

**FACTORS INFLUENCING WOMEN'S PARTICIPATION
IN COMMUNITY-BASED ENTREPRENEURSHIP
PROJECTS IN NYAMIRA COUNTY, KENYA**

BY

DIANA KERUBO MOREKA

**A Research Project Submitted in Partial Fulfilment of the
Requirements for Award of Degree of Master of Arts in
Project Planning and Management, University of Nairobi**

2019

DECLARATION

This research project is my original work and has not been presented for the award of any degree in any other university.

Sign..... Date

Diana Moreka
L50/82574/2015

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

Sign Date

Dr. Anne Aseeey
Senior Lecturer, ODeL Campus ,University of Nairobi

DEDICATION

This research project is dedicated to my dear parents Mr. and Mrs. David Moreka who instilled in me the value of hard work, perseverance and dedication which have been the driving force in all spheres of my life.

I would also like to dedicate this work to my beloved children Raphael Ombogo Nyakundi and Annabella Kwamboka Nyakundi.

ACKNOWLEDGEMENT

Sincere gratitude to my supervisor Dr. Anne Aseev for patiently guiding and providing me with technical support throughout the project development process. I also acknowledge my lecturers in the open learning studies for supporting me to acquire knowledge and practical skills in the field Project Planning and Management.

Most importantly, I would like to thank God for providing me with the strength and grace to complete this work.

TABLE OF CONTENT

DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
LIST OF TABLES	x
LIST OF FIGURES	xii
ABBREVIATIONS AND ACRONYMS.....	xiii
ABSTRACT.....	xiv
CHAPTER ONE: INTRODUCTION	1
1.1 Background to the Study.....	1
1.2. Statement of the Problem.....	5
1.3 Purpose of Study	6
1.4 Objectives of the Study.....	6
1.5 Research Questions.....	7
1.6 Significance of the Study	7
1.7 Limitations of the Study.....	8
1.8 Delimitations of the Study	8
1.9 Assumptions of the Study	9
1.10 Definition of Significant Terms as used in the study.....	9
1.11 Organization of the Study	10
CHAPTER TWO: LITERATURE REVIEW.....	11
2.1 Introduction.....	11
2.2 Economic Empowerment of Women and Entrepreneurship	11
2.2.1 Economic Empowerment.....	11
2.2.2 The Concept of Entrepreneurship Projects	13
2.3 Empirical Literature Review.....	16
2.3.1 Culture and Women’s Participation in Community-based Entrepreneurship Projects.....	16
2.3.2 Level of Education and Women’s Participation in Community-based Entrepreneurship Projects	18

2.3.3 Training and Women’s Participation in Community-based Entrepreneurship Projects.....	21
2.3.4 Access to Capital and Women’s Participation in Community-based Entrepreneurship Projects	23
2.3.5 Participation of Women in Community-based Entrepreneurship Projects	25
2.4 Theoretical Framework.....	28
2.4.1 Gender and Development Theory	28
2.4.2 Resource-Based Entrepreneurship Theory	29
2.5 Conceptual Framework.....	31
2.6 Knowledge Gaps	33
2.7 Summary of Literature Review.....	37
CHAPTER THREE: RESEARCH METHODOLOGY	38
3.1 Introduction.....	38
3.2 Research Design.....	38
3.3 Target population	38
3.4 Sample Size and Sampling Procedure	39
3.4.1 Sample Size.....	39
3.4.2 Sampling Procedures	41
3.5 Research Instrument.....	41
3.5.1 Pilot Study.....	41
3.6 Validity of the Instruments	42
3.7 Reliability of the Instruments.....	42
3.8 Data Collection Methods and Procedures.....	42
3.9 Data Analysis Methods	43
3.10 Ethical Considerations	44
3.11 Operational Definitions of Variables	45
CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND INTERPRETATION	46
4.1 Introduction.....	46
4.2 Response Rate.....	46
4.3 Background Information.....	47

4.3.1 Age of the Respondents	47
4.3.2 Marital Status of the Respondents	48
4.3.3 Number of Children	48
4.3.4 Duration the Respondents have been in Business.....	49
4.3.5 Type of Business.....	49
4.3.6 Respondents Occupation before Starting Business.....	50
4.3.7 Reasons for Starting Business.....	50
4.3.8 Position in the Group	51
4.3.9 Key Purpose and Goals of the Group	52
4.4 Culture and Participation of Women in Community-based Entrepreneurship Projects	52
4.4.1 Resistance from the Family or Community	52
4.4.2 Women in business Labelled as “Feminized”	53
4.4.3 Influence of Culture on Women Participation in Community-Based Entrepreneurship Projects	53
4.4.4 Extent Culture influences Women Participation in Entrepreneurship Projects	54
4.5 Education Level and Participation of Women in Community-Based Entrepreneurship Projects	55
4.5.1 Highest Level of Education Reached.....	56
4.5.2 Form of Education before Venturing in Entrepreneurship	56
4.5.3 Education and Participation of women in Entrepreneurship Projects in Nyamira	57
4.5.4 Extent Education Level influences Women Participation in Entrepreneurship Projects.....	58
4.6. Training and Participation of Women in Community-Based Development Projects	59
4.6.1 Training on Entrepreneurship	59
4.6.2 Training and Participation of Women in Entrepreneurship Projects	60
4.6.3 Extent training influence participation of women in Entrepreneurship Projects	61

4.7 Access to Capital and Women’s Participation in Community-Based Entrepreneurship Projects	62
4.7.1 Capital in the Business.....	62
4.7.2 Where the Business Operates From.....	63
4.7.3 Source of Capital to Start the Business.....	64
4.7.4 Fixed Assets Owned by the Businesses.....	65
4.7.5 Access to Loan from a Bank.....	65
4.7.6 Extent to which Access to Capital Influence Participation of Women in Entrepreneurship Projects	67
4.7.7 Measures to Enhance Women Participation in Entrepreneurship Activities. ..	68
CHAPTER FIVE: SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS.....	69
5.1 Introduction.....	69
5.2 Summary of Findings.....	69
5.2.1 Culture and Participation of Women in Community-based Entrepreneurship Projects in Nyamira County.....	69
5.2.2 Education Level and Participation of Women in Community-based Entrepreneurship Projects in Nyamira County	70
5.2.3 Training and Participation of Women in Community-based Development Projects in Nyamira County.....	70
5.2.4 Access to Capital and Women’s Participation in Community-Based Entrepreneurship Projects	71
5.3 Discussion.....	72
5.3.1 Culture and Participation of Women in Community-based Entrepreneurship Projects in Nyamira County.....	72
5.2.2 Education Level and Participation of Women in Community-based Entrepreneurship Projects in Nyamira County	72
5.2.3 Training and Participation of Women in Community-based Development Projects in Nyamira County.....	73
5.2.4 Access to Capital and Women’s Participation in Community-Based Entrepreneurship Projects	74

5.4 Conclusions.....	75
5.5 Recommendations.....	76
REFERENCES.....	78
APPENDICES.....	83
Appendix 1: Questionnaire for Group Members	83
Appendix II: Interview Schedule for Women Group Officials	90

LIST OF TABLES

Table 2.1: Knowledge Gaps.....	33
Table 3.1: Target Population.....	39
Table 3.2: Sample Size	40
Table 3.3: Operational Variables	45
Table 4.1: Response Rate.....	46
Table 4.2: Age of the Respondents.....	47
Table 4.3: Marital Status of the Respondents	48
Table 4.4: Number of Children.....	48
Table 4.5: Duration the Respondents have been in Business	49
Table 4.6: Type of Business.....	49
Table 4.7: Respondents Occupation Before Starting Business.....	50
Table 4.8: Reasons for Starting Business	51
Table 4.9: Position in the Group.....	51
Table 4.10: Resistance from the Family/Community	52
Table 4.11: Women in business Labelled as “Feminized”	53
Table 4.12: Influence of Culture on Women Participation in Entrepreneurship Projects	54
Table 4.13: Extent Culture influences Women Participation in Entrepreneurship Projects	55
Table 4.14: Highest Level of Education Reached	56
Table 4.15: Form of Education before Venturing in Entrepreneurship.....	57
Table 4.16: Education and Participation of women in Entrepreneurship Projects	57
Table 4.17: Extent Education Level influence Women Participation in Entrepreneurship Projects.....	58
Table 4.18: Training on Entrepreneurship	59
Table 4.19: Training and Participation of Women in Entrepreneurship Projects.....	61
Table 4.20: Extent training influence participation of women in Entrepreneurship Projects	61
Table 4.21: Amount of Capital in the Business	63
Table 4.22: Where the Business Operates From.....	63

Table 4.23: Source of Capital to Start the Business.....	64
Table 4.24: Fixed Assets Owned by the Businesses.....	65
Table 4.25: Access to Loan from a Bank.....	66
Table 4.26: Whether the Respondents got a Loan from a Bank	66
Table 4.27: Challenges in Accessing Loans	67
Table 4.28: Extent Access to Capital Influence Participation of Women in Entrepreneurship Projects	68

LIST OF FIGURES

Figure 1: Conceptual Framework	32
--------------------------------------	----

ABBREVIATIONS AND ACRONYMS

CP	-	Community Participation
FAO	-	Food and Agriculture Organization
FAWE	-	Forum for African Women Educationalists
GAD	-	Gender and Development
GDP	-	Gross domestic product
GOK	-	Government of Kenya
IFC	-	International Finance Corporation
ILO	-	International Labour Organization
ITP	-	Industrial Training Programme
KNBS	-	Kenya National Bureau of Statistics
KWFT	-	Kenya Women Finance Trust
MYWO	-	Maendeleo Ya Wanawake Organization
NACOSTI	-	National Council for Science, Technology and Innovation
NCSW	-	National Commission on the Status of the Women
NCWK	-	National Council of Women of Kenya
PhD	-	Doctor of Philosophy
Sacco	-	Savings and Credit Cooperatives
SD	-	Standard Deviation
SPSS	-	Statistical Package for Social Sciences
UN	-	United Nations
UNICEF	-	United Nations International Children's Emergency Fund
UNIDO	-	United Nations Industrial Development Organization
USAID	-	United States Aid for International Development
WAD	-	Women and Development
WID	-	Women in Development
WPD	-	Women Participation in Development

ABSTRACT

The purpose of this research study was to establish factors influencing women's participation in community-based entrepreneurship projects in Nyamira County, Kenya. The specific objectives were to determine the influence of culture on the participation of women in community-based entrepreneurship projects in Nyamira County, to establish the impact of education level on participation of women in community-based entrepreneurship projects in Nyamira County, to determine how training affects the participation of women in community-based development projects in Nyamira County, and to establish the impact of access to capital on women's participation in community-based entrepreneurship projects in Nyamira County. The study was anchored on Gender and Development Theory, and Resource-Based Theory of Entrepreneurship. This study adopted a descriptive research design to help achieve the objectives of the study. The population consisted of 252 women who were in self-help groups in 5 sub-counties in Nyamira County. The sample size was calculated using Yamane's sampling formula. The sample size of the study was 155 which was divided into group officials and members and selected using stratified random sampling and purposive sampling techniques. Primary data was collected through the use of questionnaire and interview schedule. The data was analyzed using both descriptive and inferential statistics with the aid of SPSS software and the result of the analyses were presented in form of tables, pie charts and bar graphs. The study found out that cultural practices such as women's family obligation and male chauvinism hindered women from participating in entrepreneurship projects. Majority of respondents (65.5%) indicated that cultural practices hindered them from participating in entrepreneurship. It was also found out that there exist education gaps which affect women participation in entrepreneurship projects. Fifty percent (50%) and 37.5% of respondents agreed that women's education levels affect their participation in business to a very great extent and great extent respectively. Majority of the respondents (86.5%) revealed that they had not received or attained any form of training on entrepreneurship. High level of training was found to have a relationship with greater control of business and entrepreneurship projects while inadequate training affects women involvement in entrepreneurship projects. It was also established that women had limited access to capital and they relied on 'Chamas' or family members for their source of income. Ninety five percent (95%) of respondents indicated that they had applied for banks loans but they had been unsuccessful in getting the bank loans. About 47% of the respondents indicated their main sources of business capital are "Chamas" and relatives. The study concludes that culture, level of education, training and access to capital influences women participation in community-based entrepreneurship projects in Nyamira County to a great extent. The study recommends that the government should provide adequate funding to women entrepreneurs to support their businesses. There is also need for increased business training which would impact knowledge and technical skills for them to effectively venture in entrepreneurship projects.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

There has been a wealth of projects that have helped empower women and have created a global impact on the financial situation of women and their access to important liberties and rights. In certain instances, however, debates on gender equality are becoming widespread, contrary to official mainstreaming and regular reports from public officials accountable. Some have been converted into nation legislation, but often without financing to back up such choices effective empowerment initiatives (O'Neil, Domingo & Valters, 2014).

Official gender equity declarations have made politicians and the government inaction, generating the feeling that everything they need was already completed. Public opinion has been polarized in many nations, therefore, on gender equity, on women's place in culture and on their financial, cultural and political role. In order to increase consciousness of the true and recent problems and difficulties of women's economic empowerment, they now need new expert feedback from and educated players. The attention on important economic empowerment goals of females must now be placed after decades of attempts to overcome the legal, social, political and cultural discrimination against females. Historical accomplishments have generally provided females with the necessary equity, but their strength and ability are not yet sufficiently used, acknowledged and under-funded (Gupta & Gupta, 2006).

Women participation in development is a global trend which is being discussed and analyzed in every country of the world. All over the world, a review of progress achieved by women in the community- based entrepreneurship development is of great concern (Mullins, 2009). However, there is still an imbalance between women and their male counterparts in the work place in the world today. According to Wilson (2009), it is apparent that the progress towards women participation in development has encountered obstacles at the institutional level in all the countries of the world. Among traditional societies of the world, men and women were assigned different roles (Start, 2008).

There is growing evidence that societies and economies tend to grow stronger and healthier with full and equal participation of women in the development process. Women continue to be essential contributors to both rural and urban economies all over the world (UNICEF, 2005). Women are one of the fastest rising populations of entrepreneurs, and contribute significantly to innovation, job creation, and economies around the world. Reports by leading developmental organizations reveal that not only does gender equality matter in the society, but that women's participation can and has enhanced economic efficiency (World Bank, 2012). Entrepreneurship is increasingly recognized as a critical economic growth driver, including Innovations, productivity and jobs and has thus become widely accepted as a key economic factor. The transformation of ideas into economic opportunities is considered the essence of entrepreneurship. In many societies, economic progress has advanced where people are considered entrepreneurial or innovative, and able to exploit existing opportunities. Entrepreneurship is therefore one of the main sources of new value in the market place as well as the society as a whole (ILO, 2008). Community-based entrepreneurship projects are therefore, essential vehicles that can be used to encourage more participation. Many governments have now placed entrepreneurship at the heart of their economic development agenda.

According to a World-Economic-Forum report conducted in 2014, there is a positive correlation between gender equality and per capita GDP, the level of competitiveness and human developmental indicators. (World-Economic-Forum, 2014). Similar reports indicate a positive gain in GDP by countries that have not only sought to close the gender gaps, but have also actively adopted a participatory approach. This only reiterates the undeniable link between a community's prosperity and the economic participation of the women therein. However, despite the overwhelming evidence, a range of challenges and barriers continues to impede their full and equal participation in developmental projects. Women everywhere are a minority in decision-making and planning, particularly at regional and national levels. Developmental practitioners all over the world have been vocal about adopting a participatory approach to the development agenda, but women's lives have been deprived for too long from participating in the opportunities and benefits of economic growth and globalization. Their low level of participation and in decision

making have in turn, lead to inevitable biases in the priorities and policies pursued by development organizations as they stand today.

In developing countries, socio-economic factors like culture, levels of education, access to capital, and training heavily influence women's participation in community-based entrepreneurship projects. Women are for instance, socialized to internalize subordination, which in turn influences their destinies and even their ability to engage in various economic activities. (Ghorayshi & Belanger, 1996). Further, studies indicate that as women strive for success in community development activities, they face some cultural barriers hinder their development. For instance, societal beliefs continue to hinder progress in women empowerment and subsequently, their participation in economic activities in many aspects (Cohen, 2006)

In Kenya, women constitute approximately 50.1 percent of the population and form the backbone to rural development by providing up to 80 per cent of the labor force (Society for International Development, 2010). They contribute about 70 percent of food production (KNBS, 2016). However, women in Kenya access and own a small percentage of these resources. Furthermore, illiteracy rate of females is higher than their male counterpart. This results in women constituting about one-fifth of the formal employed labour force and occupying low paying jobs like teaching and secretarial positions (Mutahi & Onyango, 2015). Additionally, women are disadvantaged by traditions that limit their capacity to earn income, their access to information and productive resources, their control over time, and resources. Traditionally, constraints also skew the distribution of development benefits away from women (World Bank, 2009). They are also under-represented at all major decision-making levels within the government (Republic of Kenya, 2007).

