The Influence of Socio-Cultural Factors on Growth of Women-Owned Micro and Small Enterprises in Kitui County, Kenya

Florence M. Mbiti

Kenya Technical Trainers College Nairobi, Kenya

Professor Elegwa Mukulu Dr. Joseph Mung'atu

Jomo Kenyatta University Agriculture and Technology Kenya

> **Dr. Dorothy Kyalo** University of Nairobi Kenya

Abstract

Entrepreneurship is all over the world emerging as gainful employment and a means of helping women to improving their economic and social status while asserting themselves in the business world. This paper examined the influence of socio-cultural factors on growth of women owned micro and small enterprises (MSEs) in rural areas of Kitui County. Growth of micro and small enterprise means increase in sales, profits, employees, production and service lines. The study used descriptive survey as the research design involving a target population of 390 women owned micro and small entrepreneurs drawn from manufacturing, agriculture, commerce and services sectors in Kitui County. Proportionate stratified sampling was used to form a sample of 194 women entrepreneurs. Simple random sampling was applied on the sample to select the respondents from each sector. Questionnaires and observation guide were used to collect data which was analysed using descriptive and inferential statistics. The results suggested that socio-cultural factors positively influenced the growth of women- owned MSEs. The study recommended for the government continuously review laws pertaining to women's land ownership and inheritance rights, efforts to be made to educate both women and men on their respective rights while ensuring full implementation of the new constitution to empower women and be able to change their roles. Special programmes to train, capacity build and mentor women particularly in entrepreneurship should be put in place to change women mind set to make women- owned enterprises more competitive while the government should continuously work towards providing conducive business environment.

Keywords: Entrepreneurship, Growth of Women Enterprises, Kitui County, Micro and Small Enterprise, Sociocultural, Women Enterprises

1. Introduction

Entrepreneurship all over the world is emerging today as an avenue for gainful employment, a means of helping women to assert themselves in the world of work, and a way of improving both their economic and social status. Micro and Small Enterprises (MSEs) are viewed as a key driver of economic and social development in the African context. They represent a large number of businesses in a country, generate much wealth and employment and are widely considered to be vital to a country's competitiveness. MSEs are hailed for their pivotal role in promoting grassroots economic growth and equitable sustainable development (Pelham, 2000).

Women owned MSEs play very significant roles in the MSE sector. Among these roles is creation of employment and increase in income levels which consequently create wealth and reduce poverty. This goal can be realized through growth of women MSEs. Growth in this contest means increase in sales, profits, employees, production and service lines. This means more people being employed in the sector.

Growth of MSEs owned by women is one of the prerequisite of fulfilling these MDGs and achieving vision 2030. The importance of women MSEs in social and economic development has long been recognized by the International Labor Organization (ILO) and hence the need to support their viability, expansion and growth. Entrepreneurship lies at the heart of job creation, black economic empowerment and bringing the "second" economy into the mainstream economy (Heyzer, 2010). Strategies to promote entrepreneurship among and in favor of women should be done within the context of fostering a stronger entrepreneurial culture in the country as a whole. This is an important point for Kenya, because the enterprise culture is still weak and especially enterprises owned by women. There has been a significant growth in female self-employment, with women now starting new venture, at three times the rate of men. By forming over 70 percent of all new businesses, women now own over 8.5 million small business employing over 17 million people, an increase of over 45 percent since 1990 (Robert & Michael, 2002).

Rural entrepreneurship has become more of a way of life and an 'engine' for economic transformation among the rural poor. It is offering hope for the disadvantaged members of society, the majority of who are women. As they engage in micro enterprises, they operate under what has come to be known as the Informal Sector; a sector with nearly nil government regulations and policies. Studies however, have shown that women owned and operated enterprises have tended to remain micro with little growth if any (Kibas, 2006). In Kenya it is fairly evident that the women especially in the rural areas appear to be marginalized especially with regard to main stream entrepreneurship interventions. The cultural believe that women belong to the kitchen is still strong among most of the rural people and Kitui County no exemption.

