

**THE INFLUENCE OF FEMALE ENTREPRENEURSHIP ON THE
EMPOWERMENT OF WOMEN IN MACHAKOS SUB-COUNTY,
KENYA**

CATHERINE NGILA

**Research Project Submitted in Partial Fulfillment of the Requirement
for the Award of Degree of Masters of Art in Project Planning and
Management of the University of Nairobi**

2015

DECLARATION

This research project is my original work and has not been presented for a degree in any other University or institution of higher learning and this is to the best of my knowledge.

Signature.....

Date.....

CATHERINE . M. NGILA

L50/62321/2013

This research project has been submitted for examination with my approval as the university supervisor.

Signature.....

Date.....

LECTURER : DR. ESTHER KIOKO

DEDICATION

I dedicate this research project report to my family members who have stood as my pillar throughout the academic success.

ACKNOWLEDGEMENT

First and foremost, I wish to express my appreciation to the Almighty God for his grace and good health. Secondly, to my supervisor Dr. Esther Kioko who passionately encouraged and guided me.

I humbly wish to say thank you to my family and friends who encouraged and stood with me on many occasions I was busy working on the research project. I also wish to remember and thank all my colleagues for making valuable contributions towards this research project. All the lecturers of Nairobi University for their moral and academic support throughout this research work. May God bless you all.

TABLE OF CONTENTS

DECLARATION	ii
DEDICATION	iii
ACKNOWLEDGEMENT	iv
LIST OF TABLES	ix
LIST OF FIGURES	xi
ABBREVIATIONS	xii
ABSTRACT.....	xiii
CHAPTER ONE: INTRODUCTION	1
1.1 Background to the Study.....	1
1.2 Problem Statement	5
1.3 Purpose of the Study	7
1.4 Research Objectives.....	7
1.4.1 Specific Objectives	7
1.5 Research Hypothesis.....	8
1.6 Significance of the Study	8
1.7 Limitations of the Study.....	9
1.8 Scope of the Study	9
1.9 Definitions of Operational Terms	10
1.10 Organization of the Study	11
CHAPTER TWO: LITERATURE REVIEW.....	12
2.1 Introduction.....	12
2.2 Theoretical Review	12
2.3 Female Entrepreneurship and Women Empowerment	12

2.3.1 Mc Clellands Theory.....	16
2.3.2 Cochran’s Theory.....	16
2.4 Empirical Review.....	17
2.4.1 The Effect of Skill Based Training on Empowerment of Women.....	19
2.4.2 The Influence of Business Infrastructure on Empowerment of Women	21
2.4.3 How Financial System Affect the on Empowerment of Women	21
2.4.4 The Relationship Between Lack of Market Information and the Empowerment of Women	24
2.4.5 The Effect of Technological Advancement on the Empowerment of Women	24
2.5 Theoretical Framework.....	25
2.5.1 Hope of Success	26
2.5.2 High Need for Power	26
2.6 Conceptualization	27
CHAPTER THREE: RESEARCH METHODOLOGY	29
3.1 Introduction.....	29
3.2 Research Design.....	29
3.3 Target Population.....	29
3.4 Sample Size Sampling Procedures.....	30
3.5 Methods of Data Collection	30
3.6 .1 Validity	31
3.6.2 Reliability.....	31
3.7 Data Analysis	31
3.8 Ethical Issues	32
3.9 Operationalization of Variables	33

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION,	
INTERPRETATION AND DISCUSSION	34
4.1 Introduction.....	34
4.2 Background Information of the Respondents	34
4.2.1 Academic Qualification	35
4.2.2 Marital status.....	36
4.3 Effect of Female Entrepreneurship on Women Empowerment in Machakos Sub-County	37
4.3.1.1 Provider of the Trainings	38
4.3.1.2 Effectiveness of the Trainings	39
4.3.1.3 Skills Acquired.....	40
4.3.1.4 The Efficiency of the Training Given by Various Organizations.....	41
4.3.2 Business Infrastructure.....	42
4.3.2.1 Legal Procedures.....	43
4.3.2.2 Charges for Accessing Infrastructure.....	43
4.3.3 Financial System.....	45
4.3.3.1 Secured or Non-Secured Loans	46
4.3.3.2 Provision of Collateral Security	48
4.3.3.3 A Beneficiary of Government Incentives	48
4.3.3.4 The Obstacles Encountered When Accessing Funds from Financial Institutions.....	49
4.3.4 Lack of Market Information.....	50
4.3.4.1 Competition.....	51
4.3.4.2 Business Assistants and Supporters From Government Bodies	52
4.3.4.3 Availability of Market Information	52

