

**SOCIAL–CULTURAL ATTRIBUTES INFLUENCING THE
PERFORMANCE OF WOMEN FUNDED BUSINESS:
A CASE OF SABOTI SUB-COUNTY, KENYA**

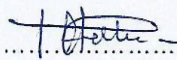
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**A Research Project Report Submitted in Partial Fulfilment of the Requirements for the
Degree of Master of Arts in Project Planning and Management, University of Nairobi**

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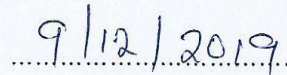
DECLARATION

I declare that this Research Project Report is my original work and has not been presented to any other university.

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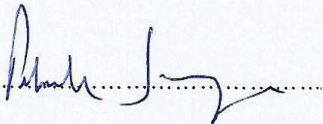
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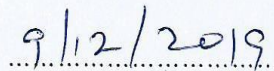
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Date

ACKNOWLEDGEMENT

This project was successful due to the support of many individuals, to whom I owe gratitude.

First , I would like to thank my supervisor, Dr. Patrick Simiyu Cheben for tireless guidance during my project writing besides the lecturers who taught me various units during coursework and enabling me to identify a study area. Secondly, I thank my fellow students of University of Nairobi for invaluable criticism, inspiration and moral support which led to the successful completion of this work. Thirdly, I thank my colleagues in the place of work for emotional and spiritual support.

Fourthly , I wish to thank my children for their moral support and motivation during the involving period of writing this project. Last but not least, I register thanks to the respondents of this study for their cooperation.

DEDICATION

This Research Project Report is dedicated to my loving son Kevin Holi, my daughters Vivian Naliaka and Michelle Wamyova for their encouragement.

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LIST OF ABBREVIATIONS AND ACRONYMS

GDP	Gross Domestic Products
GOK	Government of Kenya
ILO	International Labor Organization
KWF	Kenya Women Finance
MSEs	Medium and Small Enterprises
WEF	Women Enterprise Fund
WFB	Women Funded Businesses
SPSS	Statistical Package for Social Science

ABSTRACT

Globally. Women's involvement in Businesses is applauded as a necessary precursor to economic growth of nations. Women in developed countries have access to capital and the acceptance of women as business owners has improved. However, women in developing countries do face obstacles such as lack of access to finance. The purpose of this study is to investigate social-cultural attributes influencing performance of women funded businesses in Saboti Sub- County. This study was guided by the following research objectives: To determine the influence of personal characteristics on the performance of the Women funded businesses in Saboti Sub-county, to establish how women experience in business influence the performance of women funded businesses, to determine how family characteristics on the performance influence the Women funded businesses and to establish the extent to which domestic roles influence the performance of the Women funded businesses. The study was underpinned to Resources Dependency theory which advocates for extending their resources for investment. This study used a descriptive design with a target population of 1262 registered women groups since 2014 in Saboti Sub-county, out of which a sample was selected for the study through stratified and simple random sampling procedure. Data was collected using questionnaires administered to sample of women Businesses. Interviews were conducted to officers from the department of Gender and Social Development in the same sub-county. Quantitative data was analyzed using descriptive statistics techniques with the aid of SPSS. The main finding of the study indicate that, experience and training influence women performance in business as demonstrated by 93.8% response to the research questions on the variable. It was recommended that the Department of Gender and Social Development in collaboration with civil rights groups should sensitize, educate and train the society to avoid stigma, discrimination, and outdated practices that hinder women from enhancing performance of WFB.

CHAPTER ONE

INTRODUCTION

Background of the study

The role of entrepreneurship and small business in projects in socio-economic development has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship in projects indeed contributes to economic development. However, the significant numbers of businesses projects are owned by men (International Labour Organization (ILO), 2009). In the past it was not common to see women-owned businesses worldwide especially in developing countries. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's little was known about women businesses both in practice and research, which made its focus entirely on men. Scientific discourse about women's entrepreneurship and women owned and run organizations is just the development of 1980s (ILO, 2009).

Women entrepreneurship in project plays an important role in the economic development of a Country. Ochola and Okelo (2013) found that women entrepreneurs enhance livelihoods within the family and leads to wealth creation at the national level. Women's involvement in entrepreneurship is applauded as a necessary precursor to economic growth of nations (Richardson, Howarth & Finnegan, 2004). However, women-owned businesses account for only 25 to 33 per cent of all global businesses (Kiraka, Kobia & Katwalo, 2013).

Finance is very critical in starting and running businesses. Studies carried out on this area have shown that there is a relationship between access to credit and enterprise sector choice for

women entrepreneurs (Roslan & mohd, 2009; Salman, 2009; Allen et al., 2008; Brana, 2008; Lans et al., 2008; Tata & Prasad, 2008; Shane, 2003). Finance is one of the key ingredients enabling businesses to start, expand and remain viable. Women entrepreneurs who have access to financing and who are not afflicted by the discriminatory practices leveled against women entrepreneurs seeking funds to start enterprises are likely to venture in the male dominated sector, (Robb & Coleman, 2009). Coleman (2007) and Peter (2001) established that there is a definite link between ones access to financial capital and success of any business. Financial capital is one of the ingredients enabling businesses to start, expand, and remain viable and to become sustainable (Robb & Coleman, 2009).

Globally, MSEs are believed to play a pivotal role in promoting grassroots economic growth and equitable sustainable development (Simiyu, Namusonge & Sakwa, 2016). As MSEs have become essential in the economic matrixes of the nations, increased deliberate government policies and legislation have been witnessed globally, in the government quest to nurture MSEs. It is also estimated that MSEs constitute over 90 percent of total enterprises in most economies with a high rate of employment growth. They are also a vehicle for increased industrial production and exports. The Asian Tigers such as India, Indonesia, China, Malaysia, Japan, and South Korea also have thriving MSEs sectors contributing between 70-90 percent in employment and an estimated 40 percent contribution to their respective GDPs (Akanji, 2006).

A positive relationship has been documented between MSEs development and economic growth in developed countries. In USA and France, studies have shown that there is a positive relationship between credit and opportunity choice for women entrepreneurs. Further credit was found to have a positive effect on opportunity for women enterprise choice in USA (Nelima, Namusonge & Sakwa, 2016). Credit or loan is very necessary for start of new enterprises. Banks

are inclined toward low-risk ventures (Wanambisi & Bwisa, 2013). A relationship exist between credit and enterprise choice for women entrepreneurs. Credit provides the needed opportunity for entrepreneurs to start businesses (Njeru, 2012).

According to Carter et al., (2001) women business owners contribute £50-70 billion in gross value added to the UK economy each year. This figure does not include the contribution of women business owners in large businesses, women's unpaid contributions, such as caring or the contributions made in businesses where the owner is male but which is a partnership.

In Africa most women owned enterprises especially MSEs are confronted with the challenges of nurturing their businesses and promoting the tradition of innovation and entrepreneurship. OECD & Wube (2010) they observed that this could be associated with the existing business environment which is faced with forces of complex socio-cultural, economic and technological factors creating complex challenges for the owners of small businesses in Africa (Felicia, 2013). This has led women to make tradeoffs between tradition and the kind of business activities to undertake. For instance, most of women in Tanzania tend to undertake business activities that are in harmony with their traditional roles which happen to be least profitable (Tundui, 2012). In addition, Felicia (2013) specified that, social and cultural values and beliefs regarding entrepreneurship have an important influence on motivational antecedents of entrepreneurial intention and business performance.

Many factors have been blamed for the under-representation of women project business owners among them being socialization and lack of motivation when considering entrepreneurship as a career choice. Women entrepreneurs in projects in developed countries enjoy many advantages over those in developing countries. They have access to greater support from women mentors

and role models and easier access to formal training in the principles of business planning and organization (Tesfayohannes, 2012). Similarly, Tyson and Petrin (1994) emphasize that women in developed countries have access to capital and the acceptance of women as business owners has improved, whereas women in developing countries do face obstacles such as lack of access to education and finance.

Women entrepreneurs in projects are among the fastest growing groups of business owners in Kenya today. The number of women starting and owning businesses has increased drastically over the last few decades, furthermore the types of businesses women tend to own are changing (Kyalo, Gichira, Waititu & Ragui, 2013). Women owned enterprises are making a significant contribution to the Kenyan economy, accounting for 20% of Kenya's GDP. Of the 462,000 jobs created annually since 2000 in Kenya, 445,000 jobs have emanated from the informal sector, where 85% of women's businesses are found. In recognizing the importance of women entrepreneurs in creating a vibrant and dynamic economy for the nation, the Kenya Government has been actively promoting women entrepreneurship towards realizing Kenya's Vision 2030.

In Kenya, women owned businesses account for over 48% of all small businesses (ILO, 2008). Stevenson and St-Onge (2005) asserts that there are three profiles of women entrepreneurs operating small businesses in Kenya namely; Jua Kali microenterprises, very small micro enterprises and Small and Medium enterprises. These are differentiated by their demographic profiles, extent of previous business experience, needs, access to resources and growth orientation. The bulk of women entrepreneurs in Kenya operate enterprises associated with traditional women's roles such as, hairstyling, restaurants, hotels, retail and wholesale outlets (ILO, 2008).

The World Bank (2010) survey indicated that the 52% of women entrepreneurs in urban areas in Kenya fail to access finance from financial and lending institutions. According to KWFT (2011), women enterprise access to credit in Kenya has been improved, but actual lending is not commensurate with the growth of women owned businesses. In Kenya 48% of business owners are women yet only 7% secure formal credit while 1% used land as formal collateral to secure finances (GOK, 2012). Faced with the prevailing market challenges, this study sought to establish social cultural factors that influence women business in Kenya with specific reference to Women business in Saboti Sub-county Trans Nzoia County.