1.1 Growth in Women Entrepreneurship

Growth is the very essence of entrepreneurship, making the relationship between growth and entrepreneurship a relevant question in this study (Sexton, 1997). Scholars make sales differences the criterion for growth distinguishing between entrepreneurial and non-entrepreneurial firms (Birch, 1987). However, growth in this study means increase in sales turnover, increase in profitability levels, increase in number of employees, production lines, services and total capitalization. Whereas women based enterprises have helped create 462,000 jobs annually in Kenya (Republic of Kenya, 2005), women-owned enterprises in Kitui County have recorded low growth rate. General observation is that there are many women-owned MSEs being created every year but the sizes in terms of sales, profits and capitalization remain small majority employing one to two employees. Majority of them do not live to see their second birthday. Further, those businesses that survive they have remained small with insignificant growth. However, most researches on women focused on factors influencing the start-ups and few studies done on factors influencing growth of MSEs in rural areas of Kitui County.

1.2 Socio-Cultural Factors and Growth of Women-Owned MSEs

Over the years, a number of theories have been used to explain the impact of socio-cultural environment of entrepreneurial emergence. The theories tried to explain the social and cultural characteristics which cause people to be or not to be entrepreneurs. The earliest theory on the influence of socio-cultural environment on entrepreneurship was that of Max Weber. In his theory, Weber explained that society plays a big role in developing entrepreneurs. This is because the individual draws his values from the social values, morals and institutional framework within which he lives (Van de Ven, 1993). He argues that culture has great impact on the attitude and behavior of individuals and their disposition to life. And indeed, whether or not an individual would develop and become an entrepreneur would depend on his disposition and value orientation.

There is a general lack of an entrepreneurial culture in Kenya in general and Kitui County in particular, more particularly, for potential and operating women owner/managers of MSEs. Nieru and Nioka, (1998) pointed out that due to patriarchal social authority structures, women received substantial family support in the start-up stages of their businesses, but later on such support is limited, restricted or withdrawn for fear of husbands losing dominance over their wives. Moreover, there are many socio-cultural factors in Kenya impacting negatively on the upbringing of girls. Many ethnic cultures socially condition girls to acquire the need for affiliation, rather than achievement. Other studies carried out in Kenya have attributed the lack of entrepreneurial culture among Kenyan women to: lack of confidence and self-belief; lack of a variety of strong and relevant networks; passive learning methods; and, starting up enterprises without adequate prior preparation (Kibas, 2006). This scenario is not different from women entrepreneurs in Kitui County.

Socio-cultural constraints have limited women's access to a meaningful business experience that lead to careers interrupted by family obligations (Affholder & Box, 2004). They have less human capital for the management and development of their businesses. Demands on human capital, in terms of education and experience, are specific to the nature of the entrepreneurial venture, and hence vary between industries. Additionally, barriers have been seen to impede women's access to financial resources (Carter, 2003). Thus the main obstacles that women face in business are educational and work background, psychological characteristics, motivation, perception and career efficacy, training and skills development, comparative earnings levels, management practices, external networking, desire to succeed and other obstacles (Cromie & Birley, 1992). Thus it is against this background the study sought to examine the influence of socio-cultural factors on the growth of women-owned MSEs in rural areas of Kitui County and make practical recommendations to stimulate and spur growth that can transform and women entrepreneurship.

1.3 Scope of the Study

This study was restricted to examining the influence of socio cultural factors on growth of women owned MSEs in rural areas of Kitui County as one of the determinants for growth of women – owned enterprises. The County had approximately 2888 such MSEs out of which only 390 are owned by women (KNBS, 2010); mainly in manufacturing, agriculture, commerce and services sectors and spread across the main trading centers.