Over time, the government of Kenya has formulated various policy documents including sessional papers and development plans that are geared towards empowering women. The policies have guided in: creating an awareness of women potential in national development and enlightening women about obstacles they face in realizing their potential; mobilizing women to take part in their own development, that of their families and the country at large; orienting and training voluntary leaders and government extension personnel to better

assist women in national development, Government and Non-Governmental Organizations (NGOs); and carrying out research on the problems related to women's programmes and evaluate activities undertaken with the aim of improving the programmers to benefit women (World Bank, 2009; Republic of Kenya, 2007). Various organizations in Kenya are also involved in the effort of empowering women throughout the country. Such organizations include but are not limited to: National Council of Women of Kenya (NCWK), Maendeleo Ya Wanawake Organization (MYWO), Kenya Women Political Caucus, Forum for African Women Educationist (FAWE) Nationalq Commission on the Status of the Women (NCSW), Federation of International Women Lawyers (Kenya Chapter) and Kenya Women Finance Trust (KWFT). Documentations that testify to the women empowerment effort in Kenya other than the government ones include: World Bank (2009); Malcolm et al. (2008); Musyoka and Gatara (2004); ILO (2005); Mitullah (2004); United Nations, 2005); and NCWK (2007). The gender issues addressed in Kenya are identical to the issues in the African Platform for Action. They include economic empowerment, reduction of poverty, and elimination of illiteracy improvement in health peace and legal rights.

Absorption of women into formal sector wage labor is shrinking in relative terms currently representing only 20%q of the total labor force in the formal sector. Their participation in the informal sector is on the increase with a representation of about 35% in 1990 (Brelan Consultant, 1990). The participation of women in the informal sector of the economy is probably a great deal higher than this statistics indicates. However, women's economic activities are most often undertaken in their homes thereby escaping notice and recognition. According to UNIDO (1986) women in the informal sector are the highest employer of women especially in the small-scale enterprise outside agricultural sector in Kenya. Out of 1.3 million enterprises in 1999, 75% were in trade and service sub sector, 13.4%q were in manufacturing of which 7.7% were involved in other activities (GOK, 2005).

In acknowledging the importance of women entrepreneurs in the creation of a vibrant and dynamic economy the Kenyan Government has taken some positive steps in promoting women entrepreneurship towards realizing Kenya's Vision 2030. The goal of the Vision is to transform Kenya from a developing country into middle income and industrialized

nation through provision of quality life to all the Kenyans by 2030”. The Vision is based on three pillars namely: the social economic and the political pillar (The Ministry of Planning, 2008). A more specific focus on women entrepreneurship development has recently emerged which lays more emphasis on the economic benefits of women participation.

Nyamira County is one of the 47 devolved government units in Kenya. Its estimated population of the county in 2018 was 632,046 (males 303,252 and females 328,783) with inter-census population growth rate being 1.83 percent. According to the CEC in charge of Gender, Youth, sports, culture and social services, women of Nyamira County have also organized themselves into business groups and have already formally registered the “Tano Ni Tamu Company, a limited company that facilitate their access to at least a third of Government procurement opportunities. The registered company will also aid them in engaging other legal productive businesses for income generation and alleviation of poverty. The Gender, Youth, Sports, Culture and Social Services department in Nyamira County has also been advocating and encouraging the youth, disabled persons and women to access the Youth Enterprise Fund, Uwezo Fund and Women Enterprise Fund whose uptake was still low in the county (County Government of Nyamira, 2016)

1.2. Statement of the Problem

Women play a significant role in the economic development of any country. In spite of creating an effect on community, both female entrepreneurs in advanced and emerging nations are culturally strong (Ambepitiya, 2016). Women have largely played an auxiliary role when it comes to development and particularly entrepreneurship projects. However, despite the overwhelming research data linking the economic progress of societies with the participation of women in developmental projects, many governments are yet to bridge the gender gaps. Exclusion of women in community-based entrepreneurship projects may hinder the much desirable acceleration of economic progress (Uteng, 2011; USAID, 2019). There still exist gender inequalities which are reinforced by varied factors (Uteng, 2011). Unleashing women’s potential pushes societies into higher levels of achievement and removal of barriers to their roles and participation will inevitably fuel economic development (Hasanov et al., 2014).

Several research studies have been conducted on the participation of women in various developmental aspects. Laboso (2014) examined the factors influencing women participation in community based development projects, in Bureti sub-county, Kericho County. Mbogori (2014) also looked at factors influencing the level of women participation in community development projects in Narokq South District while Wambua (2013) investigated the factors influencing women participation in the decision making process in community projects in Kitui central district Kitui County. While the studies cited above were done in Kenya, they only focused on women participation in development projects and decision and none of them focused on the participation of women in community-based entrepreneurship projects. This study sought to fill this gap by examining four key socio-economic factors that influence women's participation in community-based entrepreneurship projects, namely; culture, level of education, access to capital, and training.

1.3 Purpose of Study

The purpose of this research was to establish factors influencing women's participation in community-based entrepreneurship projects in Nyamira County, Kenya.

1.4 Objectives of the Study

The objectives of the study were;

- i. To determine the influence of culture on the participation of women in community-based entrepreneurship projects in Nyamira County.
- ii. To establish the influence of education level on participation of women in community-based entrepreneurship projects in Nyamira County.
- iii. To determine how training influences the participation of women in community-based development projects in Nyamira County.
- iv. To establish the influence of access to capital on women's participation in community-based entrepreneurship projects in Nyamira County.

1.5 Research Questions

- i. How does culture influence the participation of women in community-based entrepreneurship projects?
- ii. Does the level of education influence the participation of women in community-based entrepreneurship projects?
- iii. How does training influence the participation of women in community-based development projects?
- iv. How does access to capital influence women's participation in community-based entrepreneurship projects?

1.6 Significance of the Study

The government of Kenya and non-governmental organizations have continued to design, implement and invest in community based entrepreneurship projects with the aim of improving women economic status and by large the Kenyan economy. Understanding social-economic factors influencing participation of women in entrepreneurship projects is hoped to be important because this factors can either improve or hinder women participation and as a result affect a country's economic status.

The results of the study may be important in informing stakeholders, key among them relevant government of Kenya departments, county governments and non-governmental organizations implementing community based entrepreneurship projects on how culture, training, level of education and access to capital can influence women participation and ultimately the success or failure of women entrepreneurship projects. The research study may contribute to the existing body of knowledge on the subject; findings will provide useful information to not only other researchers, but to policy makers as well as stakeholders in development field for them to improve design and implementation of community based women entrepreneurship projects. The study may also provide crucial insights for women entrepreneurs in Nyamira County regarding entrepreneurship projects. The findings will help in developing strategies to overcome some of the challenges associated with entrepreneurship in the county.

1.7 Limitations of the Study

In pursuit of carrying out this study, a few challenges were experienced. One limitation was that some participants were not willing to co-operate or participate in the study, which they perceived as not directly beneficial to them. Women, especially in rural areas are busy either attending their lands or running their businesses. To overcome this challenge, the researcher arranged with the respondents, on the appropriate time to engage them. Since the target population was drawn from self-help groups in the five sub-counties within Nyamira County, the researcher got the help of group leaders to mobilise women entrepreneurs in self-help groups and organize for data collection during their group meetings, instead of interfering with their daily activities. Consent from the relevant authorities such as NACOSTI was obtained, so as to give confidence to the respondents on the authenticity of the research study.

Another limitation was that some participants were unable to participate in the study and answer the questionnaires objectively due to their busy schedules. Others also feared how the information could be used by the researcher. However, to overcome this, the researcher explained to the respondents the purpose of the study, and how it could benefit their programmes. Ethical procedures were also followed to ensure confidentiality of the participants so that they could feel at ease to give data. The researcher ensured that the information given by the respondents was handled with a lot of privacy and only be used for the purpose of this project only.

1.8 Delimitations of the Study

The research study focused on the participation of women in community-based projects in Nyamira County, Kenya and more specifically on entrepreneurship projects. The study focused on women groups in 5 sub-counties in Nyamira County (Manga, Nyamira South, Nyamira North, Borabu and Masaba North) who run entrepreneurship projects. A questionnaire and interview schedule were used to collect data from the target group to elicit information on the factors influencing women's participation in community-based entrepreneurship projects.

1.9 Assumptions of the Study

Assumptions include; that the respondents would agree to participate in the study and they would answer questions correctly and honestly. The study also assumed that the data collection instruments were valid and reliable to collect information to answer the study objectives.

1.10 Definition of Significant Terms as used in the study

Culture:

Traditions that are relatively untouched from one generation to another and communicated by different communities (Guiso, Sapienza & Zingales, 2006).

Women participation in entrepreneurship Projects:

An active process where beneficiary groups (women) initiate and influence both the execution and direction of a business project with the aim of improving their overall well-being.

Community-based entrepreneurship Projects:

An activity or a set of activities performed by several members of a community with a view to improving their livelihoods.

Entrepreneurship:

Refers to discovering of possibilities and ensuing economic development, often through the establishment of a new firms or organized business activity. It implies the discovery, assessment, and subsequent exploitation of these opportunities (Cuervo, Ribeiro, & Roig, 2007).

Gender:

Men and women's positions and duties generated in our households, societies and cultures. Gender also involves demands on both men's and women's features, skills and behaviours, that is, masculinity and femininity (UNESCO, n.d.).

Socio-cultural factors:

They are strong forces that are linked to culture and society that affects ones behavior and way of thinking.

1.11 Organization of the Study

The research contains five chapters; Chapter One deals with the background, problem statement, the objective and the research limitations, basic assumptions definition of significant terms and organization of the study. The Second chapter comprises the literature review while the Third chapter contains the research methodology which comprises research design, study population sampling procedure, research instrument in data collection, validity and reliability of the instruments procedure of data collection and data analysis techniques. Chapter Four presents the data analysis and interpretation while chapter Five presents the summary of the findings, conclusion and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The chapter contains literature review of the factors that influence the participation of women in community-based entrepreneurship projects. It emphasizes the four key factors under study, namely; Culture, Education level, Training and Access to Capital. It presents a theoretical and conceptual framework. The theoretical framework discusses the theories the study is anchored on while the conceptual framework shows the hypothesized relationship between the factors under study.

2.2 Economic Empowerment of Women and Entrepreneurship

2.2.1 Economic Empowerment

Economic empowerment for the local population and particularly women, has dominated the agenda of United Nations for a long time, as captured by the Third Millennium Development Goals (United Nations, 2010), and the agenda of regional governments such as Kenya, as captured in Kenya's Vision 2030 (GOK, 2009). Women economic empowerment is significant in development and economics; and is one of the major procedural concerns when addressing human rights and development (United Nations, 2010). The Human Development and capacities Approach, the Millennium Development Goals also recognize women economic empowerment as a necessary step in overcoming the obstacles associated with poverty and development (UN, 2010). However, women face a lot of challenges such as lack of key resources to support women in development and empowerment. In addition, people have failed to notice that the empowerment of women through entrepreneurship is giving benefit not only to the individual women but also for the family and community as a whole through collective action for development. A range of factors continues to influence women's participation in entrepreneurship projects.

The crucial part played by SMEs in the development of third world countries has been emphasized, and hence the need for a participatory approach. According to the UN (2009), women still have fewer opportunities to take part in developmental activities and even leadership roles all over the world. In many parts of the world, young girls are not encouraged to develop the kind of self-confidence required for public life, let alone

opportunities to develop the kind of skills and knowledge that would not only ensure self-sufficiency, but also their participation in the development of their societies. Despite sustained efforts to ensure participation by global developmental partners, there are still low levels of participation by women. Most notable was FAO (1981), which developed 'The Peasants Charter' which states that people have a right to development, which also includes participation in the various projects, aimed at achieving these ends. The charter effectively states that even the rural poor in every society must be allowed to take part in the design, implementation, and even evaluation of any such development programs (FAO, 1981).

A 2005 report by the UN indicated that the role and even status of women across the globe has significantly changed over the years albeit not at the same rate in all the regions. According to the report, there has been an increase in awareness, policy reforms, institutional developments and even improved legislative frameworks in many countries. The report also noted and lauded the efforts aimed at engaging men in a more active sense in promoting gender equality and creating an a conducive setting for women to participate in developmental activities. However, there still exists a huge gap between practice and policy. Public attitudes as far as advancement of women and discriminatory practices have not changed at the same rate as legal policy and organizational structures (UN, 2005).

In Africa, the effects of gender gaps seem more pronounced as compared to the developed world. Scholars and researchers, for instance, note that GDP Per capita losses that are linked to gender gaps in the labour market alone in Africa range can go as high as 27% (Aguirre, DeAnne, Hoteit, Rupp, & Sabbagh, 2012). This alone suggests that the relatively lower GDP per capita levels in Africa and other developing regions is an indication of women's low levels of participation in development. Aguirre et al. (2012) draws an important comparison to this effect. They note that raising the female labor force participation alone to male levels would in effect raise the GDP in the United States by 5%,q in Japing by 9%,q in the United Arab Emirates by 12%q and in Egypt and other African countries for instance by 34%. According to the International Labour Organization statistics, more than 90% of the estimated 857 million women worldwide who could

potentially contribute to their national economies live in the developing countries (Aguirre, DeAnne, Hoteit, Rupp, & Sabbagh, 2012).

In Kenya, the government itself has acknowledged that women entrepreneurs have not had the same kinds of opportunities as compared to their male counterparts. The Kenyan government has not properly tackled some of the issues such as education, access to capital, and culture that continue to hamper women's participation in community-based developmental projects. (Athane, 2011). Reports indicate that women in East Africa, from which Kenya is the largest economy, women continue to grapple with an inordinate share of challenges as far as their participation in developmental activities is concerned. When it comes to access to business financing for instance, women are faced with challenges on both the supply and the demand side, and therefore, many of them keep away from the formal lending channels (Graca Machel Trust, 2017)

2.2.2 The Concept of Entrepreneurship Projects

The concept of entrepreneurship played a formative role in the emergence of business history as a distinct academic field. Since the middle of the nineteenth century economic historians had critiqued the static theories of classical and neoclassical economic thought by documenting the ways in which the structure of economies had changed over historical time. This early historicism emphasized the ways in which the institutions of capitalism and industrialism evolved (Hodgson, 2001).

This growing attention to entrepreneurs as agents of historical change was bolstered by the theoretical work of Joseph Schumpeter. The Austrian economist's ideas helped establish entrepreneurship as a substantive area of historical research and deepened the significance of the business historians' endeavors by linking entrepreneurship to a theory of economic change. Schumpeter argued that the essence of entrepreneurial activity lay in the creation of "new combinations" that disrupted the competitive equilibrium of existing markets products processes and organizations (Schumpeter, 1947). The creation of such new combinations he elaborated that there was a constant source of change within markets, industries and national economies. It underlay the "creative destruction" that replaced old forms of economic transaction with new forms in capitalist economies (Schumpeter, 1942).

In the decade leading up to his death in 1950, Schumpeter repeatedly stressed that the empirical study of entrepreneurship was an inherently historical endeavor because the phenomenon was best understood in retrospect as a critical element in the process of industrial and economic change. Social scientific investigation of entrepreneurship needed to focus not only on entrepreneurs and their firms but also on temporal changes in the industries, markets, societies, economies, and political systems in which they operated, an eclectic approach that history could provide (McCraw, 2006).

It has been highly recognized that entrepreneurship plays a crucial role in successful economies. The Schumpeterian approach to growth (Aghion & Howitt, 1997) advances the view that entrepreneurial dynamism is the key to innovation and growth. A growing body of research also emphasizes the role of entrepreneurs and the development of a vibrant small and medium enterprise sector in the process of economic development (World Bank, 2003). Understanding the factors that enable and hinder women entrepreneurial activities is thus at the heart of this research agenda.

Entrepreneurship can be conceptualized as the discovery of opportunities and subsequent development of economic activity often through the creation of a new organization or organized business activity. It implies the discovery, assessment, and subsequent exploitation of these opportunities. In other words, it is the development of new products, services, production processes, new strategies and organizational forms, or even new markets for existing products and inputs (Cuervo, Ribeiro, & Roig, 2007). An entrepreneur therefore, is an individual who willingly manages, organizes and undertakes these activities.

According to Cuervo et al. (2007), an entrepreneur is an individual who creates or detects such business opportunities and proceeds to systematically exploit them, often through a small or medium sized firm or organized set of activities. Amiri and Marimaei (2012) argue that “opportunity” has become the central point of many definitions of entrepreneurship. They observe that entrepreneurs in fact look for and respond to changes in the society or the markets. Therefore, in this respect, entrepreneurs do have a mindset that identifies opportunities rather than the problems occasioned by change. Entrepreneurship then

involves recognition and seizing of opportunities, their conversion to marketable ideas, and creating value, all the while bearing the risks of competition (Amiri & Marimaei, 2012).

Virtanen (1997) argues that there are no universal theories of entrepreneurship and that it consists of many different approaches. These include sociology, psychology and economics among others. According to Virtanen (1997), there exists no common theoretical framework, no matter how rigorous it is demanded, that can synthesize the various points of views relating to the concept of entrepreneurship. Gartner (1989) observed that in order to better understand the concept of entrepreneurship, it would be more desirable to consider beyond the averages. Many studies, he argues, tend to make assumptions that all entrepreneurs are inclusive of both high-grown ventures and small business owners, are practically similar. However, Gartner (1989) emphasized the diversity of entrepreneurs, including their motivations. There is indeed no average entrepreneur and exploitation of opportunities has actually more to do with doing things differently rather than trying to do them like others have done (Gartner, 1989).