1.2. Statement of the Problem

Women are becoming increasingly important in the socio-economic development as they account for a significant percent of the operators of Micro and Small businesses. Micro enterprise is particularly important to women because it provides opportunity for self-employment, economic development, income generation and poverty alleviation. Acknowledging that women had been marginalized in access to formal financing, the government of Kenya introduced the Women business Fund to provide an alternative, easily accessible and affordable finance. However, women in Kenya are faced with the challenges of not accessing women business funds and they appear to have less access to external sources of capital than men when securing finances. Despite the efforts made by the government, most women businesss are not accessing the funds as anticipated in this government endeavors. This has resulted to the declining performance and collapsing of women business. This study seeks to assess social-cultural attributes influencing performance of women businesses in Saboti Sub-County, Trans Nzoia County, Kenya.

1.3. Purpose of the Study

The study investigated social cultural attributes influence on the performance of women funded businesses in Saboti Sub County, Trans Nzoia County.

1.4. Research Objectives

The study was guided by the following objectives:

- i) To determine how personal characteristics influence performance of the Women funded businesses in Saboti Sub-county.
- ii) To establish how women experience influence performance of Women funded businesses in Saboti Sub-county.
- iii) To determine how family characteristics influence performance of the Women funded businesses in Saboti Sub-county.
- iv) To establish the extent to which domestic role influence performance of the Women funded businesses in Saboti Sub-county.

1.5 Research Questions

This study attempted to answer the following specific questions:

- i) How does personal characteristics influence performance of the Women funded businesses in Saboti Sub-county?
- ii) How does women experience in business influence performance of Women funded businesses in Saboti Sub-county?
- iii) How does family characteristics influence performance of the Women funded businesses in Saboti Sub-county?
- iv) To what extent does domestic roles influence performance of the Women funded businesses in Saboti Sub-county?

1.6. Significance of the Study

The findings of the study provide information that may guide women investors in decision initiating projects and the creation of surplus. Additionally the findings inform women entrepreneurs on how to deal with funding. The study creates insight among women entrepreneurs in projects on mechanism of risk management. The findings update both the National Government of Kenya and the County Government of Trans Nzoia the women participation in socio-economic development. The finding of the study fills the information gaps on socio-cultural attributes of women enterprises projects performance in Saboti Kenya.

1.7. Delimitations of the study

The study selected a sample of women business from Saboti Sub-county. Women not engaged in business did not participate in the study even if they may had information that could be useful in the study.

1.8. Limitations of the Study

The study encountered challenges on data collection due to respondents not willing to disclose information on the business status. The research established a rapport and ensured the respondents of confidentiality of data in order encourage them to freely provide accurate data.

1.9. Research assumptions

The assumptions for this study are as follows.

- i That women own businesses in Saboti Sub-County in Trans Nzoia County.
- ii That the respondents provide honest and truthful responses on the status of their businesses.
- iii That the respondents know social cultural attitudes that influence performance of their businesses.

1.10 Definition of key terms

Women funded businesses

Women funded business refers to businesses owned and managed by women entrepreneurs.

These enterprises are generally Small businesses or Micro and Small enterprises (MSE).

Women-Female persons, who are Kenyan Citizens of age of 18 years and above

Women business owners-are those women who think of a business, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

Personal characteristics of the Women business owners

This refers to personal traits of the women entrepreneurs: that influence their performance in businesses.

Experiences in business

These refer to knowledge and skills one develops after doing job or task for some time and it may include informal training on how to undertake a business.

Social cultural attributes

Social cultural attributes are beliefs and norms that the society holds towards women entrepreneurs and may include family chores, leadership position, occupation and level of education.(Simiyi, Namusonge & Sakwa, 2016).

Performance of women funded businesses

Performance of the business is the increase in a firm's profit, sales, number of employees and market share

1.11 Organization of the study

This study has five chapters. Chapter, one is about introduction which includes background, statement of the problem, the purpose of the study, objectives of the study and research questions. Significance of the study, limitations, delimitations and basic assumptions were covered here. Chapter, two is about literature review, theoretical framework and conceptual framework. Chapter three is about research methodology which included research design, target population, sample and sampling procedures, instruments, validity, reliability, data collection

procedures and data analysis techniques. Chapter four presents data analysis, interpretation and discussion. On the other hand, chapter five provides summary of the findings, conclusions, recommendations and suggestions for further research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter focuses on the literature related to women businesses funded by Women Enterprises Development Fund following research objectives. The sub-headings for this study include; personal characteristics of women entrepreneurs, women enterprises experiences, family characteristics of women entrepreneurs, cultural characteristics' and theoretical framework and conceptual framework.

2.2. Concept of women funded businesses and social cultural attributes

As part of Kenya efforts to empower its women economically, the Kenya government established the women enterprise fund targeting enterprising women organized in an existing registered groups or individual women with a business idea and supporting them financially. The sector plan for labour, youth and human resources development 2008-2012 produced by the ministry of labour stipulates that the women enterprise fund was established as an initiative to reduce poverty through economic empowerment of women by providing alternative financial services at very reasonable interest rates without the requirement of cumbersome collaterals and other bureaucratic process (ILO, 2009). This confirm that the women enterprise fund is an economic empowerment program initiated by the Kenya government targeting women from two hundred and twenty constituencies in Kenya as at the year 2007. The fund was set up via a legal notice according to the fund's strategic plan (WEF strategic plan 2009-2012), which states that, the Women Enterprise Fund (the Fund) was established through Legal Notice No. 147:

Government Financial Management (Women Enterprise Fund) Regulations, 2007 and began its operations in December 2007.

The fund materialized when the Kenya government allocated a total of one billion shillings from the exchequer to be disbursed to Kenyan women entrepreneurs organized in a group and individual business women. The establishment of the fund was an essential effort since it has the significance of not only providing finances but also creating employment opportunities for the women, enabling them to exploits factors of production such as land which would further enhance food security helping them overcome poverty by earning them a guaranteed regular income.

2.3. Personal characteristics and performance of WFB

In the context of this study the researcher perceive Personal characteristics of the women entrepreneurs as psychological and non-psychological traits that influence women entrepreneurs in accessing women enterprise Fund and performance their enterprises. Accessibility of Women Enterprise Fund among small and Micro Women Enterprise Owners in Studies on relationship between successful entrepreneurs and less successful ones has also found that SME owner/managers with more managerial, sector experience or prior SME experience as owner/manager tend to correlate with greater growth. Administrative problems have been cited as a major cause of failure for small businesses (Quinn and Zein, 2007).

According to Stevens (2007), many MSEs Owners or managers lack managerial training and experience. The typical owners or MSE managers of small businesses develop their own approach to management, through a process of trial and error. As a result, their management style is likely to be more intuitive than analytical, more concerned with day-to-day operations

than long-term issues, and more opportunistic than strategic in its concept. Although this attitude is the key strength at the start-up stage of the enterprise because it provides the creativity needed, it may present problems when complex decisions have to be made including acquisition of credit for expansion. A consequence of poor managerial ability is that SME owners are ill prepared to face changes in the business environment.

According to Verheul & Thurik, (2016) female entrepreneurs are more likely to have less experience with financial management and they spend less time networking which may deprive them of important information concerning acquisition of finance. Majority are likely to work in the service sector, which is characterized by relatively small initial investments requiring a small amount of financial capital. A global research carried out in several countries produced almost similar results on what hampers women to access finance. The finding of the study concurred with Crawford (2015) who suggested that the women MSEs owners lack managerial training and experience which may hamper application of WEF fund.

Mbai & Kimani (2016) concluded that that majority of the potential beneficiaries of WEF have low financial literacy. The study further showed majority of WFB were not able to prepare books of accounts and budget to repay loan. Ijaza, Mwang and Kibet (2016) found that majority of WEF had completed primary education; followed by secondary education, while only a small per cent had tertiary level of education. The study concluded that majority of women borrowers due to low level of education were unable to utilize borrowed money well.

Kipkorir K.A. & Otieno, M. (2016), observe that literacy level of women entrepreneurs affects identification of their business ideas, entrepreneurial opportunities, entrepreneurial skills and organization of enterprises which are very critical in the accessibility of WEF . However, the

study further showed that women in rural areas have low literacy which affects accessibility of WEF loans and control of their businesses.

Muthathai, P. & Sikalieh, D. (2017). factors influencing accessibility of women enterprise fund in Kenya. The survey design was used and the questionnaire was used to collect both qualitative and quantitative data. The finding of the study found that more educated individuals are more likely to become entrepreneurs and women are more likely to be entrepreneurs/wage earners when there is an increase in the level of literacy. This implies that educated female entrepreneurs are more likely employ diversification strategies in business financing context. The study further showed age of women entrepreneur did not correlated with WEF loan accessed and enterprises performance.

2.4. Women experience and performance of WFB

The study perceive women enterprise experience as first time entrepreneurs, length in business, number of businesses and number of loan applying. Mbai & Kimani (2016) found that majority of the past beneficiaries had not borrowed before as a group and have not been able to borrow again from the constituency women enterprise scheme. The study further discovered that prior negative experience with loan institutions and fear of unknown in business environment impacted on the choice of entrepreneurs to take loans from women enterprise fund in Kisii Town.