2. Materials and Methods

The study examined the influence of socio-cultural factors on growth of women-owned enterprises in rural areas of Kitui County. The research design was descriptive survey as the study involved large population from which selection of unbiased sample was made. This design was also appropriate for this study since the descriptive survey research was intended to produce statistical information about the aspects of the research issue that may interest the policy makers and women entrepreneurs. The target population was 390 from which a sample of 194 respondents was drawn using proportionate stratification as sampling design. Stratified random sampling and simple random sampling were used to constitute the respondents. The minimum sample size of 384 respondent was calculated using the formula $\mathbf{n} = \mathbf{p}\% * \mathbf{q}\% * [\mathbf{z}/\mathbf{e}\%]^2$; where \mathbf{n} was the minimum sample size required, $\mathbf{p}\%$ was the proportion that took part in the study, $\mathbf{q}\%$ was the proportion that did not take part, $\mathbf{z} = 1.96$ which was the z value corresponding to 95 percent confidence level for the study and $\mathbf{e}\%$ was the margin of error (Saunders, Lewis & ThornHill, 2007). An adjusted sample size of 194 respondents was calculated using the formula $\mathbf{n}_a = \mathbf{n}/[1+(\mathbf{n}-1)/\mathbf{N}]$, where \mathbf{n}_a was the adjusted sample size, \mathbf{n} was the minimum sample size calculated above, \mathbf{n} was the total population (Saunders, Lewis & ThornHill, 2007). The approximate proportionate representation from each category was calculated using the formula $\mathbf{n}_a * \mathbf{C}_s/\mathbf{N}$ where \mathbf{n}_a was the adjusted sample size, \mathbf{C} was stratum size and \mathbf{N} was the total population.

The growth of women enterprises was measured with the parameters sales turnover, the number of employees in the enterprise and the profitability levels. Socio- cultural factor was measured using traditions, beliefs, attitudes and values of the people, networks and associations, roles of women and type of business started by women in Kitui County. A questionnaire, an interview and an observation guide were used as the research instruments. They were pre – tested for reliability and validity before being administered through drop and pick later method, where applicable. The respondents were asked to provide their background information and their businesses. They also were given a set of statements regarding the influence of socio-cultural factors on growth of their enterprises to rate them on a scale of 1 to 5, where 1 is strongly disagree and 5 is strongly agree. This was also appropriate in investigating the objective by gathering data and analyzing to form the base from which to infer characteristic or relationship between the variables (Kothari, 2004). Generalization and general conclusion was made from the results of the sample to the population (Kombo & Tromp 2006). The returned questionnaires were numbered and the responses coded using a Likert scale of 1 to 5. The resultant quantitative data was analyzed using simple descriptive and inferential statistics with the aid of SPSS. Frequencies and percentages were used to assess the background information of the respondents while mean, standard deviation and the inferential statistics measured the influence of the socio-cultural factors to the growth of women owned MSEs in Kitui. The data was also fitted into the simple regression model $Y = \beta_0 + \beta_1 X$, where Y was growth of women owned enterprises, X was socio cultural, β_0 was the Y intercept (Constant) and β_1 was the coefficient of X. The coefficient of determination, \mathbb{R}^2 , indicated that explanatory power of socio-cultural factor.

3.0 Results

The valid and acceptable questionnaires for analyses were 185, giving a response rate of approximately 95.4 percent which was adequate for reporting and generalization to the population (Arora & Arora, 2003). The reliability coefficient was 0.846 which lies between 0 and 1.00 and above the acceptable minimum value of 0.7. Hence, the results in this study were reliable (Nunnally & Bernstein, 2004). The results were as presented in table 1 to 6.

Table 1: Background Information of the Respondent and Business

Attribute	Category	Frequency	Valid percent	
Nature of	Commerce	91	49.1	
MSE business	Services	46	24.9	
	Agriculture	26	14.1	
	Manufacturing	22	1	
	Total	185	100.0	
Age	Below 21 years	4	2.2	
	21-30 years	69	37.3	
	31-40 years	67	36.2	
	41-50 years	31	16.8	
	Over 50 years	11	5.9	
	Declined	3	1.6	
	Total	185	100.0	
Marital status	Single	39	21.1	
	Married	115	62.2	
	Separated	15	8.1	
	Widowed	13	7.0	
	Declined	3	1.6	
	Total	185	100.0	
Period in	Less than 3 years	50	27.0	
business	3-5 years	84	45.4	
	Over 5 years	48	26.0	
	Not indicated	3	1.6	
	Total	185	100.0	

Source: Authors (2015)

Table 2: Growth of Women owned MSEs

		Shapiro-Wilk for residuals	Shapiro-Wilk for growth
Mean	72.6757	_	
Variance	2813.23	Statistic 0.975652	Statistic 0.9555
Std. Deviation	53.0399	df 185	df 185
Minimum	-80	Sig. 0.03832	Sig. 1.4E-05
Maximum	200		
Skewness	0.43777		
Kurtosis	0.35102		