Virtanen (1997) further notes that psychological theories relating to entrepreneurship tend to focus on personal traits and motivations of the individuals. Psychological theories basically indicate that entrepreneurs generally have a strong need for achievement, which means that they not only have a strong internal locus of control, but that they also believe in their abilities to start and see through activities and events through their own actions. Success, then in this case, may be measured in terms of being self-employed or the ability to generate a continuous and satisfactory level of living (Virtanen, 1997). Therefore, despite the fact that a definition of entrepreneurship is important, there are enough reasons to shun simplistic statements such as, “and entrepreneur is anyone who starts a business or anyone who creates an organization.” Organizations and businesses are started all the time by people who are not entrepreneurs (Gartner, 1989).

According to scholars such as Schloss (1968), despite the general recognition of entrepreneurship in economic growth and development, it is still an indefinable and nebulous factor, which when defined, tends to be mostly amorphous and vague. Schloss (1968) argues that the concept of entrepreneurship should be divided into at least three

categories or sub-function; the seeing and seizing of opportunities for new economic ventures, financial risk-taking, and the managerial function.

Entrepreneurship is now widely recognized for its role in accelerating rapid economic growth and industrialization, the scale notwithstanding. As Fabayo (2009) observed, even the lowest levels or scales of entrepreneurship have been recognized as critical components of economic growth. They are crucial feeder conduits to the large scale and macro-industries for which we normally associate a country's economic wherewithal. However, while a nation's wealth and economic dynamism depends on its corporations, it also relies fundamentally on its entrepreneurs, the level or scale notwithstanding (Cuervo, Ribeiro, & Roig, 2007).

2.3 Empirical Literature Review

2.3.1 Culture and Women's Participation in Community-based Entrepreneurship Projects

In many developing countries, socio-cultural norms continue to be observed despite the growing body of legislation that has recently been enacted to promote and protect women's rights. These norms are often enforced by both female and male community elders and therefore, many individuals, particularly girls and young women, are socialized early on to accept the more auxiliary roles in the family, or as mere helpers and subordinates to their husbands (ILO, 2008). Socio-cultural factors such as patriarchy continue to heavily influence women's participation in community-based entrepreneurship projects (Cohen, 2006; Ghorayshi & Belanger, 1996). Other scholars even link violence against women to the changing gender roles. According to Boserup, Tan and Toulmin (1989), gender based violence tends to increase in intensity when the male privileges are challenged, or when gender relations are generally being transformed. This could potentially influence women's proclivities to engage in entrepreneurial activities (Boserup, Tan, & Toulmin, 1989).

In most cases women in developing countries are economically disempowered in spite of their important contributions to rural development. According to Oino et al. (2014) women undergo various constraints which inhibit them from fully realizing their potentials for development. Cultural norms and practices have partly contributed to subordination and

women's' low economic profile in society where men are perceived as the controllers of economic assets and decision makers. Some socio-cultural values and norms hinder the participation of women in rural development in their communities. The reproductive role of women in the family and the community puts them in a disadvantaged position to engage in entrepreneurial activities. Chen (2005) asserts that the family institution and women's mothering role within the community are cultural phenomena that reflect and reinforce the system of male dominance. Tigist (2011), supports this view stating that family relations is one of the ways in which dominance over women is articulated by, for example, unremunerated labor and control of the wife's labor wages by the husband.

Additionally, women are hindered by their men counterparts to own properties thus, become a challenge when they want to have long-term investment for their livelihoods. Similar, Cohen (2006) opines that societal beliefs continue to hinder progress in women's empowerment in many parts of the developing world. Moreover, some legal provisions and legislative systems make it difficult for women to take initiatives for business development especially when collateral security is required to access finance for projects. The study also found that there is unequal access to productive resources and services, including finance and capacity building opportunities. The authors perspectives from the above findings is that socio-cultural factors bring about gender imbalance in rural development given that women's status in development remain unrecognized, besides some legal provision become an impediment to women's development in the society. Therefore, there is need to sensitize the community on women's role in rural development and stream gender perspectives into development policies at all levels and in all sectors in order to strengthen women's participation in rural development.

Despite their fundamental socio-economic responsibilities rural women still have less access to knowledge, assets services and participation in decision-making. These inequalities affect their ability to carry out critical roles in their communities leading to rural poverty. In Kenya, women groups form the majority of local initiatives. Although women groups are the solution to the local problems there is little support they receive from the government and other development stakeholders, hence their inability to address

rural problems. Besides, there are limited studies particularly in Kenya on women groups' contribution to rural development (Oino et al., 2014).

While there are certainly gains as far as inclusion is concerned, cultural norms still pervade the policy hallways of developmental endeavours. Historically, patriarchal traditions and legislation loopholes were known to disenfranchise women when it came to owning, acquiring, disposing, or even inheriting property in their own right. In a number of African societies for instance, under customary law, women were, in extreme cases, completely barred from private ownership of land or even individual registration of land in their own right. The ability of women to fully exercise the full range of land rights, including to sell or mortgage, is especially critical because land is usually required as collateral in credit markets. Evidence from Ivory Coast and Kenya suggested that women were unlikely to borrow from formal sources because of the collateral requirements. Property that was acceptable as collateral was more often than not in men's names (World-Bank, 1994).

2.3.2 Level of Education and Women's Participation in Community-based Entrepreneurship Projects

Educational level correlates significantly and positively with age. The implication of this finding is that as one attains a higher level of education attitude towards participating in women development projects is likely to be more favorable. In essence the higher the educational level attained the more favorable the attitude towards participating in women development projects. Ovwigho and Ifie (2004) reiterated the importance of education among target group involvement in cooperative endeavors. Also, Onweagba (1990) in a study found that level of education was linked to influence attitude towards participation.

Scholars generally view education as a great social equalizer. An education system primarily exists to influence the economy of the society in which it lies, and that it must therefore meet its economic needs, ultimately resulting in economic growth and general well-being (Mugisha, Mhozya, & Mwenda, 1991). This is because education, in its institutionalized form, serves the purposes of the transmission of ideology and practical knowledge and skills that shape the individual. However, formal education also serves as symbolic capital and is often recognized as a sign of legitimate competence (Elam, 2008).

It may become a crucial determinant of whether or not an individual receives any kind of support with respect to setting up their own business. According to Elam (2008), education and experience ultimately provides an individual with skills that prepare them for entrepreneurship and that it is also found to be a key predictor of business start-ups all over the world. Due to the low levels of education and even literacy, women may therefore struggle to even produce a sort of written business plan or loan proposal as required by formal financiers.

Gender gaps in primary education have significantly decreased, yet in the secondary and tertiary levels the gap persists. Lower education stages do not generally emphasize entrepreneurship skills or any other relevant skills that may be useful in running a business. Preference is usually given to the boys, which leads to low levels of education among girls and subsequently, among potential women entrepreneurs. This makes lack of education a major challenge to the success of women-run enterprises (ILO, 2008). Parents also contribute by, inadvertently or otherwise, raising their children to fit some of the societal norms, constantly encouraging them to pursue activities that align with 'proper' fulfilment of gender roles (Tovey & Share, 2000). For instance, a parent would be more inclined to give their young girl a doll to play with, which reinforces the societal stereotype of a woman as a caretaker while at the same time, give their boy a construction toy that would then help develop mathematical, scientific or problem-solving concepts early on (Haralembos & Holborn, 2004).

Asiabaka (1990) found that educated women participated more in the rural development programme of government (Better Life Programme). Education is a major determinant of effective participation in women development projects. The educated people would most likely appreciate women development better than the less educated. Onu (1990) states that if the people appreciate women development her attitude towards participating in women development projects is likely to be favorable. Bishaw (2013) asserts that as rural women's level of education increases, their involvement in economic activities and the possible advantages secured from their participation increase. That is, rural women with primary and secondary school educational experience have claimed significantly higher

participation in economic affairs and highly benefited from their participation compared to the illiterate rural women.

Many feminist scholars presume the confinement of women to the private arena, the home, as both means and reasons for preventing women's participation in development (Drage, 2001). Practical evidences have also proved this idea to be true. For instance, the study conducted to see the relationship between women's empowerment and other variables showed that four variables (education, family farm size, area under aquaculture and family annual income) had significant positive relationships with the women's extent of empowerment. Besides, a significant relationship was found between women's level of education and their empowerment and involvement in decision making. This implies that level of education enhances women's empowerment both in family and societal affairs (Bishaw, 2013).

While research on the educational levels and qualifications of male and female small business owners has produced conflicting evidence, some consensus has existed around the finding that women's educational qualifications are often less directly related to their business activities than qualifications held by men (Brush, 1992; Loscocco & Robinson, 1991; Yellow Pages, 1996; Australian Bureau of Statistics, 1997). On the same theme, Australian government small business strategy documents acknowledge that 'one of the key factors negatively impacting on small business performance [in general] is the low level of management and business skills possessed by small business operators' (Department of Tourism, Small Business and Industry, 1997).

Education increases one's understanding of innovations and influences the process of decision-making; education and training exposures are the most important factors. For instance, a study conducted to assess the impact of women's education on their participation in credit programs highlighted strong relationship between the two variables (Tigist, 2011). A study was conducted by analyzing the 1992 national level household sample survey data collected from the female recipients of collateral-free loans of three relatively large rural development agencies in Bangladesh. The study shows that the participation in income generating projects by poor rural women had been associated with

their level of education among other factors (Mayoux, 2001). Similarly, few studies have focused on the impacts of women's level of education on participation in micro-credit. For example, the studies conducted by Tigist (2011); Storey (2003) and Mayoux (2001) conclude that women's level of education affects their participation in micro-credit programs.

2.3.3 Training and Women's Participation in Community-based Entrepreneurship Projects

Gender division of labor dictates the kind of training one acquires. If one talks about women's empowerment, it is important that women have access to the different training opportunities previously denied to them. This therefore means; preparing for jobs that are usually not open to them, providing income-generating projects that are market-oriented (no welfare-oriented projects) and training capable female leaders at all levels. Women in many societies, particularly in Latin America, have relied on "networks of reciprocal exchange" (Lomnitz, 1977) that provide information and assistance from family, friends, and neighbors to obtain basic services such as health, childcare, food, and even services such as loans and job procurement. These networks operate within all social classes, the poor as well as the elites (Lomnitz, 1977 and 1984). Education and training have been recognized at policy, academic and practitioner level as important indicators of small business success (Simpson, 2002). In the UK, the Competitiveness White Paper highlighted the relationship of education and training to competitive performance, and flagged a number of initiatives to encourage training in smaller firms (Department of Trade and Industry, 1998).q

Researchers internationally have also identified training and other business learning experiences as advantageous and/or essential to the success of a small business (Muir et al., 2001; Barrett, 1995)q while practitioner programs such as the US-based Industrial Training Program (ITP)q are underpinned by recognition of 'the increasing importance of training to small and medium-sized companies'. In terms of small businesses owned by women, Loscocco and Robinson (1991) examined the reasons why these small businesses tended to be less successful than small businesses owned by men. They identified a number of factors that contribute to this phenomenon, including personal characteristics, the family

situation of the owner; and structural variables related to the business itself, such as size and age. A key factor, however, was seen to be human capital that is, the skills and experience that women small business owners bring to their enterprise (Loscocco & Robinson, 1991). Small business women have traditionally had less access to managerial (Roffey et al., 1996) and industry-specific (Loscocco & Robinson, 1991) experience in their previous work history than males. It was essential, first, to recognize not only the importance of vocational education and training in improving the employment and income producing prospects of women in rural areas, but also the barriers faced by women in these areas that inhibit participation in training programs.

Lucardie (1994) and later Knight (1996) summarized the barriers rural women face in accessing vocational education and training in general as being attitudinal, situational and structural or systemic. Attitudinal barriers may result from attitudes held by the woman's family, the community or by the woman herself. Situational barriers include the problems of distance, financial difficulties and educational levels, while systemic barriers refer to concerns such as a lack of support services for women and/or training that is inappropriate to the context in which women live. In many cases, rural women business owners face difficulties that are a complex mix of these different types of barrier. As a result of the traditional male-oriented culture of agricultural organizations, training courses held by industry groups are usually held in the evening. This means that, in cases where a farming couple have children only one partner in a family-based farm business can attend creating situational time and childcare barriers.

Ramamurthy and Krishnakumar (2008) argued that training programmes can effectively address the wider needs for confidence building as well as business orientation among poor women entrepreneurs. He concluded that women development agencies including NGOs have to be sensitive to the training needs of the target group. He adds that there is an urgent need to change the orientation of the people who are administering the programmes and policies. The recent pronouncements of governments and international agencies recognizing the important role played by micro enterprises will not yield result unless the relevant policies and programmes as well as people are re-oriented suitably.

Educated individuals are more likely to appreciate community-based developmental projects better than the less educated individuals in any given society. Therefore, they are likely to have a more favourable attitude and to be more inclined towards participating in community projects (Angba, Adesope, & Aboh, 2009). Nevertheless, educational programs, outside the larger formal systems, have been recognized as one of the most effective means of developing and enhancing entrepreneurial skills in societies around the world. Therefore, a lack of or low level of education, and subsequently insufficient training for entrepreneurs is an impediment to the participation of community members in the entrepreneurial projects. Entrepreneurship training programs help to develop entrepreneurship and in turn, fuel and sustain new venture creation (Filion & Dolabela, 2007). Given the causal nature of entrepreneurship on economic growth, education and training can trigger immense success as much as far as entrepreneurial activity is concerned.

This therefore means that entrepreneurship training and education remains a largely untapped micro-economic and cost-effective tool that a government can have for fostering its own economic growth (Walstad & Kourilsky, 1998). However, despite the fact that the number of women-owned businesses has gone up, there exists no structured institutions that can cater to women's business skill development. Therefore, both formal and informal education, including training and capacity building, are especially critical if a society is to grow economically. Policy and capacity building note that, there is no other area of human endeavour that in which the application of human knowledge and capacity-building could make such an immense difference like a solid education and good health (James, 2018). James (2018) argues that there is in fact no better approach to right past injustices and marginalizations against women in Africa than for African governments to formulate and institute appropriate policies for girls and women (James, 2018).

2.3.4 Access to Capital and Women's Participation in Community-based Entrepreneurship Projects

A study by Maryam (2013) on capital access strategies and enterprise growth among selected women Entrepreneurs in Sokoto Metropolis in Nigeria indicates that there is a positive correlation between capital access and business growth. Women entrepreneurs

source of capital is mainly from personal savings which is one of the reason for their business growth failure. Government financing has the strongest influence in achieving business growth. Enterprises with more access to capital experience higher business growth and shows high tendency of survival in the long run.

Leonard (2013) asserts that women's lack of assets is due to the gender discriminatory property and inheritance practices in many countries that limit their access and control over resources. He notes that lack of access to fund or capitals in many African countries gravely impact negatively on women entrepreneurs. For example, Leonard (2013) noted that female-headed households in Uganda claimed that their inability to save-up their start-up capital prevents them from engaging in business activities. He further argued that, even though in recent decade micro-credit institutions have gained greater prominence in filling in the financial resource gaps among the poor in general and poor women in particular, the unmet credit needs of women entrepreneurs in many countries remains big. In reality, micro credit ensures women's economic participation, but at the same time it increases their economic woes by increasing their debts and health issues.

In a study of women entrepreneurs in Cameroon by Catherine (2008) argued that a poor choice of business venture often meant that they run at a loss. However, many women value their business for non-financial reasons, such as the fact that they get them out of the house. Though women running micro enterprise face long hours with low returns and often accumulate debts they are critical for the survival of their households.

A survey conducted in East Africa by The Graca Machel Trust (2017) revealed that, not only did most women use their own savings to start and grow their businesses, but that their decision to self-finance is based on a belief that they do not have the required conditions to access most of the formal funding and therefore, often resort to self-finance. These constraints compel women entrepreneurs around the world to take bigger risks and even take extreme measures sometimes in order to get their businesses off the ground (Jideonwo, 2016). The Graca Machel Trust (2017) report also revealed that there was an, almost unfounded, element of fear and lack of confidence towards the use of external financing.

While both men and women face challenges in accessing financing in Africa and other developing nations, the challenges for women are often times doubled or tripled as compared to the men (Jideonwo, 2016). The Graca Machel Trust (2017) established that women face an inordinate amount of constraints both on the demand side as well as the supply side. Further, The UN (2009) found that the old-style micro credit loans of about \$30-300 usually advanced to women in many parts of the developing world were mostly insufficient. While women now own about half of all the enterprises in Africa, they have the hardest time accessing finance to start, grow, or scale their businesses (UN, 2009). According to the IFC (2012), despite being well represented in the entrepreneurship space, women-owned businesses access only about 2-10% of commercial bank finance.