Simiyu, Namusonge & Sakwa (2016) concluded that prior negative experience with loan institutions and fear of unknown in business environment impacted on the choice of entrepreneurs to take loans from women enterprise fund. A study by Solley (2005) revealed that poor recordkeeping and a lack of basic business management experience and skills were major

contributors. Research has also identified inexperience in the field of business, particularly a lack of technical knowledge, plus inadequate managerial skills, lack of planning, and lack of market research. These results indicated that lack of financing, lack of management experience; corruption and poor infrastructure are negatively correlated to small business performance. Tata and Prasad (2008) in their study on factors affecting growth of small and medium enterprises found that lack of management experience is also a major cause of small business failure. The study indicates that owners tend to manage businesses themselves as a way of reducing operational costs. According to (Ram, 2009), MSEs Use the traditional ways of marketing and these no longer give rise to high levels of revenue and product recognition. This factor has also been identified by Burns (1996) in his survey in UK and Nigeria

2.5 Family characteristics and performance of WFB

Family factors in this study are perceived as the number of children a woman has given birth or support, socio-economic status the income and property a family own and type of family such as nuclear, single and extent family. The studies show the family factors may affect the ability of utilization of loan borrowed into economic activities and repayment rates (Ijaza, Mwangi and Kibet, 2016; Njeru et al, 1998).

Mbai and Kimani (2016) examined family Influence and Access to Women Enterprise Fund in Nakuru Kenya. The results of the study showed that family size (number of children) was not factor considered by WEF to award loan. The study further showed the family size may affect the utilization of WEF loan awarded to women enterprises. According to Njeru et al, (1998), they stressed that family size affect resources and time available for women to investing into the businesses. The studies imply that women entrepreneurs with large family: extended members or high birth rate are limited to move around looking for businesses opportunities.

Ospina (1998) found that most of husbands in rural areas in Kenya do not even appreciate their wives, in this case they are not involved their husbands development especially when they are investing in properties sometimes when men introduce them they count them altogether as children. Hence, they have no say in their plan and therefore they are taken for granted as a housekeeper and child bearer. In settings where men are portrayed and perceived as the main breadwinner, women's ability to offer family assets as collateral and their incentives to invest in productive activities are influenced by family dynamics that are likely to prioritize men's investments.

Mbai and Kimani (2016) examine the role of family influence on access to women enterprise funds by women groups in Nakuru town West Sub-County, Kenya. The study adopted a survey design and used both quantitative and qualitative approaches. The sample was selected using stratified and simple random. The results of the study showed that the family members have been a great source of business support and that some families have provided the group with business ideas that have helped it to grow in business. However, the study further showed that a weak positive significant relationship between family influence and access to women enterprise fund. The family size, that is, number children was insignificant to access loans from WEF.

According to Njeru (1998) most of the women received generous family support in the start-up stages of their businesses, but later on such support is limited, withdrawn, restricted or for fear of husbands losing supremacy over their wives. Other men are believed to have a very Poor social background has also been cited as barriers to women entrepreneurs, they have fear in mind that when this women advance financially they may end up leaving them and finding others partners. Mutuku (2006) observes that the situation is worse for disabled women entrepreneurs who have a low self-esteem and view their disability as inability.

2.6. Domestic roles and performance of WFB

Cultural factors included; norms, beliefs, customs, family issue, lack of social acceptability, roles assigned women and access to top leadership (Gemechis, 2007; Hisrich, 2005), while according to ILO (2009), added to social and cultural attitude towards youth entrepreneurship which are; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success. Muthathai and Sikalieh (2017) they found that many women in Africa face constraints related to access to land and property. Their studies implied that many communities, socio-economic factors such as customs, laws and lack of collateral prevent women from owning and/or inheriting land and other property yet ownership of these property are collateral required to access funding from commercial banks and other lending agencies hence women entrepreneurs are limited to group collateral to access loans. Similarly, AACC (2015) although women provide labour and manage development activities, they do not have control of the productive assets such as land and capital. They are, therefore, constrained by lack of authority to control and make decision on the utilization of assets. In many cases property (land) is registered in the name of males, either husband or the first born son. This tradition locks out women from access to credit facilities due to lack of collateral.

Simiyu, Namusonge and Sakwa (2016) investigated effects of government policy and regulation on growth of entrepreneurial women micro and Small enterprises in Trans Nzoia county Kenya. The study used mixed research design where both qualitative and quantitative approaches were used with the aim of determining the relationship between the effect of Government intervention on the growth of entrepreneurial women Micro and Small Enterprises. Results showed that Government policy and regulations had statistically insignificant negative relationship with growth of women owned Micro and

Small Enterprises in terms of change in number of employees, sales revenue and profit. The study further showed the Kenya government directive to allocated 30% government tenders both within the National government and 47 counties increased sales of women enterprise by 40 per cent. According to Muthathai and Sikalieh (2017), they concluded that government policy, regulations and directive regarding women employment at least 3per cent of the total vacancies in the public service and committees in the County as enshrined in the new constitution have increased women participation in employment and businesses formation and performance.

Chepkwony and Sang (2017) recommends that the Kenya Government in Conjunction with the County governments should create favorable cultural conditions and institutions that reduce the bureaucratic regulatory regime, accelerate provision of modern business infrastructure in the form incubation centers, roads, affordable and reliable power supply and facilitate modern technology adoption and innovation by MSEs to increase their competitiveness and therefore midwife their graduation in to medium and large scale enterprises.

Macharia and Ogutu (2014) investigated factors influencing implementation of women enterprise fund in Kenya, a case of Kajiado south constituency, Kajiado County. The major finding of the study showed that the major social cultural factors that women face while engaging in income generating activities and borrowing loans in kajiado south are patriarchal domination and discrimination. The women face discrimination in allocation of gender roles, access to education and access to factors of production. The study further showed that married woman entrepreneur is required to seek permission from her husband to engage in business or borrow a loan and the property she owns cannot be disposed without the knowledge of her husband. It also emerged that majority of married women in Kajiado south do not have free access and use of family assets for purpose of generating income.

Kipkorir and Otieno (2016) they observe that Cultural factors such as religion, education, women are not being allowed to own anything as men believe that whatever the woman has belongs to the man since he has paid dowry. Most women enterprise owners in the study area belong to the Christian religion and specifically to the catholic denomination who have always relied on handouts and hence they do not see the need to look for funds so as to expand their small businesses. The results were analyzed and found to influence loan uptake of female-owned enterprises.

The study looked at cultural factors that affect women entrepreneurs from uptake Women Enterprise Fund and Women Constituency. There are little documentations to show the effects of cultural factor on uptake of WEF and performance of women enterprise in Trans Nzoia County. The existing studies on effects of cultural factor on uptake of WEF and performance of women business were done outside Trans Nzoia context. There is no guarantee that the finding of those study can be applied to Trans Nzoia context hence need for current study.

2.7. Theoretical Framework

2.7.1. The Resource Based Theory

The Resource Based Theory mainly addresses the performance of a business enterprise. According to the theory, greater performance can exclusively be accredited to the exceptional resources and capabilities that are inherent in the firm. The theory claims that access to resources by the founders is an imperative forecaster of opportunity based entrepreneurship and fresh business growth (Alvarez & Busenitz, 2001). It gives emphasis to the significance of all the resources held by an enterprise (Aldrich, 1999). It implies that access to resources increases the individual's capability to identify and act upon revealed opportunities (Davidson & Honing, 2003). In this case, resources held by a firm form the building blocks to the functioning of an

enterprise and are the inputs into the production process (Hisrich, Peters & Shepherd, 2008). The study further argue that resources held by a firm could be made collective in diverse ways to produce a package of resources that provide the enterprise with capacity to realize higher performance leading to growth of the firm. Some of the tangible and intangible resources which could be combined to increase the competitiveness of a firm include financial capital, physical resources and a skilled human resource pool. This theory relates to the current study in addressing how Women Enterprises use own or other resources to extend their internal resource to improve retention performance. This theory therefore is crucial in explaining the influence of resources uptake in creation of a surplus

2.9 Conceptual Framework

Conceptual framework is a hypothesized model portraying the relationship between variables

Diagrammatically (Mugenda 2008). Conceptual framework assists in quickly seeing the proposed relationship and is put to test in order to establish the significance of the proposed relationship. The conceptual framework illustrates the influence of socio-cultural attributes on performance of women funded business.