Source: Authors (2015)

Table 3: Summary of the Coefficient of Determination

R	R Square ^b	Adjusted R Square	Std. Error of the Estimate
0.780^{a}	0.608	0.606	56.4193

Source: Authors (2015)

Table 4: Socio-Cultural Factors and growth of Women Owned MSEs

Indicators	Strongly	Agr	Undeci	Disagr	Strongly	Medi
	agree	ee	ded	ee	disagree	an
Influence in the business and household resources	12%	38%	2%	32%	16%	2.5
Effects of tradition, beliefs and community practice	11%	25%	1%	52%	11%	4.0
Accessibility to network or association	9%	32%	6%	39%	14%	4.0
Family encouragement to start the business	28%	51%	2%	11%	8%	2.0
Type of business most women around do	9%	22%	3%	43%	23%	4.0
Limited support and restriction by family	10%	19%	3%	50%	18%	4.0
Household roles affecting access to entrepreneurial training	18%	40%	2%	30%	10%	2.0
Type of business to improve quality of life	49%	41%	2%	3%	5%	2.0

Source: Authors (2015)

Table 5: ANOVA Statistics of Social-Cultural Factors

	Sum of Squares	df	Mean Square	F	Sig.
Regression	909060	1	909060	285.586	$.000^{c}$
Residual	585698	184	3183.14		
Total	1494758.641 ^d	185			

Source: Authors (2015)

Table 6: Regression Coefficients of Social-Cultural Factors

	β	Std. Error	T	Sig.
Social- cultural factors	17.021	1.007	16.899	0

Source: Authors (2015)

3.1 Discussions

The results in table 1 showed that 49.1 percent of women were in commerce, 24.9 percent in personal services, 14.1 percent in agriculture and 11.9 percent manufacturing as shown in table 1. Hence, 74 percent of womenowned enterprises in Kitui County are in commerce and services while 26 percent were in agriculture and manufacturing. These findings support other studies that have shown majority of business women are mainly in the service sector, agricultural and a few in the manufacturing (Dzisi, 2008). Most of the enterprises are operated by women between 21-30 years making 37.3 percent, followed closely by those aged 31-40 years at 36.2 percent while those between 41 -50 made 16.8 percent and those below 21 years made 2.2 percent (Table 1). Therefore, there are more young women (75.7%) carrying out enterprises than older ones (24.3%). This is consistent with the report that majority of youth in Kenya are jobless hence, they need to engage in self-employment (Republic of Kenya, 2006) and the need for financial independence. However, those women above 50 years of age were the minority in business, supporting the view that the current business environment requires aggressive, energetic and well informed entrepreneurs (Ngige, 2005). The results also showed that most of the respondents (62.2%) were married women, followed by the single at 21.1 percent, those separated were 8.1 percent while the widowed were 6.5 percent. Married women may be supported by their spouses and this might explain why many of them were in businesses as opposed to the rest (Orwa & Tiagha, 2012).

Further, table 1 showed that 45.4 percent of the respondents had been in business for between 3-5 years while 27 percent had been in business for less than 3 years and 26.0 percent had done business for over 5 years. Hence, 72.4 percent of the women in Kitui County were in business for a period not exceeding 5 years. This trend supported the studies that many MSEs do not survive for long or they transit to big ones or perhaps they are self-limiting in the sense that one is pushed out of operations in the course of time by unfavorable conditions. This could account for the observations that majority of the businesses are young and less than 5 years in operation (Kinyanjui, 2006).

From table 2, the Shapiro-Wilk normality test for the standardized residuals was 0.975652, which was significant at 185 degrees of freedom with a significance of 0.038 which is less than 0.05. This implied that the residuals followed a normal distribution as required for the linear regression. The indicators did not exhibit multicollinearity and were not auto-correlated and hence; fit to be used for analysis. From table 2, the mean growth was 72.676 with a standard deviation of 53.04. The skewness and kurtosis were 0.43 and 3.51 respectively. Hence, the skewness and kurtosis results were not exactly 0 and 4 as of a normal distribution. A normality test gave the Shapiro - Wilk statistic for the growth to be 0.9555 with a significance of 0.000 which is less than 0.05 (see table 2). Hence, with 95 percent confidence, the data on growth was normally distributed.