4.3.5 Technological Advancement	53
4.3.5.1 Access to Necessary Technologies	53
4.3.5.2 Information about Optic Cable Installed in the Country	55
4.3.5.3 Government Enhancing Technology	55
4.3.5.4 Challenges Encountered with Technology Advancements.....	56
4.4 Discussion.....	58
 CHAPTER FIVE: SUMMARY, CONCLUSION AND	
RECOMMENDATIONS.....	
5.1 Introduction.....	60
5.2 Summary of Findings.....	60
5.2.1 Skill based Training	60
5.2.2 Business Infrastructure.....	61
5.2.3 Financial System.....	62
5.2.4 Lack of Market Information.....	63
5.2.5 Technological Advancement	63
5.3 Conclusion	64
5.4 Recommendations.....	66
REFERENCES	68
APPENDICES	71
Appendix I: Letter of Introduction.....	71
Appendix II: Questionnaire.....	72
Appendix III: Research Permit	78
Appendix IV: Research Authorization Letter.....	79

LIST OF TABLES

Table 4.1: Age Distribution of Respondents	35
Table 4.2: Academic Qualification	35
Table 4.3: Marital Status.....	36
Table 4.4: Access to Business Trainings	38
Table 4.5: Provider of the Trainings.....	39
Table 4.6: Effectiveness of the Trainings	39
Table 4.7: Skills Acquired	40
Table 4.8: Correlation Between Skills Based Training and Empowerment of Women.....	42
Table 4.9: Adequate Availability of Infrastructure.....	42
Table 4.10 : Legal procedures.....	43
Table 4.11 : Charges for Accessing Infrastructure	44
Table 4.12: Chi-square Tests for Association between Market Infrastructure and Empowerment of Women in Machakos Sub-County	45
Table 4.13: Satisfaction with Finance Access by Lending Institutions.....	46
Table 4.14: Secured or Non-Secured Loans	47
Table 4.15 : Provision of Collateral Security	48
Table 4.16 : A beneficiary of Government Incentives.....	48
Table 4.17: Correlation Between Financial System and Empowerment of Women	49
Table 4.18: Market Access For The Product	50
Table 4.19: Competition	51
Table 4.20: Business Assistants and Supporters from Government Bodies.....	52

Table 4.21:Correlation Between Market Information and Empowerment of Women	53
Table 4.22: Access to Necessary Technologies.....	54
Table 4.23: Information about Optic Cable Installed in the Country	55
Table 4.24: Government Enhancing Technology	56
Table 4.25: Chi-square Tests for Association Between Technological Advancement and Empowerment of Women in Machakos Sub-County	57

LIST OF FIGURES

Figure 1: Conceptual Framework	27
--------------------------------------	----

ABBREVIATIONS

GEM	-	Global Entrepreneurship Monitor
GoK	-	Government of Kenya
ICT	-	Information and Communication Technology
ILO	-	International Labour Organization
NGOs	-	Non Governmental Organizations
OECD	-	Organization for Economic Cooperation and Development
UNIDO	-	United Nations Industrial Development Organization

ABSTRACT

Entrepreneurship is an important driver of economic growth, productivity, innovation and employment. Entrepreneurship is considered a major contributing factor to the growth of an economy and hence has a tremendous potential in empowering women and transforming society. Skill based training, business infrastructure, market information and technological advancement are among the factors that are vital in entrepreneurship. However the influence of these factors have not been critically examined. The study sought to determine the influence of female entrepreneurship on women empowerment in Machakos sub county. Specifically, the study was to determine the influence of skill based training on empowerment of women, examine the influence of business infrastructure on empowerment of women, investigate how financial system influence the empowerment of women, analyze the relationship between market information and the empowerment of women and to determine the extent at which technological advancement influence the empowerment of women. A descriptive survey was adopted targeting a population of 239 respondents. Census approach was used where all the members of the target population were included in the study sample. Data was collected using questionnaires and was analyzed using statistical package for social sciences (SPSS) version 21. The results showed that majority of the respondents agreed that there is access to business trainings, that the training and business infrastructure is available to those willing to use them. Majority of the respondents also cited that there is financial support available but they have to provide collateral to borrow money from financial institutions and that lack of assets limit their access to financial resources. Majority of the respondents indicated that they have access to market for their products and that there is access to necessary technologies. The study concluded that there is significant association between skills based training, market infrastructure, financial system, market information and technological advancement on empowerment of women in Machakos Sub-County. The study has made several recommendations among them initiation of a comprehensive credit policy that should keep a provision of collateral free loans, credit without interest or low rate of interest and long duration loan for female entrepreneurs.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Entrepreneurship is considered by many researchers and economists as a major contributing factor to the growth of an economy. In the spirit of entrepreneurship, it is essential to acknowledge that women also are significant drivers of economic growth. In the latter part of the 20th century, women's entry into the workforce has helped drive most of the world's developed economies. Today, women in the developing economies are poised to have a similar impact upon their economies, but this can only happen , if they can be educated, equipped and empowered (Women's Economic Opportunity 2012).