Nevertheless, research consistently shows that women are more loyal and more cautious investors as compared to their male counterparts. Women have also been found to have better loan payback rates and therefore, serving this largely untapped makes business sense for financiers, the wider positive impact on the society notwithstanding (IFC, 2012). Socio-cultural norms also contribute to the barriers to women's access to financing opportunities. The Kenyan constitution guarantees equal rights to accessing and controlling property for both men and women. However, some communities are exempted from these rules and therefore, apply their own, often unfavourable customary laws over the existing statutory laws. In such cases, women are restrained from accessing or owning property, which is critical for obtaining financing. These kinds of gender stereotyping, steeped into the society, even cause many formal lending institutions to perceive women as high-risk borrowers (Jideonwo, 2016).

2.3.5 Participation of Women in Community-based Entrepreneurship Projects

Women participation in socio economic development initiatives have been considered crucial not only in fuelling economic growth but also for enhancing gender equality in many low and lower-middle income countries. It is generally believed that women's participation in development (WPD) is likely to promote their independence, health, and welfare (Kumari, 2011; Yang, 2012).

The World Bank (1987) found that there was indeed a considerable amount of disagreement among scholars about the definition of “participation” when it came to development projects. The definitions range from the fact that participation is meaningless unless the people therein have significant control over decisions concerning the project, to the equal sharing of the benefits accrued from the projects. Other definitions view participation to be more like a tool to enhance the efficacy or efficiency of a project, even regarding participation as an end in itself. However, in light of its global developmental projects, the World Bank (1987) holds the view that community participation is more of an active process, and one in which beneficiary groups influence both the execution and direction of a project. This active process is therefore undertaken by the participants with a view to improving their overall well-being as far as personal growth, income, self-reliance or any other similar values they cherish are concerned (World Bank, 1987).

Therefore, the successful design of community-based projects requires relevant authorities to tap into the local needs as well as to understand the issues surrounding community action. In designing community-based development projects, stakeholders should for instance take into account some of the existing barriers to business start-ups that continue to inhibit women entrepreneurs and how they may be eliminated (Fielden & Dawe, 2004). Early strategies by the World Bank (1994) such as the “women in development” programs have sought to undertake this approach. However, many of them have often viewed women as some kind of special target group of beneficiaries within these projects and programs. The policy framework has now broadened to reflect the various ways in which men and women relations constrain or advance growth and poverty reduction efforts for all the members of a community (World Bank, 1994).

According to UNICEF (2005), women continue to positively influence both rural and urban economies. Evidence suggests that these economies tend to grow healthier and stronger with women’s participation in the development process. Women entrepreneurs have now become increasingly visible and their involvement in entrepreneurship across the globe continues to generate jobs as well as additional demand for products and services. Therefore, their involvement and consistent participation in development projects, particularly community-based entrepreneurship projects, is now recognized as a key

poverty alleviation intervention in both low and high-income societies (Ahmed, Chowdhury, & Bhuiya, 2001). Coughlin and Thomas (2002) note that the primary motivation for low-income societies is to generate income or largely self-sustenance.

The development approach of women emphasizes self-help, the democratic process, and local leadership in community-based entrepreneurship projects, revitalization (Barker, 1991). Most women development work involves the participation of the communities or beneficiaries involved (Smith, 1998). Thus, women participation is an important component of community-based entrepreneurship projects development and reflects a grassroots or bottom-up approach to problem solving. In social work, women participation refers to the active voluntary engagement of individuals and groups to change problematic conditions and to influence policies and programs that affect the quality of their lives or the lives of others (Gamble & Weil, 1995).

On the other hand, women in high-income societies may be driven by a need for self-fulfillment or fostering a worthwhile cause. Nevertheless, entrepreneurship among women is now a worldwide, vibrant and growing trend as more and more women business owners are making critical contributions to the economic health of their respective societies. They are visibly stepping up to take the financial risks inherent in running businesses in the hope of earning profits (Coughlin & Thomas, 2002).

However, despite the gains garnered as far as gender equality and a participatory approach to development, studies still indicate that women continue to face barriers to their involvement in entrepreneurial projects. They continue to face challenges as far as their participation to economic activities is concerned (Cohen, 2006). While the Government of Kenya has conceded that women entrepreneurs have indeed not been on equal terms as far as access to opportunities, it has yet to effectively tackle the barriers and challenges that women entrepreneurs in Kenya have to face (Athane, 2011). Culture, level of education, access to capital, training, among other factors, have been known to impact women's participation in community based entrepreneurship projects.

2.4 Theoretical Framework

The theoretical framework highlights the key influential theories in the study and identifies their interrelationships. The study was predicated on the gender and development theory and resource based entrepreneurship theory which sought to establish the factors influencing the participation of women in community based entrepreneurship projects in Nyamira County. The theories are relevant because they highlight the key socio-cultural and economic norms that should be addressed so as to allow women to better take up opportunities to engage in business and contribute to the overall developmental goals of the society.

2.4.1 Gender and Development Theory

The Gender and Approach was mainly guided research works of academicians such as Rubin (1975) and Oakley (1972). The two scholars argued that the women have systemically subordinated social relations between males and females (Moser, 1993). Gender and Development '(GAD)' was created in the 1980s by observations on women's growth perspectives. G&D was an assembly of many feminist concepts. It aims to combine the classes gained from WID and WAD methods and the constraints of them. GAD recognizes that females can, but not inherently, participate in growth. The GAD is not just about females, but about how the relationship between females and people allocates special roles, obligations and aspirations to the detriment of females.

In the 1980s reflections on the development experiences of women gave rise to Gender and Development (GAD). GAD represented a coming together of many feminist ideas. It sought to bring together both the lessons learned from, and the limitations of, the WID and WAD approaches. GAD recognises that women may be involved in development, but not necessarily benefit from it. GAD is not concerned with women exclusively, but with the way in which gender relations allot specific roles, responsibilities and expectations between men and women, often to the detriment of women.

GAD focuses on the social or gender relations between men and women in society and seeks to address issues of access and control over resources and power. GAD goes further than the other approaches in emphasizing both the reproductive and productive role of

women and as such treats development as a complex process that is influenced by political, social and economic factors rather than as a state or stage of development. It therefore goes beyond seeing development as mainly economic well-being but also that the social and mental well-being of a person is important (Reeves, 2000).

Early initiatives for women and development recognized that women had been largely been marginalized when it came to development projects. They have since sought to remedy their exclusion from the development process with development approaches that focus mainly on women. Pearson and Jackson (1998) notes that there has since been a shift to 'gender' than 'women' in the development approaches. This means that as far these approaches are concerned, it is not women as such who are to be problematized but rather, gender relations in which women are subordinated that should be problematized. The gender and development approach therefore is an analytical approach that seeks to consider women's and men's roles in and relationships among communities in order to guarantee the development of related development operations.

There is need for attention to gender and development theory consideration in development activities that require concern for the varying roles; responsibilities and opportunities differences of women. This is necessary because gender difference in roles and responsibilities affect the ability and incentive of women to participate in community based entrepreneurship projects and leads to different project impact for men and women. The gender element has relevance to development at the local, national, regional and sector level needs to be complemented with information from the household level. Sustainable development requires that socio-cultural elements related to gender get incorporated in economic planning.

2.4.2 Resource-Based Entrepreneurship Theory

The Resource Based Theory (RBT) or view was proposed by Barney (1991) through his article "Firm Resources and Sustained Competitive Advantage" which was viewed as the foundation for the emergence of RBT. The Resource-based theory of entrepreneurship argues that access to resources by business founders is an important predictor of opportunity based entrepreneurship and new venture growth (Alvarez & Busenitz, 2001).

This theory stresses the importance of financial, social and human resources (Aldrich, 1999). Thus, access to resources enhances the individual's ability to detect and act upon discovered opportunities (Davidson & Honing, 2003). Financial, social and human capital represents three classes of theories under the resource based entrepreneurship theories.

Empirical research has showed that the founding of new entrepreneurship ventures is more common when people have access to financial capital (Blanchflower et al., 2001; Evans Jovanovic, 1989; Holtz-Eakin et al., 1994). By implication this theory suggests that people with financial capital either through savings or other sources are more able to acquire resources to effectively exploit entrepreneurial opportunities, and set up a firm to do so (Clausen, 2006).q However, other studies argue that a founder's access to capital is determined by the amount of capital employed to start a new venture Clausen (2006). Research shows that some persons are more able to recognized and exploit opportunities than others because they have better access to information and knowledge (Shane & Venkataraman, 2000; Aldrich, 1999; Anderson & Miller, 2003; Shane, 2000, 2003).q

Entrepreneurs are embedded in a larger social network structure that constitutes a significant proportion of their opportunity structure (Clausen, 2006). Shane and Eckhardt (2003) says "an individual may have the ability to recognize that a given entrepreneurial opportunity exist, but might lack the social connections to transform the opportunity into a business start up. It is thought that access to a larger social network might help overcome this problem. In a similar vein, Reynolds (1991) mentioned social network in his four stages in the sociological theory. The literature on this theory shows that stronger social ties to resource providers facilitate the acquisition of resources and enhance the probability of opportunity exploitation (Aldrich & Zimmers, 1986).

Underlying the human capital entrepreneurship theory are two factors, education and experience (Becker, 1975).q The knowledge gained from education and experience represents a resource that is heterogeneously distributed across individuals and in effect central to understanding differences in opportunity identification and exploitation (Anderson & Miller, 2003, Chandler & Hanks, 1998, Gartner et al., 2005; Shane & Venkataraman, 2000). Empirical studies show that human capital factors are positively

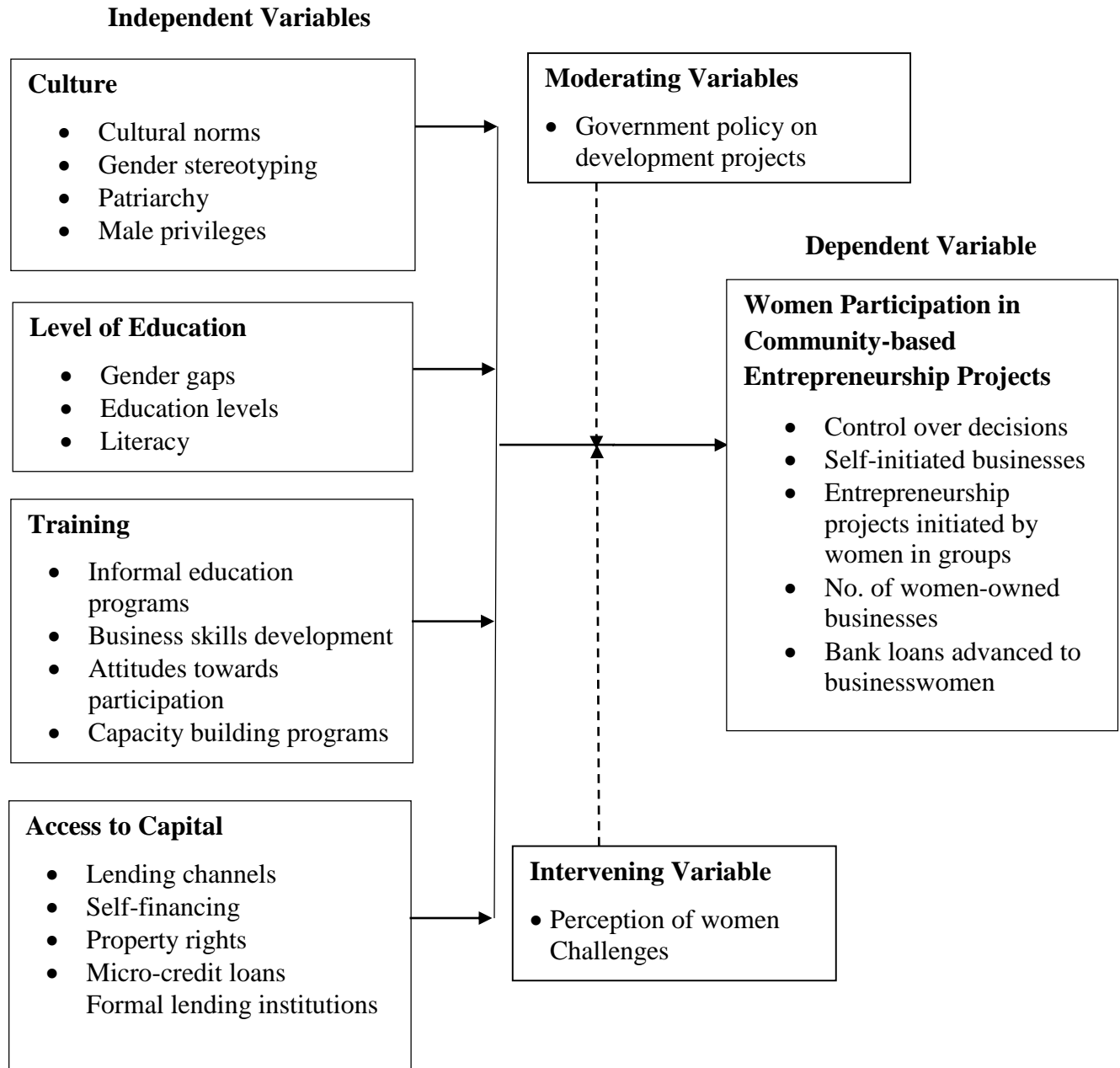
related to becoming a promising Entrepreneur (Kim, Aldrich & Keister, 2003; Davidson & Honing, 2003; Korunka et al., 2003), increase opportunity recognition and even entrepreneurial success (Anderson & Miller, 2003; Davidson & Honing, 2003).

Resource based entrepreneurship theories demonstrate that access to resources, education, and social support are key ingredients that can spur individuals to start, sustain and grow entrepreneurship ventures. Several previous studies have showed that women in developing countries and more so those from rural areas are disadvantaged and have limited access to resources, have reduced educational rates in comparison with their males and pose obstacles such as gender norms including their reproduction role in the society that limit their participation in community base entrepreneurship projects.

2.5 Conceptual Framework

The study is conceptualized from the gender and development theory. There exists a range of factors that influence women's participation in community-based entrepreneurship projects. Therefore, the gender and development and resource based entrepreneurship theories provide an opportunity to examine the key factors of culture, level of education, training, and access to capital and their influence on women's participation in community-based entrepreneurship projects. The figure below presents interaction between the dependent and independent variables.

Figure 1: Conceptual Framework



2.6 Knowledge Gaps

Table 2.1: Knowledge Gaps

Variable	Author	Year	Finding	Knowledge gap
Participation of women in community development projects	Arthur Kiriinya Mbogori	2014	The study concluded that social cultural factors economic challenges infrastructure and capacity building play a major role on low participation of women in community development projects. The government should partner with other organizations to organize more workshops to sensitize the community on the importance of allowing women to participate on development of the community.	The study focused primarily on the social cultural factors that tend to affect the community. It placed the onus on the government as the key actor in ensuring women's participation in community based development projects.
Participation of women in community development projects	Mamah, Callistus Ifeanyichukwu	2011	The researcher concluded at this point that the less involvement of women in development would be outdated if the recommendations made are meticulously implemented by those concerned. This will help to speed up the rate at which the society develops and outgrow those countries we refer to as developed.	It is widely believed that education is an important tool for the achievement of social justice and equity This is why social scientists regard education as a tool to uplift the under privileged and other special groups within the society especially women.
Women's Participation in Community Development Projects	K. Vixathep	2011	The study concluded that rural development focused on top-down approaches. Today it is recognized that participation is necessary for sustainable development. However, the meaning and practice of participation varies widely. Its definition depends on the people, community and development organisation's interests. Traditionally men and women have different roles and responsibilities in the community. Often participation in meetings and leadership is dominated by men not women. This has important implications for	The study explores community perspectives of women's participation in the community including household, cultural and social, subsistence agriculture, economic, access, control and ownership of resources, education, health, political and development.