Independent Variable (IV)

Dependent Variable (DV)

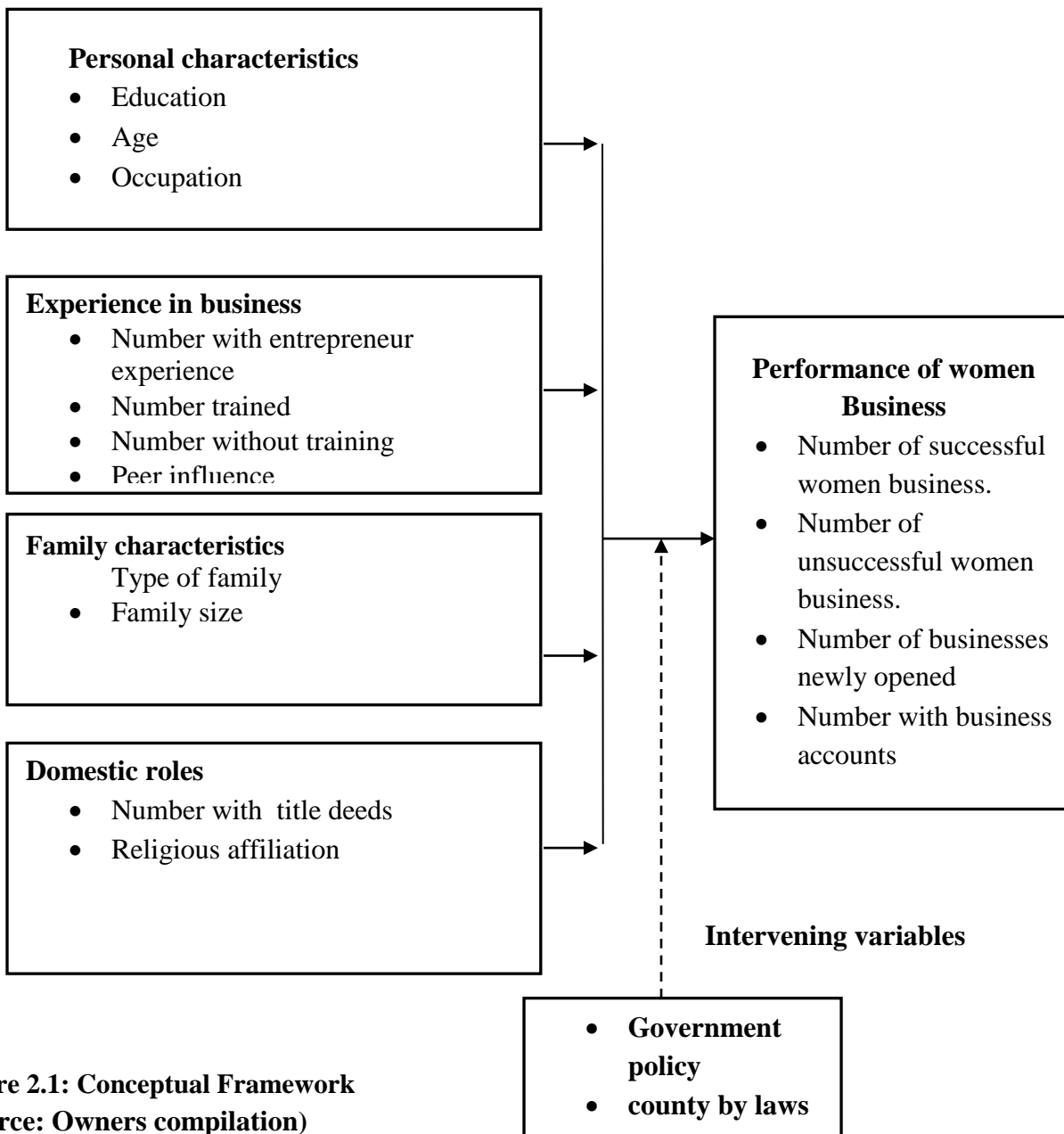


Figure 2.1: Conceptual Framework
(Source: Owners compilation)

2.10 Knowledge Gap

Although previous literature indicate that administrative factors majority hence performance of business (Quin & Zein 2007) personal characteristics have not been ciited as influence performance hence the need to investigate the influence of personal characteristics on women business performance.

Despite the fact that Mbad and Kiman (2016)held that family , the study focused on the family access to find but year's sales dealt the performance women business in relation to family characteristics. Previous studies by Chepkwony indicate that a family head by a man influences performance of business. However there is little mentioned on how women headed family influenced business performance.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

This chapter presents the research design to be adopted in this study, the target population, sample size and sampling technique. The chapter outlines research data collection instruments ,highlighting the validity and the reliability of the research instruments. Furthermore, it focuses on the data collection procedures as well as data analysis techniques. Lastly, it looks at the ethical issues in research.

3.2. Research Design

A descriptive survey research design was used in the study. A survey is a process of collecting data from existing population units with no particular control over factors that may affect the population characteristics of interest in the study (Mugenda & Mugenda, 2004). The aim is to determine the current status of that population with respect to one or more variables. A descriptive research determines and reports the way things are. The design is chosen because the study does not purpose to manipulate variables but to describe things as they are at the time of the study. Therefore, the research design is appropriate in establishing the social-cultural attributes that influence the performance of women Funded business in Saboti Sub-County.

3.3. Target Population

The study targets 1,262 women involved in businesses throughout Saboti sub-county and registered under sub-county Social Development Department.

Table 1: Target Population

Ward	Target population
Tuwan	300
Machewa	189
Kinyaro	223
Matisi	550
Total	1262

3.4. Sample Size and Sampling Procedures

Mugenda and Mugenda (2004) recommend that before determination of a sample, a sampling frame is required. The authors define a sampling frame as a list of units or elements from which sampling units are selected for observation in the study. The sampling frame shows a list of woman enterprise per ward in Sabot Sub-county that had benefited from Women Enterprise Fund at Trans Nzoia County (2017).

The sample size for this study was determined using (Mora & Kloet, 2010) formula for finite population as follows;

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

Where,

n = the sample size

N = the size of population

e= the error of 5 percentage points

$$n = \frac{1262}{(1 + 1262 \times 0.05^2)} = 304$$

In order to select the exact sample size from the identified target population, the researcher used stratified sampling technique to select women with business in Saboti constituency. The rationale behind the use of stratified sampling was that it considered respondents of different ages, level of experience, occupation, socio-economic status among other demographic characteristics. As a way of refining the sampling process and avoid bias in the selected sample, the researcher further used simple random sampling to ensure that each respondent had an equal chance of taking part in the study because the population is homogeneous. Purposive sampling was used to select officers from the department of Women Enterprise Fund

Table 2: Sample Size

Respondents	Sample Size
Chairpersons of women-based enterprises	304
Officers from the Department of Women Enterprise Funds	3
Total	307

Source: Women Enterprise Fund Office –TRANS NZOIA COUNTY

3.5. Data Collection Instrument

Data collection instrument refer the tools used to collect data from the research respondents (Kothari, 2004). Questionnaires and interview schedules were used to solicit data from the respondents which is the primary method of collecting data. This method is valuable in that the respondents are not limited to giving specific or fixed answers and the interviews would cover a wide range of issues, thus minimizing the possibility of 'missing out' on an important subject during the interview time (Langdrige, 2004).

3.6. Validity of the Research Instrument

Validity of a research instrument is the extent to which the questions provide a true measure of what they are designed to measure (Orodho, 2004). The purists would argue that there are many different types of validity in such studies but the key things that you need to consider are that the questions are clear and likely to produce accurate information, and that the full scope of the area that you intend to measure is covered by your tool (Celia, Taylor, Gibbs and Lewins, 2005). The researcher included both open and closed ended questions to capture all information from the respondent to ensure content validity is achieved. When a test has content validity, the items on the test represent the entire range of possible items the test should cover. To test validity, the researcher will go through the questionnaires with the supervisor and ensures validity is achieved.

3.7 Reliability of the Research Instrument

According to Mugenda (2008), reliability is a measure of the degree to which a research instrument yields consistent data or results after repeated trials. The test- retest technique was used to assess the reliability of data. Reliability refers to consistency of the measurement; in other words, consistency can relate here to the questionnaires being clear and well defined in order not to confuse the respondent and repeatability here means that if researchers have findings from a group they should be able to repeat the survey and get exactly the same results. Reliability in questionnaire studies relates to the ability of your tool to produce the same results if you tested it five times over. The researcher used test-retest technique to test reliability. Threats to reliability in questionnaires include the use of ambiguous questions, or being overly long.

Reliability is more likely to be ensured if the respondent devotes a consistent degree of concentration and interest throughout (Celia, Taylor, Gibbs and Lewins, 2005).

3.8. Data Collection Procedures

The researcher obtained a research permit from the National Council of Science, Technology and Innovation approval of the proposal by the University of Nairobi. Prior to the distribution of the questionnaires the researcher sought the requisite permission from the relevant authorities at the Trans Nzoia West District Gender and Social Development Office and Trans Nzoia West District Education Office. The questionnaires was administered to the respondents by the researcher, and with the help of two (2) research assistants. The questionnaires were filled by all the respondents and where the respondents was illiterate, the research assistants administered an interview schedule instead.

3.9 Data Analysis Technique

After data collection, the researcher conducted a number of operations that included coding, tabulations and drawing statistical inferences from the collected raw data. Data editing, organization, and summations were conducted to ensure that operations of the raw data in the SPSS version 22 software is conducted in an accurate manner.

After that, raw data collected using questionnaires was entered in SPSS software and thereafter analyzed where descriptive statistical findings that feature frequencies and percentages were presented in tables. Data collected using interview schedule was summarized and organized in themes and sub-themes in a technique called thematic analysis where themes, which referred to research objectives and sub-themes that referred to indicators were presented in tables

3.10. Operationalization of the variables

Table 3: Operationalization of the variables

Research objective	Variable	indicator	Data collection instrument	Measurement Scale	Data analysis
Personal characteristics	1.Literacy .level, 2.age, 3.experience	1.Academic qualification, 2.Born- to-date 3.Number of years in business	Questionnaire and interview schedule	Ordinal& Ratio nominal	Descriptive statistics
Experience in business	1.First time entrepreneurs, 2.Length in business, 3. number of businesses, 4.Type of business	1.times applying 2. duration 3. bus branches 4. industry	Questionnaire and interview schedule	Nominal Ordinal,ratio	Descriptive statistics
Family characteristics	Number children, family support	1.number of children 2. Family property, 3. Marital status	Questionnaire and interview schedule	Nominal,ratio Ordinal	Descriptive statistics
Domestic roles	Culture	Norm and belief, gender	Questionnaire and interview schedule	Nominal,ratio Ordinal	Descriptive statistics

3.11. Ethical Considerations

The study considered ethical principles of conducting a social science research. The researcher preserved the rights of respondents for them to feel comfortable and give correct information for the integrity of the study (Creswell, 2009). The respondents were required to give information without coercion to do so. The researcher observed confidentiality of information to be provided and assure participants that the information collected was used for the purpose of this study. To guard this confidentiality the participants were required to give their identity, their identity remained anonymous in order to uphold privacy. Therefore, they were asked to write any of their names on the questionnaire. Respondents freedom to give information was respected at all times and was given the freedom to pull out of the study if they so choose. The researcher obtained a research authorization permit from the relevant authority to carry out the study.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1. Introduction

This chapter highlights findings on response rate, demographic characteristics of respondents, descriptive findings related to each research objective, qualitative findings, and discussion of both qualitative and quantitative findings.

