = Strongly Agree

To what extent has the following Network factors influence the performance of women enterprises

Factors under consideration					
Does CEF help increase the level of your business networking?	Yes	No			
Do you have enough network opportunities?	Yes	No			
Network opportunities improve the performance of your enterprise?	1	2	3	4	5