			development organizations who try to empower women.	
Challenges Facing women in Micro-enterprises in Mathare slums, Nairobi County.	Victoria N. Thiga	2013	The study concluded that formal financial support proved to be too expensive for many women entrepreneurs. It also highlighted low purchasing power of the local population; lack of marketing knowhow; seasonal nature of the business, and lack of market information as key challenges that women faced in the area of study	The study only emphasized challenges related to capital and entrepreneurship skills and knows how. The study was also conducted in a major city, which may present a different set of challenges as compared to those encountered by women in rural areas.
Challenges facing women entrepreneurship among the Swahili community in Mvita constituency in Mombasa county, Coastal Kenya	Mariam Said Ahmed	2010	The study concluded that lower education levels puts women entrepreneurs in Kenya's Mombasa County at a weakens their standing in the community as compared to men. While gender gap in primary schooling in Mombasa has decreased due to free primary education, there is still a huge gap that remains at secondary and tertiary training levels.	The study emphasised on education in the Kenyan context is given to boys, thus the educational and training level of most women entrepreneurs is low.
Challenges influencing the performance of women micro-enterprises: a case of lower Kabete location of Wangigi Division, Kikuyu District, Kenya.	Margaret W. Karanja	2010	The researcher concluded that women micro enterprises were very important. The government through its various Seasonal Papers singled out the SMEs as future generators of employment Republic of Kenya) a Strategy for Small enterprise development: toward the year 2000' was prepared it documented the major impediments to small enterprise development and enunciated policies for improving the performance of the sector.	The study focused on the socio-culture constrains in women entrepreneurs were cited problems among women entrepreneurs were their low level of confidence as demonstrated report which shows a high level of self confidence in men, and a medium level of confidence among women.
The performance of women entrepreneurs in small and medium	Raphael Kimatu King'ola and Dr.	2017	The study sought to establish how access to finances and the challenge of competition affects the performance of women entrepreneurs within Kajiado town. The study concluded that the financial	The research study focused on the performance of women entrepreneurs and only on financing and

enterprises within Kajiado town.	Agnes Njeru (PhD)		institutions should set some simple ways of accessing the financial facilities for the women entrepreneurs and give them at reasonable rate to enable them to repay with ease. The study further concluded that competition challenged on performance of women entrepreneurs was positive since it led to better customer services in business operations.	competition. It did not show a causal relation to their participation in the entrepreneurial activities.
Entrepreneurial factors influencing performance of women in small and medium enterprises in Ongata Rongai town, Kajiado County, Kenya.	Benson Mburu Thinji	2017	The study concluded that commitment have moderately and positive influence on performance of SMEs. It can be argued that communication is an important factor used to pass information about vision and goals. Innovation was also seen to moderately and positively influencing performance of SMEs. This low innovation could be due to lack of high education qualifications as shown by respondent's education qualification demographic. Innovation was seen to influence in areas of handling customer's feedback information and addressing high potential growing markets.	The study focused on factors influencing performance of small and medium enterprises. Education is the key to performance of small and medium enterprises. It enable women to be empowerment by the society.
Influence of women enterprise fund on performance of small and medium enterprises: a case study of women entrepreneur in Kisasi Subcounty, Kitui County- Kenya	Miriam Kivinya Matheka	2015	The study concluded that the women really needed access to adequate capital not attached to so many bureaucracies, acquisition of some business management skills, market for the products and reliable business networks which will help them to succeed in their business enterprises. Experience shows that, it's the entrepreneurs ability that leads to success of business and therefore it is imperative to develop the capacity of many women in Kenya to help them raise above the poverty level that will as well enhance the grow of the economy.	The study seeks to establish the accessibility to credit offered by Women Enterprise Fund influences performance of small and medium enterprise among women, assessing to what extent training offered by Women Enterprise Fund influences the performance of SMEs among women.
Factors influencing women participation in community based development projects: a case study of Bureti	Elizabeth Laboso	2014	This research study assessed Gender-related factors influencing women participation in community based development projects in Bureti Sub-County. It sought to establish the extent which patriarchy influences women participation in community based development	The study did not examine other structural factors such as access to financing and training that may equally affect women's participation

<p>sub-county, Kericho county.</p> <p>Factors influencing women participation in community based development projects in Kipsonoi ward, Sotik Sub-County, Bomet County, Kenya</p>	<p>Bett Kibii Joseph</p>	<p>2014</p>	<p>projects, gendered ideology and how it influences women's participation in community based development projects, gender suppression and how it influences participation in community based development projects, and the influence of political view and the socio-cultural environment on women's participation in community based development projects.</p> <p>The study noticed that family responsibilities on women participation on community based development projects, whereby in most countries woman are the one to do domestic work. Their participation in politics is further constrained by poverty and lack of education and access to information. It must be recognized that it is difficult for women to participate in political life when their major concerns is survival and they have no choice but to spend much of their trying to meet the needs of families.</p>	<p>in community based entrepreneurship projects. The study found out other factors that influence women participation on community based development such as resources, education and culture affects them in their participation in the development.</p>
---	--------------------------	-------------	---	---

2.7 Summary of Literature Review

The section covers main factors that influence women's involvement in community based entrepreneurial activities namely; culture, education, training, and access to finance. These factors highlight the gender gaps that continue to marginalize women in terms of their involvement in the growth of financial and general culture.. While there have been commendable efforts towards lessening and even eliminating the impediments women when it comes to their participation in development, gaps still exist.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter deals with the methodology used in conducting the research. Also the research design, research site, study population, sampling techniques, and sample size, research instruments, data collection procedures and data analysis.

3.2 Research Design

This study adopted descriptive research design. Orodho (2005) asserts that descriptive design is used in preliminary and exploratory studies to allow researchers to gather information, summarise, present and interpret for the purpose of clarification. Best and Kahn (1993) postulates that descriptive data collection is the most appropriate design in the behavioral sciences as it seeks to find out factors associated with occurrence of certain events and conditions of behaviour. This research design involved the collection of data that describes relevant events and then proceeded to organize and tabulate the data. Using this design, the investigator does not control any variables but only describes the situation as it is at a particular point in time.

The design also facilitates data collection through use of questionnaires of the current status of the subject under study. This design therefore enabled the researcher to collect data through use of a questionnaire and interview schedule, to elicit and give facts on the study which seeks to examine the factors influencing women participation in Community-based entrepreneurship projects in Nyamira County, Kenya.

3.3 Target population

Brown (2006) described population as the complete collection of phenomena from which inferences may be drawn, and which also represent specific segment within wider population that are best positioned to serve as a primary data source for a research study. The research study was carried out in Nyamira County. The population of the study consisted of 252 women in registered self-help groups in Nyamira County, all drawn from the 5 sub-counties as shown (Manga (48), Nyamira North (47), Borabu (51), Nyamira

South (52) and Masaba North (54). The distribution of the population is shown in Table 3.1.

Table 3.1: Target Population

Sub County	Population Size	Percentage
Manga	48	19
Nyamira south	52	21
Nyamira North	47	19
Borabu	51	20
Masaba North	54	21
Total	252	100.0

Source: County Government of Nyamira (2019)

3.4 Sample Size and Sampling Procedure

The section describes the determination of the sample size for the research. It also outlines the sample size of the study and the sampling technique to show how the sample was picked.

3.4.1 Sample Size

The sampling plan describes the sampling unit, sampling frame, sampling procedures and the sample size for the study. The sampling frame describes the list of all population units from which the sample will be selected (Gorard, 2013). The study will employ Yamane (1967) formula for calculation of sample size from a population 252 women in registered self-help groups in Nyamira County. According to Yamane (1967), for a 95% confidence level and $p = q = 0.05$, size of the sample should be:

$$n = \frac{N}{1 + N(e^2)}$$

‘Where, n is the sample size’

‘N is the population size,’

‘e is the level of precision (0.05)’

$$\begin{aligned}n &= \frac{252}{1+252(0.05)^2} \\ &= \frac{252}{1.63} = 154.601\end{aligned}$$

Sample Size, n = 155

From the formula, the sample size was 155. To get the sample, each of the five population category is multiplied by the ratio of sample size (155) and population (252) i.e. ($155/250 = 0.615$) as shown in the inqTableq3.2 below. The 155 respondents will be drawn from the five sub counties of Nyamira County as indicated in the sample size table. The respondents were drawn from self-help groups from the five sub-counties. The sample comprised of women operating various businesses such as funds transfer, butcheries, retail, wholesales, boutique, hotels and salons. Respondents were randomly selected from various business categories.

Table 3.2: Sample Size

Sub County	Population (N)	(Nx0.615)	Sample Size
Manga	48	48 x 0.615	30
Nyamira South	52	52 x 0.615	32
Nyamira North	47	47 x 0.615	29
Borabu	51	51 x 0.615	31
Masaba North	54	54 x 0.615	33
Total	252	100.0	155

3.4.2 Sampling Procedures

This study employed stratified sampling technique to sample the respondents. Stratified sampling is a method of sampling in which a finite population is divided into sub-populations and then applies random sampling techniques to each sub-population. This technique was found to be appropriate for this study since it reduces selection bias and also helps ensure the sample accurately reflects the population being studied. The population was divided into five strata's, that is; the five sub counties of Nyamira County. This therefore ensured that the sub-populations were well represented and that an equal chance was given to each of the sub-populations (Mugenda and Mugenda, 2008). In addition purposive sampling was used to select the three officials from each of the officials from each sub-county and therefore out of the 155 respondents, 15 were group officials and 140 were group members.

3.5 Research Instrument

The primary data was collected through the use of questionnaires and interview guide. The questionnaires was first tested and validated through a pilot study. Questionnaires have the benefit of being less costly and less time-consuming as instruments of data collection (Gall et al., 1996). Both closed and open-ended questionnaires were administered to the respondents.

3.5.1 Pilot Study

The researcher verified the research instrument to establish validity and reliability beforehand. Mugenda and Mugenda (2008) argues that a pilot study sample size of 1% to 10% is a reasonable number to consider enrolling in a pilot study. Based on this argument, the pilot study sample size was 15 subjects (6% of the target population). Since the study was conducted on women self-help groups in Nyamira County, the pilot testing of the instruments was conducted in the neighbouring Kisii County. Ambiguities detected in the questionnaire and interview schedule were rectified before actual administration to the sampled respondents.

3.6 Validity of the Instruments

According to Mugenda (1999), validity is the degree to which results obtained from the analysis of the data actually represent the phenomenon under the study. It follows that, if such data is a true reflection of the variables then, the inferences based on such data will be accurate and meaningful. To ensure proper validation of the research instrument, two qualified individuals who were well qualified in the area under study assisted in determining the validity of items in the questionnaires.

3.7 Reliability of the Instruments

Mugenda and Mugenda (2003) have described accuracy as a metric of how coherent outcomes are obtained by study instruments after frequent studies. The degree to which a study findings or information is compatible after repeated trials is indicator of reliability. Reliability is the level of accuracy shown by the tools or processes used to undertake studies; it is the measurement's reproducibility. It is skilled through various measures in the same field. Poor reliability degrades the accuracy of one measure and decreases the capacity of assessment research to monitor modifications. The test-testing method in which questionnaires were administered to a number of random females was used to evaluate the accuracy of the tool for this research. The same was be repeated three more times over a period of three weeks. The scores from the pre-test were correlated using Pearson Product-Moment Correlation (r) to obtain the coefficient of reliability or stability of 0.67. Buley (2000) states that for a research tool to be considered reliable the coefficient must exceed 0.6.

3.8 Data Collection Methods and Procedures

The researcher requested for permission from the National Commission for Science, Technology and Innovation, Kenya (NACOSTI) through the Graduate School of Nairobi University before proceeding to the field. The researcher engaged women leaders of self-help groups from the five sub-counties (Manga, Nyamira South, Nyamira North, Borabu and Masaba North) to mobilise respondents and schedule meetings when they were to be

interviewed. The researcher trained ten research assistants who administered the questionnaires and interview guide once respondents consent was sought.

Data was collected from primary and secondary sources. Primary data was collected using structured questionnaires and interview guide to get information from women entrepreneurs in five sub-counties through self-help groups. Secondary data was obtained from documented sources such as textbooks, journals, internet, presented papers which were used to provide information on the factors affecting women participation in community-based entrepreneurship development projects.

The questionnaire contained questions that sought information on the factors affecting women participation in community-based entrepreneurship development projects. The questionnaire was divided into five sections, where section one obtained information on demographic characteristics of respondents, section two collected information on the extent to which culture affects women participation in community based development projects, section three collected information on women's education and how it affects women participation in community-based entrepreneurship development projects, section four collected information on training and how it affects women's participation in community-based entrepreneurship projects while section five obtained information on access to capital and its influence on women's participation in community-based entrepreneurship projects in Nyamira County.

3.9 Data Analysis Methods

The questionnaires were collected from the respondents at Nyamira County and later coded, entered, tabulated and presented in frequencies and percentages. The data collected was analyzed using both descriptive and inferential statistics with the aid of specialized Statistical Package for Social Sciences (SPSS). Data analysis employed both quantitative and qualitative research techniques and the findings were thematically organized, given critical analysis backed up with literature from relevant areas. Descriptive and inferential statistics was employed to analyse the results of the study. The Statistical Package for

Social Sciences (SPSS) and Microsoft Excel aided in the data analysis to obtain frequency tables, percentages, pie charts and bar graphs.

3.10 Ethical Considerations

Before the data collection exercise, the researcher obtained permission from the National Commission for Science, autocorrect Technology and Innovation (NACOSTI), Kenya before heading to the field. The researcher briefed the respondents on the purpose of the research while in the field. Only those who consented to the research study and were willing to participate were considered. The researcher assured the respondents of confidentiality and anonymity where necessary.

3.11 Operational Definitions of Variables

Table 3.3: Operational Variables

Objectives	Variable	Indicators	Measurement Scale	Type of Analysis
To determine the influence of culture on the participation of women in community-based entrepreneurship projects in Nyamira County.	Independent variable Culture	Perception about women Family set up	Nominal	Descriptive statistics
To determine how training affects the participation of women in community-based development projects in Nyamira County.	Independent variable Training	Business skills development Informal education programs	Nominal	Descriptive statistics
To establish the impact of education level on participation of women in community-based entrepreneurship projects in Nyamira County.	Independent variable Education Level	Gender gaps Literacy	Nominal	Descriptive statistics
To establish the impact of access to capital on women's participation in community-based entrepreneurship projects in Nyamira County.	Independent variable Capital access	Self-financing Property rights Micro-credit loans Formal lending	Nominal	Descriptive statistics
	Dependant Variable Women Participation in Community-based Entrepreneurship Projects	Increased participation in entrepreneurship projects. An enabling environment Fairness and equity in access to opportunities.	Ordinal	Descriptive Statistics

CHAPTER FOUR
DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents the study findings and interpretation of the results. The study sought to establish factors influencing women's participation in community-based entrepreneurship projects in Nyamira County, Kenya. The collected data was analyzed through qualitative and quantitative techniques.

4.2 Response Rate

In this section, the study shows the number of the respondents who responded to the study. A research study must have a good response rate in order to produce accurate and reliable results.

Table 4.1: Response Rate

Response Rate	Group leaders/ Officials		Women Group Members	
	F	%	F	%
Responses	9	60.0	104	74.3
Non-Response	6	40.0	36	25.7
Total Sample Size	15	100.0	140	100.0

The study had targeted 155 respondents who included 140 women group members and 15 group officials. Out of this sample size, 9 interview guides and 104 questionnaires were received on time for data analysis. This represents a 60.0% and 74.3% response rate respectively. Mugenda and Mugenda (2003), asserts that a response rate of 60% is good while 70% and above is rated as a very good for a study. The response rate was therefore considered appropriate for the study to continue and make inferences on the objectives of the study.

4.3 Background Information

This section sought to capture the demographic information of the respondents who took part in the study. The respondents' information captured include: age of the respondents, marital status of the respondents, number of children the respondents had, the number of years the respondents had operated their businesses, type of business and the amount of capital in the business.

4.3.1 Age of the Respondents

The respondents were asked to indicate their age. The age was captured in structured age brackets. Information on age was important since it would help establish the age composition of the women group members who took part in the study. The study findings are presented in Table 4.2.

Table 4.2: Age of the Respondents

Age Brackets (in years)	Frequency	Percent
20- 24	16	15.4
25- 29	23	22.1
30- 34	32	30.8
35- 39	25	24.0
40 and above	8	7.7
Total	104	100.0

The study findings show that 30.8% of the respondents were between 30- 34 years of age; 24% were aged between 35- 39 years while 22.1% of the respondents were aged between 25-29 years. A further 15.4% of the respondents indicated that they were aged between 20- 24 years of age while 7.7% were aged 40 years and above. From the findings, majority of the respondents were aged between 25- 39 years. This implies that majority of members in self-help women groups in Nyamira County were young adults.

4.3.2 Marital Status of the Respondents

The respondents were asked to indicate their marital status. This was important so as to understand the composition on women entrepreneurs in Nyamira County. The results are presented in Table 4.3.

Table 4.3: Marital Status of the Respondents

Marital Status	Frequency	Percent
Married	52	50.0
Single	39	37.5
Widowed	8	7.7
Divorced	5	4.8
Total	104	100.0

As shown in Table 4.3 above, 50% of the respondents indicated that they were married while 37.5% revealed that they were single. On the other hand, 7.7% of the respondents reported that they were widowed while 4.8% indicated that they divorced. This shows that the composition of the group members was composed of women of different marital status.

4.3.3 Number of Children

The respondents were to indicate the number of children they had The results are presented in Table 4.4.

Table 4.4: Number of Children

No. of Childdren	Frequency	Percent
3 and Below	61	58.7
4- 5	30	28.8
More than 5	13	12.5
Total	104	100.0

The study findings show that majority of the respondents (58.7%) indicated that they had three children or less while 28.8% of the respondents indicated that they had between 4 – 5 children. A further 12.5% indicated that they had they had more than 5 children.

4.3.4 Duration the Respondents have been in Business

In this section the study sought to establish the duration they have been in their respective businesses. The results are presented in Table 4.5.