4.2. Questionnaire Response Rate

In chapter three, the sample size considered for this study was as show and their respective responses highlighted too.

Respondents	Sample Size	Responses	Response rate
Women funded business	304	304	100%
Officers from the Department of gender and social development	3	3	100%
Total	307	307	

4.3. Findings Related to Background Information of Respondents

This section presents results related to the biographical information of respondents that took part in responding to questionnaire

Table 4: Bio data of respondents

Demographic Characteristics	Frequency	Percent
Age Bracket		
20-30 years	49	16.1
31-40 years	205	67.4
41-50 years	35	11.5
Above 50 years	15	4.9
Total	304	100.0
Educational Level		
None	16	5.3
Primary	42	13.8
Secondary	192	63.2
College	28	9.2
University	26	8.6
Total	304	100.0
Occupation		
Businessperson	177	58.2
Employed	40	13.2
Dependent	77	25.3
Other	10	3.3
Total	304	100.0
Nature of your family		
Nuclear	51	16.8
Polygamous family	33	10.9
Extended family	119	39.1
Single parent family	91	29.9
other	10	3.3
Total	304	100.0
Size of Family		
Less than 3	59	19.4
4-6	91	29.9
7-9	58	19.1
Over 10	96	31.6
Total	304	100.0

In the findings presented in table 4, it is evident that 205 (67.4%) respondents belonged to the age bracket 31-40 years, while 49 (16.1%), 35 (11.5%), and 15 (4.9%) belonged to the age

brackets of 20-30 years, 41-50 years and above 50 years respectively. This implied that the majority of the women engaged in women funded business were aged between 31-40 years, a period when one is actively involved in wealth creation. Regarding level of education, 192 (63.2%) respondents stated that they only attained Secondary level of education. On the other hand, 42 (13.8%), 28 (9.2%), 26 (8.6%) and 16 (5.3%) respondents indicated that they had attained primary, college, university and none education levels respectively. From this finding, it is evident that 82.3% of the women engaged in women funded business had only attained utmost secondary level of education.

Regarding occupation, 177 (58.2%), 77 (25.3%), 40 (13.2%) and 10 (3.3%) respondents stated that they were businesspersons, dependants, employed and others respectively. This implied that close to one half of the women engaged in women funded business were businesspersons one quarter dependent on either their husbands or families for a living.

In another case, 119 (39.1%) respondents who formed the majority indicated that they were members of an extended family while 91 (29.9%), 51 (16.8%), 33 (10.9%), and 10 (3.3%) of the respondents stated that they belonged to a single parent family, nuclear family, extended family and other family formations respectively. This was an indication that the majority of women engaged in women funded business belong to extended and single-parent families whose experience their own related challenges.

In terms of family size, the majority of respondents, 96 (31.6%) stated that they had a family size of over 10, while 91 (29.9%), 59 (19.4%) and 58 (19.1%) indicated that they had a family size of 4-6, less than and 7-9 respectively. This indicated that women who belonged to extended

families had large family sizes followed by those from single parent families because they topped the list of those who were engaged in women funded businesses.

Table 5: Status of belonging to a formation, period of membership, frequency of acquiring funds and years of acquisition among respondents

Period engaged in running WFB		
Less than 1 yrs	90	29.6
1-3 yrs	105	34.5
3-5 yrs	84	27.6
Over 5 yrs	25	8.2
Total	304	100.0
Number of times benefitted from WFB		
Never	175	57.6
Once	79	26.0
Twice	50	16.4
Total	304	100.0
Membership of the group		
Below 10	49	16.1
10-20	207	68.1
20-30	38	12.5
Above 30	10	3.3
Total	304	100.0

In table 5, 105 (34.5%) indicated that they had been engaged in women funded business for a period of between 1-3 years. On the other hand, 90 (29.6%), 84 (27.6%) and 25 (8.2%) respondents observed that they had been engaged in women funded businesses for a period of less than one year, 3-5 year, and over 5 years respectively. This finding implies that over two third of the respondents had been engaged in women funded businesses for a period of less than 3 years.

Out of 304 respondents that took part in the study, 207 (68.1%), 49 (16.1%), 38 (12.5% and 10 (3.3%) stated that their groups had 10-20, below 10, 20-30, and above 30 members respectively.

This implied that the majority of women belonged to groups or formations that were between 10-20 members size. Regarding the number of times respondents had benefitted from WFB, 175 (57.6) respondents stated that they never benefitted from women-based enterprise funds. On the other hand, 79 (26.0%) and 50 (16.4%) stated that they had benefitted once and twice respectively from women-based enterprise funds.

Table 6: Beneficiaries of Enterprise Fund and respective years they secured the funds

Members that benefited from women enterprise funds		
None	192	63.1
1-3	102	33.6
4-6	10	3.3
Total	304	100.0
Year secured first Women enterprise fund loan		
None	192	63.1
2018	14	4.7
Earlier	98	32.2
Total	304	100.0
Year secured subsequent loan		
Only got once	92	30.3
2018 and earlier	20	6.6
Did not respond	192	63.1
Total	304	100.0
Ever been trained on management of Enterprise Fund		
Yes	80	26.3
No	224	73.1
Total	304	100

From the findings presented in table 6, 192 (63.1%) respondents stated that they did not benefit from Enterprise funds while 102 (33.6%) and 10 (3.3%) respondents observed that 1-3 and 4-6 members respectively in their group benefitted from enterprise funds. Regarding the exact time

they benefitted from Women Enterprise funds, 192 (63.1%) indicated that they did not benefit from any WBFP funds while 98 (32.2%) and 10 (3.3%) stated that they secured Women Enterprise funds earlier than 2018 and in 2018 respectively. Out of 304 respondents that took part in the study, 92 (30.3%) respondents observed that they only secured Women Enterprise funds once. While 20 (6.6%) stated that they secured subsequent women funds in 2018 and earlier. Regarding training, 80 (26.3%) and 80 (73.7%) of the respondents agreed and denied respectively having been trained by any institution regarding management of WFB. This implied that over three quarters of women belonging to various formations that seeks to benefit from women enterprise funds lack the knowledge on the management of WFB.

4.4. Findings Related to Research Questions

This section presents descriptive findings related to each research objective. Views from respondents relative to each indicator regarding every objective are presented in this section.

4.4.1. Personal characteristics of women and Performance of WFB

Table 7: Personal characteristics and performance of WFB

RA Statements	Strongly agree		Agree		Undecided		Disagree		Strongly disagree		RANK
	F	%	F	%	F	%	F	%	F	%	
The higher the level of education of a woman the higher the performance of WBFP	164	53.9	72	23.7	21	6.9	19	6.3	28	9.2	3
Mature women in terms of age usually perform better than young counterparts in enhancing WBFP	185	60.9	82	27.0	15	4.9	22	7.2	0	0.0	1
The occupation of a woman influences performance of WFB	174	57.2	72	23.7	15	4.9	43	14.1	0	0.0	2

In the findings presented in table 7, 164 respondents accounting for 53.9% and 72 (23.7%) strongly agreed and agreed respectively that women with higher levels of education perform better in WFB compared to illiterate women. Contrary that, 28 (9.2%) and 19 (6.3%) disagreed and strongly disagreed respectively that women with higher levels of education perform better in WFB compared to those who have not scaled high academic levels. Differently, 21 (6.9%) respondents gave neutral views regarding the level of education among women engaged in WBFP and performance of such enterprises.

In the same table 7, 185 (60.9%) and 82 (27.0%) of the respondents strongly agreed and agreed respectively that mature women in terms of age perform better than their young counterparts in enhancing WFB. This implied that young women possibly lacked experience and commitment to development of WFB and therefore the majority mismanaged them once initiated or given a chance. Relatively, 22 (7.2%) respondents disagreed that mature women in terms of age perform better than their young counterparts in enhancing WFB. Giving different views from others, 15 (4.9%) respondents were undecided on the fact that mature women in terms of age perform better than their young counterparts in enhancing WFB. Their failure to either agree or disagree might be contributed to lack of information regarding the relationship between maturity in terms of age and performance of WFB.

Out of 304 respondents that took part in the study, 174 (57.2%) and 72 (23.7%) strongly agreed and agreed respectively that the occupation of a woman largely influenced performance of WFB. Contrary to that, 43 (14.1%) disagreed that the occupation of a woman largely influenced performance of WFB. Giving different views, a group of 15 (4.9%) respondents were undecided on the statement that the occupation of a woman largely influenced performance of WFB. From

this finding, it implied that women in given occupations were advantaged in enhancing WFB compared to women in other occupations.