Entrepreneurial activities empower women economically and facilitate their contribution to the overall development of a country. Whether the women participate in the informal or formal sectors; or in small, medium or large commercial activities, these commercial activities are not only a means of making a living but are also of positive social ramifications for the women and their families and their social surroundings as well (UNIDO 2001). Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the decisive issue of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks (Hisrich, 2005).

The women in developing countries have movements and income generation programs have traditionally taken a broad-based welfare approach which has emphasized improving women's general living standards rather than enhancing their independence and active participation in the main stream economy. Over the past several years people have become increasingly aware of the need to focus on entrepreneurship development as a more specific objective in the support of women in developing countries. The effectiveness of women entrepreneurship development programs however has been hampered by the fact that people are still putting too much emphasis on gender and not enough emphasis on entrepreneurship as such (Eigen 1992).

According to the Center for Women's Business Research (2008), about 10.4 million US firms are owned by women (50% or more) employing more than 12.8 million people and generating \$1.9 trillion in sales. The rate of growth of women-owned firms has been of 42% compared to 24% of all firms in the United States. Global Entrepreneurship Monitor (GEM) Ireland identified that 8.2% of Ireland adult population living is involved in entrepreneurial activity, and women's entrepreneurial activity has increased from 4.2% in 2006 to 5.9% in 2007, representing over 1,000 women on average starting new businesses in Ireland each month (Enterprise Ireland, 2008). This increase is higher than 4.3% reported by the European Union and the 3.6% from the Organization for Economic Cooperation and Development (OECD). In Mexico, women's economic participation is around 39% and women's entrepreneurial activity has increased by 96% over the last 13 years (El Informador, 2008).

Women entrepreneurs and their businesses is a rapidly growing segment of the business population creating a variety of new ventures and contributing to the development of a range of services and products. Nevertheless, the share of women entrepreneurship is still significantly low when comparing women's participation rate to that of their men counterparts (Minniti, 2003). In Middle East and North Africa, women's entrepreneurship is increasingly recognized as an important factor for economic growth and development (Cawtar, 2007). However, their share is far lower than in the other middle-income regions of East Asia, Latin America and the Caribbean, and Europe and Central Asia (World Bank, 2007).

The role of entrepreneurship and an entrepreneurial culture in economic and social development has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development. Nevertheless, the significant numbers of enterprises were owned by men (ILO, 2006). In other words, it was not common to see women-owned businesses worldwide especially in developing countries like Ethiopia. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's little was known about women entrepreneurship 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, 2006).

Women entrepreneurs can make significant contributions to the economic development in Kenya. In acknowledging the importance of women entrepreneurs in the creation of a vibrant and dynamic economy, the Kenyan Government has taken some positive steps in promoting women entrepreneurship towards realizing Kenya's Vision 2030. The government of Kenya has developed a range of measures to try to

tackle vulnerable groups that include the women and unemployed youth among others in Kenya. Under the Vision 2030, funds allocated with more efficiency and transparency, are anticipated to play a key and enhanced role in correcting the existing economic and social inequalities in the vulnerable groups. One of the economic goals of a government is to improve the lives of its citizens by raising the competitiveness of the economy and creating opportunities that empower people to earn a sustainable income. In this line of thought, The Government of Kenya has developed a development blueprint called The Vision 2030. The goal of the Vision is to transform Kenya from a developing country into middle income and industrialized nation, through provision of quality life to all the Kenyans by 2030". The Vision is based on three pillars namely: the social, economic, and the political pillar (The Ministry of planning, 2008).