Table 4.5: Duration the Respondents have been in Business

Duration (in years)	Frequency	Percent
Less than 1	16	15.4
1-3	26	25.0
4-7	38	36.5
8 and more	24	23.1
Total	104	100.0

The study findings in Table 4.5 show that 36.5% of the respondents indicated that they had been running their businesses for duration of 4-7 years while 25% indicates that they have been in their businesses for a duration of 8 years and above. Only 15.4% of the respondents indicated that they had been running their businesses for duration of less than one year.

4.3.5 Type of Business

The study here sought to establish the type of business the women engaged in. The findings are presented in Table 4.6.

Table 4.6: Type of Business

Type of Business	Frequency	Percent
Agri-business (e.g. poultry, crop, fish farming etc)	49	47.1
Hair dressing	19	18.3
Dressmaking/tailoring	28	26.9
Bakery and pastry	8	7.7
Total	104	100.0

The study findings in Table 4.6 show that 47.1% of the respondents indicated that they were in Agri-business dealing with agricultural activities such as poultry, crop and fish farming. A further 26.9% of the respondents indicated that they were engaged in dressmaking/tailoring; 18.3% were in hair dressing business while 7.7% were bakery and pastry business. From the findings, it can be seen that women entrepreneurs in Nyamira County had engaged in varied business activities which shows that women have are capable of venturing into various business activities/opportunities.

4.3.6 Respondents Occupation before Starting Business

The respondents were asked to indicate what they were doing immediately before they started their businesses. The results are presented in Table 4.7.

Table 4.7: Respondents Occupation Before Starting Business

Occupation Before	Frequency	Percent
Student	9	8.7
Employed	5	4.8
Unemployed	54	51.9
Housewife	30	28.8
In another business	6	5.8
Total	104	100.0

The findings shows that majority of the respondents (51.9%) indicated that they were unemployed before they started their businesses while 28.8% indicated that they were Housewives. Further, 8.7% of the respondents indicated that they were Students, 5.8% were in another business while 4.8% indicated that they were employed. From the findings, it can be seen that majority of the women were not in any income generating activity before they started their businesses.

4.3.7 Reasons for Starting Business

The study enquired from the respondents on the reasons starting their businesses. This was important so as to understand the motivation behind the starting of businesses by women in Nyamira County.

Table 4.8: Reasons for Starting Business

Reasons	Frequency	Percent
Unemployment	98	94.2
To provide for the family	84	80.8
Make money and gain control of life	69	66.3
Economic Independence	71	68.3

As shown in Table 4.8, 94.2% of the respondents indicated that they ventured in business because of unemployment and they needed some source of income. A further 80.8% of the respondents indicated that they started their business in order to provide for the family; 68.3% for economic independence while 66.3% wanted a venture to make money and gain control of life. From the findings, the women ventured in businesses because of varied reasons with the main ones being unemployment and to get income to provide for their families.

4.3.8 Position in the Group

In this section the study sought to establish the position of the respondents who took part in the interview. The findings are presented in Table 4.9.

Table 4.9: Position in the Group

Position	Frequency	Percent
Group Chair	3	33.3
Group Secretary	3	33.3
Group Treasurer	3	33.3
Total	9	100.0

The results in Table 4.9 show that an equal number of officials were interviewed which represents 33.3% of group chairs, group secretaries and group treasurers respectively. The group officials were interviewed since as key informants were more informed on the group

operations and could give reliable information on factors influencing women’s participation in community -based entrepreneurship projects.

4.3.9 Key Purpose and Goals of the Group

The study also enquired on the key purpose and mission of the group. Majority of the respondents stated that the purpose of their groups was to empower women economically. The groups aspire to be economically empowered women so that they have the ability to make and act on economic decisions, which would also enable them to achieve economic resources and opportunities. Others indicated that the purpose of their groups was to help women overcome their social-economic challenges they were facing. A few other groups aimed to strengthen women’s rights and enable the women members have control over their lives and exert influence in society.

4.4 Culture and Participation of Women in Community-based Entrepreneurship Projects

This section addresses the first objective of the study which sought to determine the influence of culture on the participation of women in community-based entrepreneurship projects in Nyamira County.

4.4.1 Resistance from the Family or Community

The study enquired from the respondents whether they faced any resistance from the family or community while operating their business. The results are presented in Table 4.10.

Table 4.10: Resistance from the Family/Community

Responses	Frequency	Percent
Yes	68	65.4
No	36	34.6
Total	104	100.0

The finding in Table 4.10 shows that majority of the respondents (65.5%) indicated that they did not face any resistance from the family or community while operating their business. However, 34.6% of the respondents revealed that they faced resistance from the family and/or community while carrying out their businesses.

4.4.2 Women in business Labelled as “Feminized”

The respondents were asked to indicate whether women who tend to venture in certain areas of business were labelled as “feminized”. The results are presented in Table 4.11.

Table 4.11: Women in business Labelled as “Feminized”

Responses	Frequency	Percent
‘Strongly Agree	36	34.6
‘Agree	41	39.4
‘Neither agree nor disagree	24	23.1
‘Disagree	3	2.9
‘Strongly Disagree	-	-
Total	104	100.0

As shown in Table 4.11, 39.4% of the respondents agreed while 34.6% strongly agreed that women who ventured in certain areas of business were labelled as “feminized”. However, 23.1% of the respondents neither agreed nor disagreed while 2.9% disagreed.

4.4.3 Influence of Culture on Women Participation in Community-Based Entrepreneurship Projects

The respondents were asked to indicate their extent of agreement with statements on culture and women participation in community-based entrepreneurship projects in Nyamira County. A five point likert scale was used to interpret the results where a mean score of 1-2.5 implies that the respondents disagreed with the statement a mean score of 2.6-3.5

implies that the respondents were neutral while a mean score of 3.6-5.0 implies that there was agreement with the statement. The findings are presented in Table 4.12.

Table 4.12: Influence of Culture on Women Participation in Entrepreneurship Projects

Statements	Mean	Std. Deviation
Women’s family obligation limits them from participating in entrepreneurship projects.	4.30	0.715
Male partners prevent/bars women from participating in business or any entrepreneurship project.	4.19	0.853
Women are not able to venture into entrepreneurship project since men have already dominated them.	3.14	0.995
Stereotyping of women (e.g. as weak or not tough) affects women participation in entrepreneurship projects.	4.05	0.894

The findings in Table 4.12 shows that the respondents agreed that women’s family obligation limited them from participating in entrepreneurship projects (mean score = 4.30); and that male partners barred women from participating in business or any entrepreneurship project (mean score = 4.19). The respondents also agreed that stereotyping of women (for example as weak or not tough) affects women participation in entrepreneurship projects (mean score = 4.05). However, the respondents neither agreed nor disagreed whether women were unable to venture into entrepreneurship project since men had already dominated them, this is shown by the mean score 3.14.

4.4.4 Extent Culture influences Women Participation in Entrepreneurship Projects

The respondents were asked to indicate the extent to which culture affect women participation in community-based entrepreneurship projects in Nyamira County. The findings are presented in Table 4.13.

Table 4.13: Extent Culture influences Women Participation in Entrepreneurship Projects

Extent	Frequency	Percent
Very great extent	38	36.5
Great extent	39	37.5
Moderate extent	23	22.1
Small extent	4	3.8
Not at all	-	-
Total	104	100.0

The study shows that 37.5% of the respondents indicated that culture affect women participation in community-based entrepreneurship projects in Nyamira County to a great extent. This was supported by 36.5% who indicated to a very great extent. However, 22.1% of the respondents were of the opinion that culture affects women participation in community-based entrepreneurship projects in Nyamira County to a moderate extent while 3.8% indicated to a small extent.

The above findings are supported by the group officials who also revealed that culture affect women participation in community-based entrepreneurship projects in Nyamira County. The respondents explained that some socio-cultural values and norm disempowered women economically. They indicated that some cultural norms and practices constraints women from controlling of economic assets and making their own economic decisions; hence inhibiting them in engaging in economic activities as compared to men.

4.5 Education Level and Participation of Women in Community-Based Entrepreneurship Projects

In this section, the study sought to establish the influence of education level on participation of women in community-based entrepreneurship projects in Nyamira County.

4.5.1 Highest Level of Education Reached

The respondents were asked to indicate the highest level of education they had reached. The findings are presented in Table 4.14.

Table 4.14: Highest Level of Education Reached

Level of Education	Frequency	Percent
Degree holder	6	5.8
Diploma Level	18	17.3
O- Level	52	50.0
Primary School Level	21	20.2
None	7	6.7
Total	104	100.0

As shown in Table 4.14, 50% of the respondents reported that they had reached O-level as their highest level of education. The respondents (20.2%) further indicated that they had reached primary school level; 17.3% had reached diploma level while 5.8% had attained a degree as their highest level of education. However, 6.7% of the respondents revealed that they did not have any formal education.

From the findings above, majority of the women had reached O-level as their highest level of education. These findings are supported by women group leaders who revealed that majority of their members had low level of education. One of the respondents ‘IK’ stated “there exists education gaps and most women here in the village are not highly educated. Cultural practices have played part in this, as some did not see the need to educate a girl, though the situation is changing”.

4.5.2 Form of Education before Venturing in Entrepreneurship

The study further enquired from the respondents had any form of education before venturing in an entrepreneurship project. The findings are presented in Table 4.15.

Table 4.15: Form of Education before Venturing in Entrepreneurship

Responses	Frequency	Percent
Yes	97	93.3
No	7	6.7
Total	104	100.0

The findings in Table 4.15 show that the majority of the respondents (93.3%) indicated that they had formal or basic education before venturing in an entrepreneurship project. Only 6.7% of the respondents reported that they did not have any basic education before venturing in entrepreneurship projects.

For those who did not have any formal education, they indicated that lack of education affected their participation in business as they did not understand how to run the business professionally and how to carry out activities such as book-keeping, records keeping and marketing of their businesses.

4.5.3 Education and Participation of women in Entrepreneurship Projects in Nyamira

The respondents were asked to indicate their extent of agreement with the statements on how education influences women participation in community-based entrepreneurship projects in Nyamira County. The results are presented in Table 4.16 using mean scores using a five point likert scale where 1 is strongly disagree 2 is disagree 3 is neutral, 4 is agree while 5 is strongly agree.

Table 4.16: Education and Participation of women in Entrepreneurship Projects

Statements	Mean	Std. Deviation
Education level determines the nature of entrepreneurship projects one ventures in.	4.15	0.723
There exist education gaps which affect women participation in entrepreneurship projects.	4.22	0.816
Low level of education by many women in rural areas affects their participation in entrepreneurship projects.	4.21	0.619

The results in Table 4.16 shows that the research participants agreed that there exist education gaps which affect women participation in entrepreneurship projects (mean score = 4.22). The respondents further agreed that low level of education by women in rural areas affects their participation in entrepreneurship projects (mean score = 4.21); and that education level determines the nature of entrepreneurship projects the women ventures in (mean score = 4.15).

4.5.4 Extent Education Level influences Women Participation in Entrepreneurship Projects

The study inquired from the respondent on the extent to which education level influence women participation in community-based entrepreneurship projects in Nyamira County. The findings are presented in Table 4.17.

Table 4.17: Extent Education Level influence Women Participation in Entrepreneurship Projects

Extent	Frequency	Percent
Very Great Extent	52	50.0
Great Extent	39	37.5
Moderate Extent	13	12.5
Small Extent	-	-
Not at all	-	-
Total	104	100.0

The study findings in Table 4.17 show that 50% of the respondents agreed to a very great extent while 37.5% agreed to a great extent that education level influence women participation in community-based entrepreneurship projects in Nyamira County. However, 12.5% of the respondents were of the opinion that education level influence women participation in community-based entrepreneurship projects to a moderate extent.

The group leaders also stated education level has an effect on women participation in community-based entrepreneurship projects in Nyamira County. The respondents stated that education equips one with practical knowledge and skills that shape an individual economically and socially. For instance, respondent ‘NM’ indicated that “education provides women with skills that prepare them for entrepreneurship and is a key factor that motivates women to venture in business”. Another respondent KM indicated that, “women who are educated are able to run their businesses well as compared to those who are not educated, you cannot compare the two.” The women group leaders acknowledged that level of education played a great role in influencing women attitude towards participation in business or any other entrepreneurship project.

4.6. Training and Participation of Women in Community-Based Development Projects

In this section, the study sought to determine how training affects the participation of women in community-based development projects in Nyamira County.

4.6.1 Training on Entrepreneurship

The respondents were asked to indicate whether they had attained any form of training on entrepreneurship or self-employment. The findings are presented in Table 4.18.

Table 4.18: Training on Entrepreneurship

Responses	Frequency	Percent
Yes	14	13.5
No	90	86.5
Total	104	100.0

As shown in Table 4.18, majority of the respondents (86.5%) revealed that they had received or attained any form of training on entrepreneurship or self-employment. Only 13.5% of the respondents indicated had attained some form of training either on entrepreneurship or self-employment. For those who indicated that they had received some

form of training they stated that they had been trained on business aspects such as small business management, book-keeping in businesses, skills training, creative practices and application of technology in business.

The women group leaders on their part indicated that majority of the women members did not have adequate training to run an enterprise; however, the some of the respondents were quick to indicate that they were offering basic training to their members to help them run their businesses smoothly. One of the respondents, AK indicated that “we offer our members training in areas such as investment, book-keeping, how to calculate their profits and on saving culture to help them operate their business profitably”. Another respondent ‘MN’ indicated “we train our members and equip them with skills in areas such as tailoring and hairdressing, which empower women to start their own businesses either individually or as a group”. From the findings, some groups facilitated training such as vocational training and financial literacy training to provide women with the knowledge and skills to seek and venture in economic opportunities.

4.6.2 Training and Participation of Women in Entrepreneurship Projects

The respondents were asked to indicate the extent to which they agreed with statements on training and participation of women in community-based entrepreneurship projects in Nyamira County. A five point likerts scale was used to interpret the results where a mean score of 1-2.5 implies that the respondents disagreed with the statement, a mean score of 2.6-3.5 implies that the respondents were neutral, while a mean score of 3.6-5.0 implies that there was strong agreement with the statement. The findings are presented in Table 4.19.

Table 4.19: Training and Participation of Women in Entrepreneurship Projects

Statements	Mean	Std. Deviation
Women have adequate business development and management skills to run entrepreneurship projects.	2.07	0.707
Inadequate training affects women involvement in entrepreneurship projects.	4.18	0.883
High level of training has a relationship with greater control of business and entrepreneurship projects.	4.25	0.681

The findings show that the respondents agreed that high level of training has a relationship with greater control of business and entrepreneurship projects (mean score = 4.25); and that inadequate training affects women involvement in entrepreneurship projects (mean score = 4.18). The respondent however disagreed that women have adequate business development and management skills to run entrepreneurship projects (mean score = 2.07).

4.6.3 Extent training influence participation of women in Entrepreneurship Projects

The study enquired from the respondents in the extent to which training influence participation of women in community-based entrepreneurship projects in in Nyamira County. The findings are presented in Table 4.20.

Table 4.20: Extent training influence participation of women in Entrepreneurship Projects

Extent	Frequency	Percent
Very great extent	44	42.3
Great extent	42	40.4
Moderate extent	18	17.3
Small extent	-	-
Not at all	-	-
Total	104	100.0

The findings in Table 4.20 show that 42.3% of the respondents agreed to a very great extent while 40.4% agreed to a great extent that training influence participation of women in community-based entrepreneurship projects in Nyamira County. A further 17.3% of the respondents however indicated that training influence participation of women in community-based entrepreneurship projects in in Nyamira County to a moderate extent.

The above findings are also supported by the group leaders who indicated that the level of training affect the participation of women in community-based entrepreneurship projects in Nyamira County. The respondents indicated that lack of skills among women hindered them from participating in entrepreneurship projects. For instance respondent MM indicated that *“most women in the village are not well educated and they also lack skills that would enable them to run or operate a business”*. Another respondent AK indicated that, *“by offering our members training on farming and other skills such as hair dressing, our women members are able to make their own income from those skills”*. From the findings it can be deduced that the level of training has a positive influence on women participation in community-based entrepreneurship projects.

4.7 Access to Capital and Women’s Participation in Community-Based Entrepreneurship Projects

The study sought to establish the influence of access to capital on women’s participation in community-based entrepreneurship projects in Nyamira County.

4.7.1 Capital in the Business

The study enquired from the respondents on the amount of capital they had injected in their businesses. The findings are presented in Table 4.21.

Table 4.21: Amount of Capital in the Business

Capital Bracket (in Kshs).	Frequency	Percent
Below Ksh.10, 000	3	2.9
10, 001-20, 000	27	26.0
20, 001-50,000	50	48.1
50, 001-100,000	18	17.3
100, 001 and above	6	5.8
Total	104	100.0

The study findings in Table 4.21 show that most of the respondents (48.1%) indicated that their business capital was between Kshs. 20, 001-50,000. On the other hand, 26% indicated that their capital was between Ksh. 10, 001-20, 000 while 17.3% had a higher capital of between Kshs. 50, 001-100,000. A further 5.8% of the respondents indicated that their business capital was above Kshs. 100,000. However, 2.9% of the respondents revealed that their businesses had capital of less than Ksh. 10,000. From the findings, majority of the businesses had capital of Ksh. 50,000 and below. This implies that majority of women-owned businesses have small capitals; and this could have a negative effect on the businesses revenues, growth and expansion.