4.4.2. Women experience in business and performance of WFB

Table 8: Women experience in business and performance WFB

Statements	Very great extent		Great extent		Moderate extent		Low extent		No extent at all		RANKS
	F	%	F	%	F	%	F	%	F	%	
	Information acquired on loan products and other related services influence performance of WFB	185	60.9	82	27.0	15	4.9	22	7.2	0	
Training a woman on enterprise development and project management influence performance of WFB	210	69.1	75	24.7	19	6.3	0	0.0	0	0.0	1
Attitudes, perceptions and culture of fellow business mates influence performance of WFB	151	49.7	69	22.7	24	7.9	60	19.7	0	0.0	3
Number of times secured loans from WEF influence performance of WFB	12	3.9	10	3.3	32	10.5	84	27.6	166	54.6	4

In the findings presented in table 8, 185 (60.9%) of the respondents indicated that there was a very great extent to which information acquired on loan products and others related financial services influenced performance of Women Funded Businesses. Giving almost the same views, 82 (27.0%) of the respondents stated that there was a great extent to which information acquired on loan products and others related financial services influenced performance of WFB. Further, 15 (4.9%), and 22 (7.2%) respondents stated that there was a moderate and low extent respectively to which information acquired on loan products and others related financial services influenced performance of Women Funded Business. This finding implied that information acquired on loan products and related financial services largely influenced the ability of women to perform well in their respective business funded by Government.

Regarding training of women and their influence on WFB, 210 (69.1%) and 75 (24.7%) indicated that there was a very great extent and great extent respectively to which training

women influenced performance of WFB. Out of 304 respondents, 19 respondents who represented 6.3% stated that there was a moderate extent to which training women influenced performance of WFB. In this case, it implied that trained project management and business management performed better in managing Business funded by women-enterprise funds.

In the same table 8, 151 (49.7%) and 69 (22.7%) of the respondents stated that there was a very great extent and great respectively to which Attitudes, perceptions and culture of fellow business mates influenced performance of WFB. In another case, 60 (19.7%) and 24 (7.9%) of the respondents observed that there was a low and moderate extent respectively to which Attitudes, perceptions and culture of fellow business mates influenced performance of WFB. This meant that, information gathered, cultures adopted and perceptions adopted from fellow business or Enterprise regarding operations and management of business largely influenced performance of WFB.

In terms of the number of times a woman secured WFB and its influence on performance of WFB, 166 (54.6%) and 84 (27.6%) respondents indicated that there was no extent at all and low extent respectively to which the number of times a woman secured loans from WEF influence performance of WFB. Further, 32 (10.5%), 10 (3.3%), and 12 (3.9%) of the respondents stated that there was a moderate extent, very great extent and great extent respectively to which the number of times a woman secured loans from WEF influence performance of WFB. In this case, the number of times women secures funds from WEF does not largely influence their performance in WFB.

4.4.3. Family characteristics and performance of WFB

Table 9: Family characteristics and performance of WFB

Statements	Strongly agree		Agree		Undecided		Disagree		Strongly disagree		RANK
	F	%	F	%	F	%	F	%	F	%	
The nature of the family influences the level of performance of WFB	71	23.4	178	58.6	26	8.6	20	6.6	9	3.0	2
Woman's size of the family influences the performance of WFB	161	53.0	86	28.3	29	9.5	24	7.9	4	1.3	3
Marital status influence performance of WFB	39	12.8	21	6.9	6	2.0	168	55.3	70	23.0	4
Family support influence performance of WFB	165	54.3	91	29.9	5	1.6	30	9.9	13	4.3	1

From the findings presented in table 9, the majority of respondents were for the view that family characteristics influenced performance of WFB. Notably, 178 (58.6%) and 71 (23.4%) of the respondents agreed and strongly agreed respectively that the nature of the family influences performance of WFB. On the other hand, 20 (6.6%) and 9 (3.0%) respondents disagreed and strongly disagreed respectively that the nature of the family influences performance of WFB. Another group of 26 (8.6%) of the respondents were undecided on whether nature of the family influenced or did not influence performance of WFB. The rationale behind such response could be lack of information or experience on the subject matter.

Regarding woman's size of the family, 161 (53.0%) and 86 (28.3%) strongly agreed and agreed respectively that the size of the family where a woman belongs influenced her performance on WFB. Contrary, 24 (7.9%) and 4 (1.3%) disagreed and strongly disagreed respectively that the size of the family where a woman belongs influenced her performance on WFB. Giving different views, 29 (9.5%) gave neutral views regarding the subject.

Out of 304 respondents, 168 (55.3%) and 70 (23.0%) of the respondents disagreed and strongly disagreed that women’s marital status influenced performance of WFB. On the contrary, 39 (12.8%) and 21 (6.9%) strongly agreed and agreed respectively that women’s marital status influenced performance of WFB. According to the majority of respondents, marital status had little or no influence on the performance of WFB. In another case, 6 (2.0%) of the respondents gave neutral views on the statement that women’s marital status influenced performance of WFB.

4.4.4. Domestic roles and performance of the WFB

Table 10: Domestic roles and Performance of WFB

Statements	Very great extent		Great extent		Moderate extent		Low extent		No extent at all		RANK
	F	%	F	%	F	%	F	%	F	%	
Community norms, beliefs and practices influence performance of WFB	175	57.6	57	18.8	30	9.9	32	10.5	10	3.3	2
Moral support from the husband or partner influence performance of WFB	120	39.5	84	27.6	15	4.9	58	19.1	27	8.9	3
Domestic roles influence performance of WFB	209	68.8	52	17.1	19	6.3	20	6.6	4	1.3	1

From the findings presented in table 10, 175 (57.6%) and 57 (18.8%) stated that there was a very great extent and great extent respectively to which community norms, beliefs and practices influenced performance of WFB. In another case, 30 (9.9%), 32 (10.5%) and 10 (3.3%) respondents stated that there was a moderate extent, low extent and no extent at all to which community norms, beliefs and practices influenced performance of WFB. Implicitly, community norms, beliefs and practices largely influence performance of WFB because they are patriarchal in nature.

Regarding moral support from the husband, 120 (39.5%) and 84 (27.6%) indicated that there was a very great extent and great extent to which moral support from husbands influenced performance of WFB. In this case, women who were married or those who had intimate partners

got moral and emotional support, which influenced performance of WFB. However, 58 (19.1%) and 27 (8.9%) of the respondents stated that there was a low extent and no extent respectively to which moral support from husbands influenced performance of WFB. These views were given by widows, divorcees, and single parent women who believed that they could still influence performance of Business without moral support of husbands.

In another case, 209 (68.8%) and 52 (17.1%) of the respondents stated that there was a very great extent and great extent respectively to which gender roles influenced performance of WFB. Domestic roles according to respondents entailed the expectation of the community from women and men and in most specifically, societal view or men and women. Contrary to that, 19 (6.3%), 20 (6.6%) and 4 (1.3%) of the respondents stated that there was a moderate extent, low extent and no extent at all respectively to which domestic roles influenced performance of WFB. Women who gave contrary views were those who resisted community beliefs, norms and practices and thus did not subscribe to the ideologies of the patriarchal society, which were discriminative to women, according to respondents.

4.5. Qualitative Findings from Interviews: Thematic Analysis

Themes	Sub-themes	Responses
Personal characteristics	How does education, age and occupation of a woman influence performance of WFB?	<p>Level of education largely influence performance of WFB.</p> <p>Middle aged women tend to perform better than the young and aged</p> <p>Occupation determines time one has and accessibility to resources needed to enhance performance of WFB</p>
Women experience in business and projects	What is the relationship between experience in business management, training, culture of fellow mates, and performance of WFB?	<p>Women trained on enterprise development and project management makes informed management decisions</p> <p>The length of time in business helps in strategy formulation</p>
Family characteristics	How does type of family, size, support influence performance of WFB?	Family characteristics greatly influence performance because they affect emotional and financial support a woman needs to enhance performance of WFB
Domestic roles	How does community norms, practices, beliefs, and cultural practices related to domestic roles influence performance of WFB?	Male hegemonic and patriarchal societal practices render women effort to develop their enterprises because they hinder them from accessing financial help from the family, tend to keep them at home and not exposed to the business world

4.6. Discussion of findings

This section presents a detailed analysis of both quantitative and qualitative data presented in the previous section. Findings from scholarly reviews, journals and other publications will be compared with the comparison with quantitative and qualitative findings of this study.

4.6.1. Personal characteristics of women and Performance of WFB

From the findings presented in table 7, majority of respondents, 236 (77.6%) indicated that higher academic qualification among women influenced high performance among women who engaged in WFB. However, in the findings revealed by this study, 250 respondents representing 82.3% (see, table 4) indicated that they attained secondary level of education and below implying that they only had basic education, which could not enhance management of enterprises and projects. In terms of age, it was established that mature women performed better than teenage women in WFB, this is according to 267 (87.9%) respondents. Sometimes the agility and passion needed to manage businesses or projects is not determined by a woman's age.

In the findings observed in this study, 246 (80.9%) were for the view that occupation of a woman determined the performance of WFB. Performance of WFB is determined by how much time a woman spends on managing projects and businesses and readiness to accesses resources needed for project development. For example, in table 4, an employed woman will hardly find to manage projects equally as a business person, who sometimes might not manage businesses enterprise and/or projects for instance. At the same time, occupation determines the level of experience a woman has in whatever enterprise of activity she undertakes.

Qualitative findings from interviews coincided with quantitative findings from this study, according to Social Development Officers and Women Enterprise Funds,

“.....Level of education largely influence performance of WFB because some of the learned women performed are better in book keeping, management strategies and resource mobilization compared to illiterate women in business and project development.... Regarding maturity of women, middle aged women performed better than the young and aged... In terms of occupation, determined time one had and accessibility to resources needed to enhance performance of WFB...”