When the respondents were asked whether they have decision making influence in their household and business on use of resources, the results in table 3 showed that 50 percent of the respondent were in agreement while 48 percent disagreed and 2 percent were undecided. The modal class of the respondents was in agreement and the median was found to be 2.5 which implied that on average the respondents were in agreement that they had decision making influence in their household and business on use of resources. This contrasts with Dovi (2006) study; that woman entrepreneurs are confronted with challenges in starting and developing their businesses because they are expected to be dependent on family members and husbands in decision making.

When the respondents were asked whether tradition, beliefs and their community practice affect the performance of their business, the results in table 2 showed that 36 percent of the respondents were in agreement while 63 percent disagreed and one percent was undecided. The modal class of the respondents was in disagreement and the median was found to be 4 which implied that on average the respondents were in disagreement that tradition, beliefs and their community practice affect the performance of their business (see table 3). These findings contradicted studies done by Isatou, (2011) that most females find it difficult to start and operate their business because they deal with their traditionally ascribed role. But in support of the same, the rural women appear not to be driven by profits but rather, by the need to provide for their families (Muriungi, 2012).

The respondents were asked whether accessibility to network/association on their type of business encouraged them to start it. The results indicated that majority of respondents (41%) agreed while 53 percent were in disagreement and 6 percent were undecided (see table 3). The modal class of the respondents was in agreement and the median was found to be 4. This implied that on average the respondents were in agreement that accessibility to network/association on this type of business encouraged them to start it. The results in table 3 showed that when the respondents were asked whether their families encouraged them to start the type of business they are doing, majority of respondents (79%) were in agreement while 19 percent were in disagreement and 2 percent were undecided. The modal class was in agreement while the median was 2 which implied that on average the respondents were in agreement that their families encouraged them to start the type of business they are doing. These findings supported studies done by Muriungi (2012) that rural women appear not to be driven by profits but rather, by the need to provide for their families.

The respondents were asked whether they chose this type of business because it is the type of business most women around them do. The results showed in table 3 showed that 31 percent were in agreement while 66 percent were in disagreement and 3 percent were undecided. The modal class was in disagreement while the median was 4. This implied that on average the respondents were in disagreement that they chose this type of business because it is the type of business most women around them do. This supports the view that being entrepreneurial means being innovative and creative and not copying what others do. Innovation is a primary motive behind entrepreneurial intention and has been shown to have a significant effect on venture performance (Priya 2006). When the respondents were asked whether limited support and restriction by family authority affects their business, the results showed that 29 percent were in agreement while 68 percent of the respondents were in disagreement and 3 percent were undecided (see table 3). The modal class was in disagreement while the median was 4; implying that on average the respondents were in disagreement that limited support and restriction by family authority affected their business. This is a shift in women becoming more independent and hence, they may not need to be supported by their families. The respondents were further asked whether women household roles affected their access to entrepreneurial training. From the result in table 3, majority of the respondents (58%) were in agreement while 40 percent were in disagreement and 2 percent were undecided. The modal class was in agreement and the median was 2. Implying that on average the respondents were in agreement that women household roles affected their access to entrepreneurial training.

Finally, the respondents were asked whether they chose business because it would improve their quality of life as a woman and the results showed that 90 percent of the respondents were in agreement while 8 percent disagreed and 2 percent were undecided (see table 3). The modal class was in agreement and the median was 2 which implied that on average the respondents were in agreement that they chose business because it will improve their quality of life as a woman. These findings concur with studies by Chowdhury (2005) that rural women appear not to be driven by profits but rather, by the need to provide for their families. They see business as a means of freeing themselves from 'begging' from their spouses for money for basic necessities. The results were fitted on a regression model $Y = \beta_0 + \beta X$ Table 4 presented a summary of coefficient of determination. The value of R and R² are 0.78 and 0.608 respectively. This showed that there is a positive linear relationship between social-cultural factors and growth of MSEs. The R² indicates that explanatory power of the independent variable is 0.608. This means that only 60.8 percent of the variation in growth is explained by the model Y= β_0 + βX . From the ANOVA statistics in table 5, the F statistic has a significance level of 0.000. This shows that the estimates in the regression equation fitted are not jointly equal to zero, implying a good fit. The regression model was a good fit and could significantly predict the growth at F(1, 184) = 284.586; P = 0.000. Table 6 shows the regression coefficients, giving the model to be Y= 17.02X and the estimate is statistically significant at 0.05 level of significance as the p value is 0.000 which is less than 0.05. The constant term was insignificant as it was equal to zero. The coefficient of X implies that increasing socio-cultural factors increased the growth by 17.02 percent.