4.7.2 Where the Business Operates From

The respondents were asked to indicate where they were operating their businesses from. The findings are presented in Table 4.22.

Table 4.22: Where the Business Operates From

Place of Operation	Frequency	Percent
Business premises owned by me or a Member	9	8.7
Rented business premises	21	20.2
Home	46	44.2
Open Air market	28	26.9
Total	104	100.0

The study findings show that 44.2% of the respondents were operating their businesses from home while 26.7% were operating their businesses from an Open Air market. On the other hand, 20.2% of the respondents revealed that they operated their business from a rented premises while 8.7% were operating from a business premises either owned by them or a by member of their group.

4.7.3 Source of Capital to Start the Business

The study enquired from the respondents on their source of capital for starting the business. The findings are presented in Table 4.23.

Table 4.23: Source of Capital to Start the Business

Source of Capital	Frequency	Percent
My Own savings	20	19.2
Friends	4	3.9
Family members	12	11.5
‘Chama’	49	47.1
Bank/ Sacco	4	3.9
NGO	8	7.7
Women Fund	7	6.7
Total	104	100.0

The study findings in Table 4.23 show that most of the respondents (47.1%) got capital for starting their businesses from ‘Chamas’ while 19.2% indicated that it was from their own savings. A further 11.5% indicated that they got capital from family members; 7.7% from an NGO; 6.7% from Women Fund while only 3.9% got capital from a bank/Sacco and friends respectively. From the findings most of the women entrepreneurs relied on Chamas as their source of capital for their business.

The study further enquired from the group leaders on whether their members in the group had access to capital to enable them start a business. All the respondents stated that their members had limitation or faced challenges in accessing capital. One of the respondents JM indicated that, “*one of the key problems facing women here is lack of money to start a*

business”. However, some of the group leaders indicated that they had put in place mechanisms to lend money to their members so that they can start their business. For instance respondent ‘IK’ indicated that “*we have table banking in our group where our members save and borrow to facilitate then run their businesses. We encourage them to save some little amounts they get from their business incomes, so that they can be able to borrow and grow their business*”. This confirms that majority of the respondents relied on groups mechanisms of financing since they could not access capital from other sources.

4.7.4 Fixed Assets Owned by the Businesses

The respondents were asked to indicate the fixed assets that their businesses had. The findings are presented in Table 4.24.

Table 4.24: Fixed Assets Owned by the Businesses

Source of Capital	Frequency	Percent
Land	2	1.9
Motor vehicle	1	1.0
Premises	2	1.9
None of the above	99	95.2
Total	104	100.0

As shown in Table 4.24, majority of the respondents (95.2%) indicated that their businesses did not have fixed assets such as Land, Motor vehicle or Premises. However, 1.9% indicated that they had Land and Premises respectively while 1% indicated that they had a motor vehicle. This implies that most of the women in entrepreneurship in Nyamira County do not own fixed assets, which are essential since they are factors of production.

4.7.5 Access to Loan from a Bank

The study enquired from the respondents on whether they had ever tried to get loan from a bank. The findings are presented in Table 4.25.

Table 4.25: Access to Loan from a Bank

Responses	Frequency	Percent
Yes	79	76.0
No	25	24.0
Total	104	100.0

As shown in Table 4.25, majority of the respondents (76%) indicated that they had ever tried to get loan from a bank. However, 24% of the respondents reported that they had not sought a loan from a bank.

The study went further to establish whether the respondent who had sought a loan from a bank succeeded in getting a loan. The results are presented in Table 4.26.

Table 4.26: Whether the Respondents got a Loan from a Bank

Responses	Frequency	Percent
Yes	4	5.0
No	75	95.0
Total	79	100.0

Out of those who sought a loan from a bank, majority (95%) indicated that they did not succeed in getting the loan. Only 5% of the respondents indicated that they succeeded to get a loan. This shows that majority of women are not able to secure loans from banks, and this could be a limitation or a hindrance to their participation into business ventures.

The study further enquired from the respondents on the problems they experienced when seeking loans from banks. The findings are presented in Table 4.27.

Table 4.27: Challenges in Accessing Loans

Challenges in Accessing Loans	Frequency	Percent
Cumbersome procedures	72	91.1
High interest rates	71	89.9
Small loan sizes offered	59	74.7
Lack of collateral	75	94.9
Inability to write a business plan	51	64.6

On the challenges the respondents experienced from accessing loans, 94.9% of the respondents indicated that they lacked collateral; 91.1% indicated that the procedures for getting a loan were cumbersome; while 89.9% indicated that the interest rates were high. In addition, 74.7% indicated that the loans offered by the banks were of small sizes while 64.6% indicated that they had challenges in writing a business plan that would enable them to seek for a loan from the banks. The respondents further stated that they were unable to secure loans due to their nature of businesses; lack of income or due to low incomes from their businesses; and others due to lack of active bank accounts.

The above findings are also supported the group leaders who also stated that women face various challenges when seeking capital to start a business. The respondents indicated that women have limited access to capital which is essential in starting a business. One of the respondents ‘MN’ indicated that “*women face major challenges in accessing loans since they lack collateral. They do not own and control property like men*”. Another respondent ‘MM’ indicated that “*women are unable to get finances from financial institutions since they are perceived as high-risk borrowers,*” and as a result they had to rely on family members or chamas to get capital.

4.7.6 Extent to which Access to Capital Influence Participation of Women in Entrepreneurship Projects

The respondents were asked to indicate the extent the extent to which access to capital influence participation of women in community-based entrepreneurship projects in Nyamira County. The results are presented in table 4.28.

Table 4.28: Extent Access to Capital Influence Participation of Women in Entrepreneurship Projects

Extent	Frequency	Percent
Very great extent	68	65.4
Great extent	36	34.6
Moderate extent	-	-
Small extent	-	-
Not at all	-	-
Total	104	100.0

The findings show that majority of the respondents (65.4%) indicated that access to capital influence participation of women in community-based entrepreneurship projects to a very great extent. These sentiments were supported by 34.6% of the respondents who indicated that access to capital influence participation of women in community-based entrepreneurship projects to a great extent. The above findings corroborates with those of group leaders who also indicated that access to capital have an effect on women’s participation in community-based entrepreneurship projects in Nyamira County. The respondents revealed that women experienced challenges in accessing capital which limited them to participate in entrepreneurship projects.

4.7.7 Measures to Enhance Women Participation in Entrepreneurship Activities.

The study enquired from the respondents on measures that can be put in place by women entrepreneurs, government and non-governmental organisations to ensure that women participate in entrepreneurship projects. The respondents revealed that the government should support women so that they can engage in entrepreneurship projects by offering funding where women can access startup capital. The respondents further indicated that both the national government and county government should offer vocational training to women in order to equip them with skills that would empower them to venture in entrepreneurship. The respondents also recommended that government should support women entrepreneurs by building markets for them, give tax subsidies and help them market their products.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter covers the summary of findings conclusions and recommendations of the study based on the objectives of the study. In this section, the study answers the research questions and makes inferences on the entire research. The chapter also outlines the recommendations made and suggestions for any further research.

5.2 Summary of Findings

5.2.1 Culture and Participation of Women in Community-based Entrepreneurship Projects in Nyamira County

The study sought to determine the influence of culture on the participation of women in community-based entrepreneurship projects in Nyamira County. The study found out that majority of the respondents (65.5%) indicated that they did not face any resistance from the family or community while operating their business. The study found out that women who ventured in certain areas of business were labelled as “feminized”. This shows that cultural beliefs viewed women as people who should not participate in certain economic activities.

The respondents agreed that women’s family obligation limited them from participating in entrepreneurship projects; and that male partners barred women from participating in business or any entrepreneurship project. The respondents also agreed that stereotyping of women (for example as weak or not tough) affects women participation in entrepreneurship projects. However, the respondents neither agreed nor disagreed whether women were unable to venture into entrepreneurship project since men had already dominated them, this is shown by the mean score of 3.14 and SD of 0.995. On overall, majority of the respondents indicated that culture affect women participation in community-based entrepreneurship projects in Nyamira County to a great extent.

5.2.2 Education Level and Participation of Women in Community-based Entrepreneurship Projects in Nyamira County

The study also sought to establish the influence of education level on participation of women in community-based entrepreneurship projects in Nyamira County. The findings shows that majority of the respondents had attained some formal education. However, a few did not have any basic education before venturing in entrepreneurship projects, and this affected their participation in business as they did not understand how to run the business professionally. The respondents agreed that there exist education gaps, which affect women participation in entrepreneurship projects, this is indicated with a mean of 4.22 and SD of 0.816. They also agreed that low level of education by women in rural areas affects their participation in entrepreneurship projects as shown by a men of 4.21 and SD of 0.619; and that education level determines the nature of entrepreneurship projects the women ventures in, the mean was 4.15 and SD was 0.723. On overall majority of the respondents (50%) indicated that education level influence women participation in community-based entrepreneurship projects in Nyamira County to a very great extent.

5.2.3 Training and Participation of Women in Community-based Development Projects in Nyamira County

The study also sought to determine how training affects the participation of women in community-based development projects in Nyamira County. The study found out that majority of the respondents (86.5%) revealed that they had not received or attained any form of training on entrepreneurship or self-employment. However a few had received some form of training such as training on business aspects such as small business management, book-keeping in businesses, skills training, creative practices and application of technology in business. Majority of the respondents (56.7%) also indicated that they rarely applied any new technology in their business. The respondents agreed that high level of training has a relationship with greater control of business and entrepreneurship projects (mean=4.25, SD=0.681); and that inadequate training affects women involvement in entrepreneurship projects (mean=4.18, SD=0.883). The respondent however disagreed that women have adequate business development and management skills to run

entrepreneurship projects as indicated with a mean of 2.07 and SD of 0.707. On overall, majority of the respondents reported that training influence participation of women in community-based entrepreneurship projects in Nyamira County to a great extent.

5.2.4 Access to Capital and Women's Participation in Community-Based Entrepreneurship Projects

The study sought to establish the influence of access to capital on women's participation in community-based entrepreneurship projects in Nyamira County. It was found out that majority of the businesses had capital of Ksh. 50,000 and below. This implies that majority of women-owned businesses have small capitals; and this could have a negative effect on the businesses revenues, growth and expansion. The study also found out that most businesses were operating their businesses from homes or from an Open Air market as majority did not own or have a business premises. It was also found out that most of the women in entrepreneurship in Nyamira County did not own fixed assets, such as Land, Motor vehicle or Premises, which are essential factors of production.

On the source of capital, most of the respondents (47.1%) got capital for starting their businesses from 'Chamas' while others got capital from their own savings or family members. Very few got capital for starting their businesses from a bank or Sacco. Out of those who sought a loan from a bank, majority (95%) did not succeed in getting the loan. Some of the challenges they experienced included in accessing loans from banks are lack of collateral; 91.1% indicated that cumbersome procedures; small loan sizes; and challenges in writing a business plan. They were also unable to secure loans due to their nature of businesses; lack of income or due to low incomes from their businesses; and others dues to lack of active bank accounts. On overall, majority of the respondents (65.4%) indicated that access to capital influences participation of women in community-based entrepreneurship projects to a very great extent.

5.3 Discussion

5.3.1 Culture and Participation of Women in Community-based Entrepreneurship Projects in Nyamira County

One of the key findings is that cultural beliefs and practices hindered women from participating in community-based entrepreneurship projects. Some cultural beliefs viewed women as people who should not participate in certain economic activities. In some instances male partners barred women from participating in business or any entrepreneurship project. Women are also stereotyped, either as weak or not tough, and this affects women participation in entrepreneurship projects. These findings are in agreement with those of Cohen (2006) who revealed that socio-cultural factors such as patriarchy continue to heavily influence women's participation in community-based entrepreneurship projects.

Culture has also limited the women's roles to family obligations only, while men have dominated in economic activities. These cultural practices of limiting women's roles to household chores only have also affected their participation in community-based entrepreneurship projects. These findings corroborate with those of Oino et al. (2014) who revealed that women experience various cultural constraints, which inhibit them from fully realizing their potentials for development. The cultural norms and practices have partly contributed to subordination and women's low economic profile in society where men are perceived as the controllers of economic assets and decision makers. The reproductive role of women in the family and the community puts them in a disadvantaged position to engage in entrepreneurial activities.

5.2.2 Education Level and Participation of Women in Community-based Entrepreneurship Projects in Nyamira County

The study found out that the majority of women in Nyamira County had acquired a low level of education with some lacking basic education. The study found out that there exist education gaps which affect women's participation in entrepreneurship projects. This paints a picture of a situation of women even in other rural areas in the country. Lack of adequate education

affects women participation in business as they may not have the required knowledge to understand how to run the business professionally. According Elam (2008) formal education also serves as symbolic capital and is often recognized as a sign of legitimate competence. It may become a crucial determinant of whether or not an individual receives any kind of support with respect to setting up their own business. The findings agree with Onweagba (1990) who also argued that level of education has an influence on attitude towards participation in a business.

The findings further showed that majority of the women acknowledged that education level influence women participation in community-based entrepreneurship projects in Nyamira County to a great extent. It was also found out that education level determines the nature of entrepreneurship projects the women ventures in. These findings concurs with Bishaw (2013) who reveals that as rural women's level of education increases their involvement in economic activities and the possible advantages secured from their participation increase. Tigist (2011) also asserts that education enhances ones exposure and also increases one's understanding of innovations and influences the process of decision making which are important factors.

5.2.3 Training and Participation of Women in Community-based Development Projects in Nyamira County

The study found out that majority of the women entrepreneurs had not received any form of training on entrepreneurship or self-employment. Majority also rarely applied technology in their business; probably due to lack of knowledge or training on how technology can be applied. It was established that high level of training has a relationship with greater control of business and entrepreneurship projects; and that inadequate training affects women involvement in entrepreneurship projects. According to Simpson (2002), education and training have been recognized at policy academic and practitioner level as important indicators of small business success. Researchers such as Muir et al. (2001) and Barrett (1995) internationally have identified training and other business learning experiences as advantageous and essential to the success of a small business.

Women entrepreneurs in Nyamira County did not have adequate business development and management skills to run entrepreneurship projects. They however acknowledged that training influence participation of women in community-based entrepreneurship projects in Nyamira County to a great extent. These findings are in line with those of Ramamurthy and Krishnakumar (2008) who argued that training programmes can effectively address the wider needs for confidence building as well as business orientation among poor women entrepreneurs.

5.2.4 Access to Capital and Women's Participation in Community-Based Entrepreneurship Projects

The study found out that majority of the businesses operated on small amounts of capital; and this could have a negative effect on the businesses revenues, growth and expansion. According to a study by Maryam (2013) on capital access strategies and enterprise growth among selected women entrepreneurs in Nigeria, there exists a positive correlation between capital access and business growth. The study also found out that most businesses were operating their businesses from homes or from an open Air market as majority did not own or have a business premises. It was also found out that most of the women in entrepreneurship in Nyamira County did not own fixed assets, such as land, motor vehicle or premises, which are essential factors of production. From these findings it can be deduced that women entrepreneurs in Nyamira County had capital limitations; where majority relied 'Chamas', their own savings or family members savings as their source of capital. These findings are in agreement with those of Maryam (2013) who also found out that women entrepreneurs source of capital is mainly from personal savings which is one of the reason for their business growth failure. On the other hand, Jideonwo (2016) also established that most women use their own savings to start and grow their businesses. These constraints give women extreme challenges in order to get their businesses off the ground.

The study also found out that women had challenges to access capital (loans) from banks due lack of collateral; cumbersome procedures; small loan sizes they were offered; and challenges in writing a business plan. They were also unable to secure loans due to their nature of businesses; lack of income or due to low incomes from their businesses. These findings are in agreement with those of Leonard (2013) who argues that women's lack of assets due to gender discrimination in ownership of property and inheritance practices limit their access and control over resources; hence lack of access to capitals (due to lack of collateral) which gravely impact negatively on women entrepreneurs. These sentiments are also echoed by Jideonwo (2016), who found out that women are restrained from accessing or owning property, which is critical for obtaining financing. These kinds of gender stereotyping and practices cause many formal lending institutions to perceive women as high-risk borrowers and they therefore have difficulties in to access capital which hamper their participation in entrepreneurship projects.

5.4 Conclusions

The study concludes that culture affect women participation in community-based entrepreneurship projects in Nyamira County to a great extent. There exist some socio-cultural practices and norms that disempowered women economically. Some cultural norms and practices inhibit women from owning or controlling economic assets such as land which is a factor of production, therefore limiting their participation engaging in entrepreneurship projects. Stereotyping of women by the society, for example as weak or not tough enough to venture in certain business ventures limit women participation in entrepreneurship projects.

The study concludes that the level of education affects women participation in entrepreneurship projects in Nyamira County. Many women had low level of education which implies that they lacked knowledge and skills that is essential in enhancing their participation in entrepreneurship projects. Low level of education hindered them from running their business professionally and carrying business tasks efficiently. Education

also plays a great role in influencing women attitude towards participation in entrepreneurship project.