Kipkorir & Otieno (2016) observe that literacy level of women entrepreneurs affects identification of their business ideas, entrepreneurial opportunities, entrepreneurial skills and organization of Business which are very critical in the accessibility of WFB loan. Mbai & Kimani (2016) concluded that that majority of the potential beneficiaries of WFB have low financial literacy. The study further showed majority of WFB were not able prepare books of account and budget to repay loan. Ijaza, Mwang and Kibet (2016) found that majority of WFB had completed primary education; followed by secondary education, while only a small per cent had tertiary level of education. The study concluded that majority of women borrowers due to low level education were unable to utilize borrowed money well.

4.6.2. Women experience in business and performance of WFB

The level of women experiences in business in this study entailed information gathered on loan products and related financial services, adopted business cultures and related experiences, training, attitudes & perceptions from fellow mates, and the number of times a woman secured WEF. In the findings highlighted in table 8, 276 (87.9%) of the respondents stated that information acquired on loan products and other related services influenced performance of WFB to a great extent. In this case, women who were educated and explored the business world fully understood banking practices and were aware of favourable financial practices and loan products that helped in developing their enterprises.

In another case, 285 (93.8%) of respondents stated that training a woman on Business development and project management influenced performance of WFB. In table 5, 195 (64.1%) observed that they had less than 3 years of experience in running WFB while 224 (73.1%) denied having attended training on management of WFB. Lack of training and lack of experience among women in Business and project management hinders women from enhancing

performance of WFB because they always experience management and operation related challenges. A group of 220 (72.4%) stated that there was a great extent to which attitudes, perceptions and culture of fellow business mates influenced performance of WFB. Attitudes and perceptions are learnt, acquired or imitated from mates and they greatly influenced performance of WFB. Regarding the number of times a woman secured WEF loans, 250 (82.2%) indicated that there was a low extent or no extent at all at which the number of times women secured WEF influenced performance of WFB. This indicated that some women regardless of the number of times they secured WEF did not perform as expected.

According to Sub-County Social Development Officer,

“...Women trained on business development and project management makes informed management decisions.....The length of time in business helps in strategy formulation....”

Findings from interviews were in line with quantitative findings in such a way that training helped women to make informed and further the period of experience in management of women business helped women in running business effectively.

Mbai & Kimani (2016) found that majority of the past beneficiaries had not borrowed before as a group and have not been able to borrow again from the constituency women enterprise scheme. The study further discovered that prior negative experience with loan institutions and fear of unknown in business environment impacted on the choice of businesses to take loans from women enterprise fund in Kisii Town. A study by Solley (2005) revealed that poor recordkeeping and a lack of basic business management experience and skills were major contributors. Research has also identified inexperience in the field of business, particularly a lack of technical knowledge, plus inadequate managerial skills, lack of planning, and lack of market

research. These results indicated that lack of financing, lack of management experience; corruption and poor infrastructure are negatively correlated to small business performance.

4.6.3. Family characteristics and performance of WFB

Family factors in this study are perceived as the number of children a woman has given birth or support, socio-economic status the income and property a family own and type of family such as nuclear, single and extent family. According to the findings presented in this study, in table 9, 249 (82.0%) of the respondents were for the view that the nature of the family influenced the level of performance of WFB. Women who belonged in families that did not strain their emotional, financial, and social welfare enhanced performance of WFB among women. In table 4, 51% of respondents stated that they belonged to single parent, extended, and polygamous families. Women in single parent, extended, and polygamous families were strained in terms of time taken to manage their families and providing for them. In this case, women who had less financial, social and psychological stress influenced by the nature of their families performed better than women who belonged to single parent, extended, and polygamous families tended to perform dismally in WFB. Out of 304, 247 (81.3%) stated that women's size of the family influenced the performance of WFB. In table 4, 50.7% of the respondents observed that they had a family size of over 7. Women having large family sizes were suffered social, financial and psychological strain associated with providing for large families and managing their social welfare hence low their ability to perform in WFB.

In another case, 238 (78.3%) respondents stated that marital did not influence performance of WFB. This was contrary to the findings of other scholars in such a way that women from single parent families faced more social and psychological hurdles that influenced their performance of businesses compared to single parent families. Further, 256 (84.2%) respondents were for the

view that family support for women helped in enhancing performance of WFB. Family support entailed from family members especially on issues related to finance and emotions.

Relative to findings from quantitative findings, findings from interviews coincided with the former regarding family characteristics and their influence on WFB. Sub-County Social Development Officers stated,

“.... Family characteristics greatly influence performance because they affect emotional and financial support a woman needs to enhance performance of WFB.... Women managing and providing for large families have limited time and resources to enhance development of WFB.....”

Mbai and Kimani (2016) examined family Influence and Access to WEF in Nakuru Kenya. The study further showed the family size may affect the utilization of WEF loan awarded to women enterprises. According to Njeru et al, (1998), they stressed that family size affect resources and time available for women to investing into the businesses. The studies imply that women entrepreneurs with large family: extended members or high birth rate are limited to move around looking for businesses opportunities. Ospina (1998) found that most of husbands in rural areas in Kenya do not even appreciate their wives, in this case they are not involved their husband's development especially when they are investing in properties sometimes when men introduce them, they count them altogether as children.

4.6.4. Domestic roles and performance of WFB

In the findings, 232 (76.4%) of the respondents stated that community norms, beliefs and practices influenced performance of WFB. In most societies, according to respondents patriarchal and male dominated indicating that they did not favor, support or embrace women in anyway. In table 10, 204 (67.1%) of the respondents indicated that moral support from the husband or partner influenced performance of WFB. Considering that the society was patriarchal

in nature, moral support from husbands or partners was limited to women and therefore did not help women to enhance the performance of WFB. Out of 304, 261 (85.9%) respondents observed that gender roles influenced performance of WFB. In a patriarchal, male dominated society, Domestic roles are more inclined on women as opposed to men in the same age indicating that women were expected to do more hence depriving women time and access to resources to enhance performance of WFB.

According to Sub-County Social Development Officers,

“.... Male hegemonic and patriarchal societal practices render women effort to develop their enterprises because they hinder them from accessing financial help from the family, tend to keep them at home and not exposed to the business world.....”

Relative to quantitative and qualitative findings, which were in line with the influence gender roles on performance of WFB, scholarly findings will also be compared to discussed findings.

Macharia and Ogutu (2014) investigated factors influencing implementation of women funded business in Kenya, a case of Kajiado south constituency, Kajiado County. The major finding of the study showed that the major social cultural factors that women face while engaging in income generating activities and borrowing loans in kajiado south are patriarchal domination and discrimination. The women face discrimination in allocation of domestic roles, access to education and access to factors of production. The study further showed that married woman entrepreneur is required to seeks permission from her husband to engage in business or borrow a loan and the property she owns cannot be disposed without the knowledge of her husband. It also emerged that majority of married women in Kajiado south do not have free access and use of family assets for purpose of generating income.

Muthathai and Sikalieh (2017) they found that many women in Africa face constraints related to access to land and property. Their studies implied that many communities, socio-economic

factors such as customs, laws and lack of collateral prevent women from owning and/or inheriting land and other property yet ownership of these property are collateral required to access funding from commercial banks and other lending agencies hence women entrepreneurs are limited to group collateral to access loans.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS, RECOMMENDATIONS AND SUGGESTIONS

5.1.Introduction

This chapter presents a summary of findings related to research objectives, conclusion made from quantitative and qualitative findings, and recommendations based on the findings. Recommendations based on the study will entail policy and practice and suggestions for further research.

5.2.Summary of Findings

This study investigates the influence of personal characteristics, women experience in business, family characteristics, and domestic roles on performance of Women Funded business, WFB and in the findings, it was established as follows

5.2.1. Personal characteristics of women and Performance of WFB

Firstly, 77.6% indicated that higher academic qualification among women influenced high performance among women engaged in WFB. Considering that 82.3% respondents indicated that they attained secondary level of education and below, it implied that they only had basic education, which could not enhance management of enterprises and projects. In terms of age, it was established from 87.9% respondents that mature women performed better than teenage women in WFB. Further, 80.9% were for the view that occupation of a woman determined the performance of WFB. Qualitative findings coincided with quantitative findings on occupation, age, and level of education on their influence on performance of WFB.

5.2.2. Women experience in business and performance of the WFB

A group of 72.4% of respondents stated that there was a great extent to which attitudes, perceptions and culture of fellow business mates influenced performance of WFB while 82.2% indicated that there was a low extent or no extent at all at which the number of times women secured WEF influenced performance of WFB. Findings from interviews supported qualitative findings regarding attitudes, perceptions, training and number of times a woman secured funds on their influence on performance of WFB.

5.2.3. Family characteristics and performance of the WFB

In the findings, 82.0% of the respondents were for the view that the nature of the family influenced the level of performance of WFB. Notably, 51% of respondents stated that they belonged to single parent, extended, and polygamous families, which were strained in terms of time taken to manage their families and providing for them. Out of 304, 247 (81.3%) stated that women's size of the family influenced the performance of WFB. On the same line, 50.7% of the respondents observed that they had a family size of over 7 implying that they suffered social, financial and psychological strain associated with providing for large families and managing their social welfare hence low their ability to perform in WFB. In another case, 78.3% respondents stated that marital status did not influence performance of WFB. A group of 84.2% respondents were for the view that family support for women helped in enhancing performance of WFB

5.2.4. Domestic roles and performance of the WFB

In the findings, 76.4% of the respondents stated that community norms, beliefs and practices influenced performance of WFB. Apart from that, 67.1% of the respondents indicated that moral

support from the husband or partner influenced performance of WFB. Out of 304, 261 85.9% respondents observed that domestic roles influenced performance of WFB.