The results revealed that there is relationship between socio-cultural and growth of MSEs owned by women enterprises in rural areas of Kitui County. The R^2 indicated that the explanatory power of the socio-cultural was 0.608 implying that 60.8 percent of the variation in growth was explained by socio-cultural. The regression model was constructed to be Y = 17.02X and it was a good fit which can significantly predict the growth of women owned MSEs at F(1, 184) = 284.586; P = 0.000.

From the findings the researchers found that women entrepreneurs lack a supportive environment from the members of the society. Women still find it difficult to entangle themselves from that stigma of being a traditional woman. The cultural believe that women belong to the kitchen is still strong in Kitui County. Women up to today are not allowed to own land in most areas of the County. Even after the new constitution men find it difficult to let go. Still women have to seek permission from their husbands in case they want to start a business or borrow money. The study found that local traditions, customs and hierarchies exert a strong influence on governance and power relations in the rural areas of Kitui County. Traditionally, men have been most involved in politics, and are better informed and socially well connected as such, society has conditioned rural women to believe that men's opinions are more credible and, as a result, they tend to go along with decisions reached by men. Thus most female entrepreneurs find it difficult to start and operate their business because of these traditions, customs and societal attitudes towards women. Generally rural woman appear to start business for survival to balance work and family with no intention to grow. Also the study revealed women in Kitui County are burdened the family household roles. Because of these women are left with little time for their businesses. Based on the study findings the socio-cultural factors influenced the growth of women-owned MSEs in rural areas of Kitui County.

4.0 Conclusion

The findings showed that in Kitui County the women entrepreneurs' decision making influenced the use of resources in their household and business. Their accessibility to network/association on the type of business encouraged them to start it while their families encouraged them to start the type of business they were doing. The women household roles affected their access to entrepreneurial training and the limited support and restriction by family authority affected their business. The women did not choose the type of business they were doing because it was the type of business most women around them were doing but they chose the business because it would improve their quality of life. The performance of their business of was affected by traditions, beliefs and their community practices. Hence, the social and cultural factors influenced the growth of women owned MSEs in Kitui County. It is further concluded that local traditions, customs, values, attitudes and hierarchies exert a strong influence on women-owned MSEs, but on contrast majority of women in the rural areas of Kitui County have disentangled themselves from these factors. Generally women appear to start businesses for survival to balance work and family with no enthusiasm to grow. This explains why their businesses remain small. From the results it is evident that women are over burdened by many household roles that they play in the family.

Because of these women are left with little time for their businesses thus explaining why they do not belong to networks that help to enhance growth of businesses. Though the study findings show that women are becoming more independent there is still need to encourage them to become more proactive in starting and growing their businesses.

4.1Recommendations

In order to address the influence of social cultural factors on the growth of women owned MSEs, the following recommendations where suggested.

- a) The government to continue reviewing laws pertaining to women's land ownership and inheritance rights. Efforts should be made to educate both women and men on their respective rights. The government to ensure that the new constitution is fully implemented so that women will be empowered and be able to change their
- b) The policy makers and other agencies should put in place special programmes to train, capacity build and mentor women particularly in entrepreneurship. This would change women mind set thus making womenowned enterprises more competitive.
- c) Lack of social and cultural support from the members of the society influences the women business performance and therefore both the County and National governments should continuously work towards providing conducive business environment.
- d) Robust gender disaggregated data on MSEs should be collected and made available on a continuous and regular basis, both at the County and National level, to form the basis of a regular (annual) Report on the State of Women in MSEs in Kenya.