The study concludes that training influences participation of women in community-based entrepreneurship projects in Nyamira County to a great extent. High level of training has a relationship with greater control of business and entrepreneurship projects. Majority of the women entrepreneurs in Nyamira County had not received or attained any form of training on entrepreneurship which is essential for them to run an enterprise smoothly. The women did not have adequate business development and management skills to run entrepreneurship projects and this inadequate training affects women involvement in entrepreneurship projects. Some women groups are however offering the much needed training such as vocational training and financial literacy training to provide women with necessary knowledge and skills help them not only venture in entrepreneurship projects but also run their enterprises smoothly.

The study also concludes that access to capital influence participation of women in community-based entrepreneurship projects. The study established that majority of women-owned businesses in Nyamira County had small capitals. Most of the women entrepreneurs relied on Chamas as their source of capital for their business and they faced challenges in accessing loans in financial institutions such as banks. Some of the challenges they experienced include: cumbersome procedures in loan applications, lack of collateral and high interest rates. The challenges in access to capital by women hindered their participation in entrepreneurship projects.

5.5 Recommendations

The study recommends that the government should provide adequate funding to women entrepreneurs to support their businesses. The study shows women faced challenges in accessing capital to run their businesses. In this regard, the government should provide startup capital where women entrepreneurs can access capital at low interest rates in order for them to effectively engage in entrepreneurship projects.

Training is also essential for women participation in entrepreneurship projects. In this regard, the study recommends the government as well as private sector players should offer vocational training which would impact knowledge and technical skills for them to effectively venture in entrepreneurship projects. There is therefore need for the government (National and County government) to provide resources to support such training programmes with an aim of empowering the women so that they can engage in entrepreneurship.

There is also need to put more emphasis on girl child education since there exist education gaps among women in rural areas, which affect women participation in entrepreneurship projects. Education level has been found to determine the nature of business one ventures in. In this regard, increased level of education among women would motivate them to participate more in entrepreneurship projects.

The National and County governments should be at the forefront of encouraging cultural shifts so that women are encouraged and empowered to venture into business operations instead of limiting themselves to the household activities and chores. Towards this end, the relevant National/County Government departments in charge of culture and entrepreneurship development should develop policies that deliberate support women enterprises.

REFERENCES

- Ahmed, S., Chowdhury, M., & Bhuiya, A. (2001). Microcredit and Emotional Well-being: Experience of Poor Rural Women from Matlab, Bangladesh. *World Development*, 29 (11), 57-66.
- Ambepitiya, K. R. (2016). The Role of Women Entrepreneurs in Establishing Sustainable Development in Developing Nations. *World Review of Business Research*, 6 (1), 161 – 178.
- Angba, A., Adesope, O. & Aboh, C. (2009). Effect of socioeconomic characteristics of rural youths on their attitude towards participation in community development projects. *International NGO Journal*, 4 (8), pp. 348-351.
- Athane, (2011). *Enterpreneurship in Kenya*. Nairobi.
- Boserup, E., Tan, S. F. & Toulmin, C. (1989). *Woman's Role in Economic Development* . London: EARTHSCAN UK.
- Buley J. (2000) Reliability, Validity and Correlation retrieved from <http://com.pp.asu.edu> on 16/02/2018
- Cohen, M. F. (2006, November). The Condition of Women in Developing and Developed Countries. *The Independent Review* , 261-274.
- Coughlin, J. H. & Thomas, A. R. (2002). *The Rise of Women Entrepreneurs: People, Processes, and Global Trends*. London: Quorum Books.
- Country Government of Nyamira, (2016). County of Possibilities *Weekly Bulletin No.008/2016, 7th October 2016*
- Country Government of Nyamira, (2018). *County Demographics*. The County Government of Nyamira. Nyamira: County Government of Nyamira.

- Cuervo, Á., Ribeiro, D. & Roig, S. (2007). *Entrepreneurship: Concepts, Theory and Perspective*. Berlin: Springer.
- Guiso, Luigi, Sapienza P., and Zingales L. (2006). “Does Culture Affect Economic Outcomes?”, *Journal of Economic Perspectives* 20: 23-48.
- Elam, A. B. (2008). *Gender and Entrepreneurship*. Cheltenham: Edward Edgar Publishing Limited.
- Fabayo, J. (2009). Small and Medium Enterprises development strategy: A critical Option for sustainable Long –Term Economic Development in Nigeria. *First Annual International Conference on: Effective Management of Small and Medium scale Enterprises for sustainable Economic Development* (pp. 25-27). Abuja: SME Africa.
- Filion, L., & Dolabela, F. (2007). The Making of a Revolution in Brazil: The Introduction of Entrepreneurial Pedagogy in the Early Stages of Education”. *Handbook of Research in Entrepreneurial Education*, 2, 13-39.
- Ghorayshi, P. & Belanger, C. (1996). *Women, Work and Gender Relations in Developing Countries - A Global Perspective*. London: Greenwood Press.
- Graca, M.T. (2017). *Survey To Explore Growth Barriers Faced By Female Entrepreneurs In East Africa*. Graca Machel Trust Fund. Johannesburg: Graca Machel Trust Fund.
- Gupta, M. L., & Gupta, N. (2006), “Economic Empowerment of Women through SHGs”, *Kurukshetra*, Vol. 54 (4), 23-26.
- Haralembos, M. & Holborn, M. (2004). *Sociology Themes and Perspectives* (6th ed.). London: Collins Publishers.

- Hasanov, Z., A. Muysinaliyev and Aktamov, S. (2014). How is social capital associated with Innovation performance? Evidence from China chemical industry. *International Journal of Social Science Research*, 2(2), 1-19.
- IFC, (2012). *Ready for Growth: Solutions to Increase Access to Finance for Women-Owned Businesses in the Middle East and North Africa* . International Finance Corporation. Washington DC: International Finance Corporation.
- ILO, (2008). *Women Entrepreneurs in Kenya; Factors affecting Women Entrepreneurs in Micro and Small Enterprises in Kenya*. International Labour Organization. Geneva: ILO.
- James, V. U. (2018). *Capacity Building for Sustainable Development*. Oxfordshire: CAB International.
- Jideonwo, D. (2016). *Getting women off financial sidelines: Initiatives for gender equality in Africa*. Retrieved October 04, 2018, from African Development Bank Group: <https://www.afdb.org/en/blogs/investing-in-gender-equality-for-africa%E2%80%99s-transformation/post/getting-women-off-financial-sidelines-initiatives-for-gender-equality-in-africa-15546/>
- Kandiyoti, D. (1988). Bargaining with Patriarchy. *JSTOR* , 274-290.
- Laboso, E. (2014). *Factors Influencing Women Participation in Community Based Development Projects: A Case Study of Bureti Sub-County, Kericho County*. Unpublished Research Project, University of Nairobi
- Lomnitz, L. (1977) *Networks of Marginality. Life in a Mexican Shantytown*. New York: Academic Press.
- Mbogori, A. K. (2014). *Factors Influencing the Level Of Women Participation, in Community Development Projects in Narok South District, Kenya*. Unpublished Research Project Report, University of Nairobi.

- Moser, Caroline (1993). *Gender Planning and Development. Theory, Practice and Training*. New York: Routledge. p. 3.
- Mugisha, X., Mhozya, X. & Mwenda, T. (1991). Higher education and employment in Botswana: A tracer study. *South African Journal of Higher Education*, 5, 15-24.
- O'Neil, T., Domingo, P. and Valters, C. (2014). *Progress on women's empowerment: From technical fixes to political action*. Working Paper. Development Progress. developmentprogress.org
- Pearson, R. & Jackson, C. (1998). *Feminist Visions of Development: Gender Analysis and Policy*. London: Routledge - MPG Books Ltd, Bodmin.
- Reeves, H. (2000) *Gender and Development: Concepts and Definitions*. Brighton. P.8 ISBN 1-85864-381-3
- Stromquist, Nelly (1993a) *Education for the Empowerment of Women: Two Latin American Experiences*. In Vincent D'Oyley and Adrian Blunt (eds.), *Development and Innovation in Third World Education*. Vancouver: Pacific Education Press.
- Society for International Development, (2010). *Kenya's Vision 2030: An Audit From An Income And Gender Inequalities Perspective*. Nairobi, Kenya.
- Tovey, H. & Share, P. (2000). *A Sociology of Ireland*. Dublin: Gill MacMillan Press.
- UN, (2009). *Banking on African women* . Retrieved October 09, 2018, from The United Nations: <https://www.un.org/africarenewal/magazine/january-2009/banking-african-women>
- UNESCO (n.d.) *UNESCO's Gender Mainstreaming Implementation Framework* retrieved from portal.unesco.org on 13/08/2019
- UNICEF, (2005). *Millenium Development Goals*. Retrieved September 3, 2018, from UNICEF: <https://www.unicef.org/mdg/gender.html>

- USAID (2019). Gender Equality and Women's Empowerment in Kenya. Retrieved from:
<https://www.usaid.gov/kenya>
- Uteng, T. P. (2011). *Gender and mobility in the developing world. World development report gender equality and development background paper*. Washington, DC: World Bank.
- Walstad, W. B. & Kourilsky, M. L. (1998). Entrepreneurial Attitudes and Knowledge of Black Youth. *Entrepreneurship Theory and Practice*, 23 (2).
- Wambua, P. M. (2013). *Factors influencing women participation in the decision making process in community projects: a case of Kitui central district, Kitui County*. Unpublished Research Project Report, University of Nairobi.
- World, B. (2012). *World Development Report 2012 - Gender Equality and Development*. World Bank. Washington: World Bank.
- World-Bank, (1994). *Enhancing Women's Participation in Economic Development*. The World Bank. Washington DC: World Bank.
- World-Economic-Forum, (2014). *The Global Gender Gap Report*. World Economic Forum. Geneva: WEF.

APPENDICES

APPENDIX 1: QUESTIONNAIRE FOR GROUP MEMBERS

This questionnaire is intended to collect information on factors influencing women's participation in community based entrepreneurship projects. Research Assistants to ask questions and fill in the blank spaces provided or tick where necessary. All responses will be treated with strict confidence. Thank you.

Section A: Background Information

1. What is your age bracket? Please tick

- | | | | |
|------------------|--------------------------|-----------------|--------------------------|
| a). 20-24 years | <input type="checkbox"/> | b). 25-29 years | <input type="checkbox"/> |
| c). 30-34 years | <input type="checkbox"/> | d). 35-39 years | <input type="checkbox"/> |
| e). 40 and above | <input type="checkbox"/> | | |

2. What is your marital status? (Please tick below)

- Married Single Widowed Divorced

3. How many children do you have? (Please tick below)

- Less than 3 Between 4-5 More than 5

4. How long have you been in this business? (Please tick)

- | | | | |
|---------------------|--------------------------|---------------------|--------------------------|
| a) Less than 1 year | <input type="checkbox"/> | b). 1-3 years | <input type="checkbox"/> |
| c). 4-7 years | <input type="checkbox"/> | d). 8 years or more | <input type="checkbox"/> |

5. What type of business do you do?

.....
.....
.....

6. What were you doing immediately before you started this business? (Please tick).

- | | |
|---------------|--------------------------|
| a) Student | <input type="checkbox"/> |
| b) Employed | <input type="checkbox"/> |
| c) Unemployed | <input type="checkbox"/> |

- d) Housewife
- e) In another business
(specify).....
- Other (specify).....
.....

7. What were the reasons for starting this business?

- a). Unemployment
- b). To provide for the family
- c). Make money and gain control of life
- d). Economic Independence

Section B: Culture and Participation of Women in Community-based Entrepreneurship Projects

8. Do you face any resistance from the family or community while operating this business?

Yes No

9. Women who tend to be found trading in certain areas of business are often labelled as “feminized”? (Please tick)

- a) Strongly Disagree
- b) Disagree
- c) Neither agree nor disagree
- d) Agree
- e) Strongly Agree

10. To what extent do you agree with the following statements on culture and women in community-based entrepreneurship projects in Nyamira County?

Use a scale of 1q to 5q where 1q is strongly disagree, 2q is disagree, 3q is Neutral, 4q is agree and 5q is Strongly agree

Statements	1	2	3	4	5
Women's family obligation limits them from participating in entrepreneurship projects.					
Male partners prevent/bars women from participating in business or any entrepreneurship project.					
Women are not able to venture into entrepreneurship project since men have already dominated them.					
Stereotyping of women (eg. as weak or not tough) affects women participation in entrepreneurship projects.					

11. On overall, to what extent does culture affect women participation in community-based entrepreneurship projects in Nyamira County?
- Very great extent Great extent Moderate extent
- Small extent Not at all

Section C: Education Level and Participation of Women in Community-Based Entrepreneurship Projects

12. What is your highest level of education? (Please tick one)
- a) Degree holder
- b) A-Level Diploma
- c) O- Level
- d) Primary School Level
- e) None
13. Did you have any form of education before venturing in an entrepreneurship project?
- Yes No
- If No, how did it affect your participation in business or entrepreneurship project?

14. To what extent do you agree with the following statements on education and participation of women in community-based entrepreneurship projects in Nyamira County? Use a scale of 1 to 5 where 1 is strongly disagree, 2 is disagree, 3 is Neutral, 4 is agree and 5 is Strongly agree

Statements	1	2	3	4	5
Education level determines the nature of entrepreneurship projects one ventures in.					
There exist education gaps which affect women participation in entrepreneurship projects.					
Low level of education by many women in rural areas affects their participation in entrepreneurship projects.					

15. To what extent does education level influence women participation in community-based entrepreneurship projects in Nyamira County?

Very great extent [] Great extent [] Moderate extent []
 Small extent [] Not at all []

Section D: Training and Participation of Women in Community-Based Development Projects

16. Do you have any training on entrepreneurship and self-employment?
 Yes [] No []

If yes, what kind of training have you received?

.....

17. To what extent do you agree with the following statements on training and participation of women in community-based entrepreneurship projects in Nyamira County? Use a scale of 1q to 5q where 1q is strongly disagree, 2q is disagree 3q is Neutral, 4q is agree and 5q is Strongly agree

Statements	1	2	3	4	5
Women have adequate business development and management skills to run entrepreneurship projects.					
Inadequate training affects women involvement in entrepreneurship projects.					
High level of training has a relationship with greater control of business and entrepreneurship projects.					

18. To what extent does training influence participation of women in community-based entrepreneurship projects in in Nyamira County?

Very great extent [] Great extent [] Moderate extent []

Small extent [] Not at all []

Section E: Access to Capital and women’s Participation in Community-Based Entrepreneurship Projects

19. What is your capital bracket? (Please tick Below)

a). Below Ksh.10, 000 []

b). Ksh10, 001-20, 000 []

c). Ksh20, 001-50,000 []

d). Ksh. 50, 001-100,000 []

e). Ksh. 100, 001 and above []

20. From where do you operate this business? (Please tick)

a) Business premises owned by me/member []

b) Rented business premises []

c) Home []

d) Open Air market []

Other (specify).....

21. How did you get capital to start your business?

- a) My Own savings []
- b) Friends []
- c) Family members []
- d) 'Chama' []
- e) Bank/Sacco []
- f) NGO []
- g) Women Fund []

Other (specify)

.....

22. What are the fixed assets that your businesses have? (Please tick)

- a) Land []
- b) Motor vehicle []
- c) Premises []
- d) None of the above []

23. Have you ever tried to get loan from the bank?

Yes [] No []

b. If yes, did you succeed?

Yes [] No []

c. If no, what was the problem? (Please tick)

- a) Cumbersome procedures []
- b) High interest rates []
- c) Small loan sizes offered []
- d) Lack of collateral []
- e) Inability to write a business plan []

Other (specify).....

24. To what extent does access to capital influence participation of women in community-based entrepreneurship projects in in Nyamira County?

Very great extent [] Great extent [] Moderate extent []
Small extent [] Not at all []

25. What measures do you think should be put in place by women entrepreneurs, government and NGOs to ensure that women participate and do well in business?

.....
.....
.....

Thank you for your Participation

APPENDIX II: INTERVIEW SCHEDULE FOR WOMEN GROUP OFFICIALS

1. Indicate your position in the group.....
2. What is the key purpose/ goals of the group?
3. Does culture affect women in participating in community-based entrepreneurship projects in Nyamira County? If yes explain how?
4. How would you describe the level of education of women members in your group?
5. Does the education level affect women participation in community-based entrepreneurship projects in Nyamira County? If yes explain how?
6. Do women members in your group have adequate training to help them run a business or an enterprise?
7. Does the level of training affect the participation of women in community-based entrepreneurship projects in Nyamira County? Explain your answer.
8. Do women members in your group have access to capital to enable them start a business? If yes, where do they access their capital from? Explain.
9. What challenges do women experience when seeking capital to start a business?
10. How does access to capital affect women's participation in community-based entrepreneurship projects in Nyamira County? Explain
11. What measures or strategies can be employed to enhance women participation and do well in business or entrepreneurship projects?