5.3.Conclusion

The majority of women engaged in WFB do not have basic education needed to enhance project management and development. For this reason, they tend to make risky and uninformed management decisions that comprise the ability of their enterprises to thrive. The level of experience in business and project management that explained the way the majority were not able to secure second WEF because of mismanagement and thereby earning a poor credit worthiness. Maturity of women largely determined performance of WFB because it came along with the level of commitment towards project management and business development.

Performance of WFB was largely determined by business culture, attitudes, perceptions and cultural practices surrounding business environment. In this case, most women engaged in WFB were influenced by business environment, project colleagues, misconceived perceptions and personal attitudes. Training women engaged in project management and business development would help in enhancing performance of WFB because the majority of women lacked basic training on related activities.

Family size where a woman belonged influenced the ability of a woman to access needed resources, and time taken to manage businesses and projects. The majority of women engaged in WFB suffer social, financial and psychological strain, which hinder them from enhancing performance of WFB. Women in extended and polygamous family had large families with high level of expectations and roles for women that denied them time and other resources needed to enhance performance of WFB.

The society still subscribe to the ideologies of patriarchal society that favour men at the expense of women. Male hegemonic practices demotivate, discourage and hinder most women to thriving in project management and business development. Moral, emotional and financial support from husbands or male partners helped women engaged in WFB to enhance their ventures.

5.4.Recommendations

5.4.1. Recommendations for Policy and Practice

Officials from ministry of gender and social development should partner with stakeholders in the financial and investment institutions to formulate plans aims at training women engaged in businesses and project management. This way, the majority of women engaged in business and project management will be able to make sound and informed decisions, and manage financial records effectively.

There is the need for teenage and young women engaged in businesses to learn from experienced and able women performing well in WFB to avoid making uninformed decisions regarding procurement, credit management, and other business operations.

Civil rights groups and women-based community empowerment institutions should sensitize women to stop enslaving themselves because of the culture that binds them to manage their large families, which hinder them to finding time and access enough resources to manage their projects. The responsibility of managing and attending to the family should be shared among all family members and not women alone.

Men and the society at large should be sensitized to abandon outdated, discriminative and primitive practices that are not supportive to women especially emotionally, socially and

financially. This will help women regardless of their family sizes or family burden to enhance performance of WFB.

5.4.2. Contribution to the body of knowledge

This study focussed on the influence of socio-cultural attributes on performance of Women-Funded business, this is not the only factor influencing performance of projects ran by women, other scholars should consider the following.

Influence of economic factors on performance of women funded business

Influence of institutional factors on performance of women- funded business

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APPENDICES

APPENDIX I: LETTER TO RESPONDENTS

Hellen Namalwa Wekesa

University of Nairobi

P.O Box 30197

Nairobi

All owners of Women Funded Businesses

RE: REQUEST TO PARTICIPATE IN RESEARCH

I am student of University of Nairobi undertaking an academic paper on the “*Social –Cultural Attributes Influencing the Performance of Women funded business: A case of Saboti Sub-County, Kenya*” as a requirement of the qualification for the ward of the Master of Arts Degree in project Planning and Management. Your response to the questionnaire attached will enable me to participate in providing required data.

Whatever information you give will be confidential and will be used only for this study. I will be grateful if you spare your time to respond to the items of the questionnaire by responding to all the items. I would like to request you to participate in this study as a respondent.

Yours faithfully,

Hellen Namalwa Wekesa

APPENDIX II: QUESTIONNAIRE

INTRODUCTION

This study is being conducted as part of the requirements for the award of the Degree of Master of Arts in Project Planning and Management, University of Nairobi. The research topic is *“Social –Cultural Attributes Influencing the Performance of Women funded business: A case study of Saboti Sub-County, Kenya”*. The information you provide will, therefore, be used for academic purposes only and will be treated with utmost confidentiality. Please respond to the items as honestly as possible. Do not indicate your name anywhere in this questionnaire.

SECTION A: BIO-DATA AND GENERAL QUESTIONS

Please, tick (√) the response true of you as appropriate.

1. Age 20-30 yrs () 31-40 yrs () 41-50 yr () 51 Above ()
2. Educational Level () None () Primary () Secondary () College () University
3. Occupation.....
4. What is the nature of your family?
Nuclear family ()
Polygamous family ()
Extended family ()
Single parent family ()
Other, specify
5. What is the size of your family?
() Less than 3 () 4-6 () 7-9 () Over 10
6. For how long have you been engaged in running women based fund projects?

Less than 1 years 1-3years 3-5 years Over 5 years

7. How many times have you benefitted from Women Enterprise Fund (WEF)?
 Never Once Twice Thrice More than thrice

8. Do you belong to any group or formation meant to enhance women enterprise development?
 Yes No

9. If Yes in (5) above, how many members does your group have?
 Below 10 10-20 20-30 above 30

10. How many of your group members have benefitted from Women Enterprise Fund (WEF)? 1-3 4-6 7-9 10-12 above 12

11. Which year did you get your first WEF loan?.....

12. What year did you get the subsequent loans?.....

13. Have you ever been trained on the management of women enterprise fund-based projects? Yes No

SECTION B: PERSONAL CHARACTERISTICS AND PERFORMANCE OF WOMEN FUNDED BUSINESS

Indicate the extent to which you agree or disagree with following statements (using √) as they relate to personal characteristics and performance of women enterprise fund-based projects.

Statements	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
The higher the level of education a woman has the higher the performance of women-funded business					
Mature women in terms of age usually perform better than young counterparts in enhancing women-funded business					
The occupation of a woman influences performance of women-funded business					

SECTION C. WOMEN EXPERIENCE IN BUSINESS AND PERFORMANCE OF WOMEN FUNDED BUSINESS

Respond (using √) to the following statements as they relate to women experience in business and performance of women funded business

Statements	Very great extent	Great extent	Moderate extent	Low extent	No extent at all
Information acquired relating to loan products and other services influence performance women funded business					
Training a woman on the management of women based projects influences performance of their enterprises					
Attitudes, perceptions and culture of fellow business mates influence performance of WFB					
Number of time I have taken loan from WEF influence performance of my project					

SECTION C. FAMILY CHARACTERISTICS AND PERFORMANCE OF WOMEN FUNDED BUSINESS

Indicate the extent to which you agree or disagree with following statements (using √) as they relate to family characteristics and performance of women enterprise fund-based projects.

Statements	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
The nature of the family influences the level of performance of women funded business					
The size of the family influences the performance of women funded business					

Marital status influence performance of women funded business					
Family support influence performance of women funded business					

SECTION D. DOMESTIC ROLES AND PERFORMANCE OF WOMEN FUNDED

BUSINESS

Kindly indicate the extent to which family factors listed below influence Women Fund based projects by a tick (✓)

Statements	Very great extent	Great extent	Moderate extent	Low extent	No extent at all
Community norms and practices influence performance of WFB					
The belief of community influence performance of my project					
My husband moral support influences performance of WFB					
Gender roles influence performance of WFB					

SECTION E. PERFORMANCE OF WOMEN FUNDED BUSINESS

Kindly indicate the extent to which the following influence performance of Women Funded

Business projects by a tick (√)

Statements	Very great extent	Great extent	Moderate extent	Low extent	No extent at all
Successfulness of women funded Business determine performance					
Number of newly opened business ventures determines the performance of women funded business					
The level of profits realized in business determines the performance of women funded business					

APPENDIX III: INTERVIEW SCHEDULE FOR OFFICERS FROM DEPARTMENT OF SOCIAL DEVELOPMENT

1. In your own view how do you think personal characteristics of women influence performance of women funded businesses?
2. Briefly comment on the relationship between women level of experience in business and performance of women funded businesses
3. What is your view on family characteristics that include nature and size as they relate to performance of women funded business?
4. In your own opinion, how do you think domestics and gender roles influence performance of women funded businesses?

APPENDIX IV: RESEARCH PERMIT

THIS IS TO CERTIFY THAT:
MS. HELLEN NAMALWA WEKESA
of UNIVERSITY OF NAIROBI , 4380-30200
KITALE, has been permitted to conduct
research in Transzoia County

on the topic: SOCIAL -CULTURAL
ATTRIBUTES INFLUENCING THE
PERFORMANCE OF WOMEN FUND BASED
PROJECTS. A CASE OF SABOTI
SUB-COUNTY, KENYA

for the period ending:
14th January,2020

Permit No : NACOSTI/P/19/14544/27497
Date Of Issue : 15th January,2019
Fee Received :Ksh 1000



Applicant's
Signature

Director General
National Commission for Science,
Technology & Innovation

THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013

The Grant of Research Licenses is guided by the Science, Technology and Innovation (Research Licensing) Regulations, 2014.

CONDITIONS

- 1. The License is valid for the proposed research, location and specified period.
- 2. The License and any rights thereunder are non-transferable.
- 3. The Licensee shall inform the County Governor before commencement of the research.
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CONDITIONS: see back page



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

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Date: **14th January, 2019**

Hellen Namalwa Wekesa
University of Nairobi
P.O. Box 30197-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Social –cultural attributes influencing the performance of women fund based projects. A case of Saboti Sub-County, Kenya”* I am pleased to inform you that you have been authorized to undertake research in **Trans Nzoia County** for the period ending **14th January, 2020.**

You are advised to report to **the County Commissioner and the County Director of Education, Trans Nzoia County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

**GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner
Trans Nzoia County.

The County Director of Education
Trans Nzoia County.