References

- Affholder, J., & Box, D.M. (2004). Struggles of Female Entrepreneurs . Allied Academics International Conference. Proceedings of the Academy of Entrepreneurship, 10(1):102-150.
- Arora, A., & Arora, F. (2003. Licensing the market for technology, Journal of Economic. Behavior and organization 72(1), 274-289.
- Carter, N. (2003). The Career Reasons of Nascent Entrepreneurs. Journal of Business Venturing, 7 (18): 13-
- Chowdhury. A. (2011). Socio-Economic Impact of Women Entrepreneurship in Sylhet City. Bangladesh. Shahjalal University of Science and Technology.
- Cromie, S. and Birley, S. (1992). Networking by Female Business Owners in Northern Ireland. Journal of Business Venturing, May 1992, 7(3): 237-251.
- Dovi, E. (2006). Tapping women's entrepreneurship in Ghana: Access to credit, technology vital for breaking into manufacturing. Africa Renewal: Washington.
- Dzisi, S. (2008). Women Entrepreneurs in Small and Medium
- Heyzer, N. (2010). Making the Links: Women's Rights and Empowerment are Key to Achieving the Millennium Development Goals, Gender and Development, 13 (1): 9-12.
- Isatou C. (2011). Challenges faced by female entrepreneurs within Small and Medium-Scale Enterprises (SMEs): A study of the saloon business in Ghana. Accra: Federich Ebert Foundation.
- Kibas, P. B. (2006). Women in Entrepreneurship: Analysis of Factors Influencing Growth Oriented Women Enterprises in Kenya. Geneva: International Labour Office.
- Kinyanjui, M. N. (2006). Overcoming Barriers to Enterprise Growth: The Experience of MSEs in Rural Central Kenya. Nairobi: Longhorn Kenya.
- KNBS (2010). 2009 Kenya population and Housing Census. Population Distribution by Administrative Units Volume 1A. Nairobi: Government Printer.
- Kombo, D., & Tromp, D (2006). Proposal and Thesis Writing an Introduction. Nairobi: Paulines Publications.
- Kothari C.R. (2004). Research Methodology; Methods and Techniques. (2nd. Ed.). New Delhi: New Age International.
- Muriungi. F.M. (2012). The Challenges Facing Small-Scale Women Entrepreneur. Case of Kenya. International Journal of Business Administration. 3 (2): 112-114.
- Ngige. F. (2005). Mother operates her Boda boda Taxi with zeal.' Daily Nation, January 17th 2005.

- Njeru, E. N., & Njoka J. M. (1998). Small Scale Enterprise in Nairobi: The Socio-Cultural Factors Influencing Investment Patterns Among Informal Sector Women Entrepreneurs. Nairobi: University of Nairobi.
- Nunnally, J. & Bernstein, I. (2004). Psychometric Theory. (3rd Ed.). New York: McGraw Hill.
- Orwa, H., & Tiagha, E. (2012). <u>Women Entrepreneurship in Kenya's Firms: A Demographic Perspective.</u> New York: Lambert Academic.
- Pelham, A. M. (2000). Market Orientation and Other Potential Influences on Performance in Small and Medium-sized Manufacturing Firms. Journal of Small Business Management, January 2000.
- Priya, S. (2006). Policy and Innovative Financing Advisor at Center for Accelerate Innovation and Impact at USAID. Washington, D.C: World Bank.
- Republic of Kenya. (2005). Sessional Paper No. 2 on Development of Micro and Small Enterprises for Wealth and Employment Creation for Poverty Reduction. Nairobi: Government Printer.
- Republic of Kenya, (2006). Economic survey. Nairobi: Government Printer.
- Robert, D. H., & Michael P. (2002). Entrepreneurship: Starting, Developing and Managing a New Enterprise. Boston: Irwin.
- Saunders, M. Lewis, P., & Thornhill, A. (2007). Research Methods for Business Students (4th Ed.). Harlow: Financial Times Prentice Hall.
- Sexton, D. L. (1997). Entrepreneurship research needs and issues. New York: McGraw-Hill/Irwin.
- Van de Ven, A.H. (1993). The Development of an Infrastructure for Entrepreneurship. Journal of Business Venturing. 15 (3): 197–218.