A more specific focus on women entrepreneurship development has recently emerged which lays more emphasis on the economic benefits of women participation. An estimated 35 percent of all households worldwide are headed by women, their participation in the labor force is growing in most countries and they comprise an increasing proportion of informal sector activities in almost every developing country in the world. In Kenya, more than 32% of households are headed by women (Van Der Wees, 1987), many of whom are beginning to venture into some form of small scale activities or self employment out of necessity. Absorption of women into formal sector wage labor is shrinking in relative terms, currently representing only 20% of the total labor force in the formal sector. Their participation in the informal sector is on the increase with a representation of about 35% in 1990 (Brelan Consultant, 1990). The participation of women in the informal sector of the economy is probably a great deal higher than this statistics indicates. However, women's economic

activities are most often undertaken in their homes thereby escaping notice and recognition. According to UNIDO (1986) women in the informal sector are the highest employer of women especially in the small scale enterprise outside agricultural sector in Kenya. Out of the 1.3 million enterprises in 1999, 75% were in trade and service sub sector, 13.4% were in manufacturing of which 7.7% were involved in other activities (GOK, 2005)

1.2 Problem Statement

Entrepreneurship of women has a tremendous potential in empowering women and transforming society. Entrepreneurs play a significant role in the economic growth by being dynamic and innovative, identifying opportunities and putting useful ideas into practice. Entrepreneurs enjoy the ability to use resources more efficiently and more effectively. Entrepreneurship can be used as one of the key factors of economic development by involving women in entrepreneurial activities. More women entrepreneurs increase economic diversity (Verheul et al., 2004). Women constitute almost fifty percent of the world population. The socio-economic participation of women at the international, regional, national, and local levels means using significant potential resources more effectively. Women can benefit from available opportunities worldwide by increasing their empowerment. Contribution of women in the economy is very important for the growth of socio-economic environment of Kenya.

Without a meaningful and active participation of women, half of the total population, in regular economic activities, a dynamic and sustainable economy is impossible. In view of the need to bring the rural womenfolk in the development stream of the country, the Government, the NGOs and other related agencies have provided ample opportunities to promote entrepreneurial skill among women. Income-generating

activities, credit facilities, skill training, market opportunities have all combined to pave the way for the emergence of entrepreneurial development among women in rural Kenya. Kenya has undertaken systematic reforms across all sectors in the last decade with an emphasis on the initiatives to increase women's participation through laws, international conventions, and affirmative action's to meet quotas to ensure women's participation. It appears that women have brought a social and economic change; and opened up a new dimension in the business area through their participation in different socio-economic activities in Kenya.

In order to support women to release their creative potentials as entrepreneurs innovative and specialized support services are needed. Although some specialized funds and programs have been undertaken to facilitate credit towards small businesses with more relaxed conditions but in practice, in most of the cases, entrepreneurs are required to offer collateral to guarantee loan repayment. Majority of the women do not possess any assets and cannot formally offer the necessary securities against loans. Due to the complexities in the social environment and administrative structure, women's entrepreneurship in Kenya is more challenging. Many social and operational constraints continue to restrict women from starting and running economic enterprises. But the development of women's entrepreneurship can offer excellent opportunities for development of one half of the population and for overall socio-economic progress of the country. Thus, this study sought to fill the research gap by examining the influence of female entrepreneurship on the empowerment of women in Machakos Sub County.

1.3 Purpose of the Study

The purpose of the study was to examine the influence of female entrepreneurship on the empowerment of women in Machakos Sub County. It is vital to have full understanding and unanimity among the communities, Government and the NGO's on issues related to female entrepreneurship. The relationship will enhance acceptability as well as affordability at beneficiary level to make the programme sustainable. Within this broad framework the study aims to show that the effect of female entrepreneurship in social development projects can be minimized and the potential losses can be reduced efficiently and effectively.

1.4 Research Objectives

The study aimed to investigate the influence of female entrepreneurship on the empowerment of women in Machakos Sub-county.

1.4.1 Specific Objectives

- i. To establish the influence of skill based training on empowerment of women in Machakos Sub County.
- ii. To establish the influence of business infrastructure on empowerment of women in Machakos Sub County.
- iii. To establish how financial system influence empowerment of women in Machakos Sub County.
- iv. To establish the influence of market information on the empowerment of women in Machakos Sub County.
- v. To determine the influence of technological advancement on the empowerment of women in Machakos Sub County.

1.5 Research Hypothesis

This study will be guided by the following research hypothesis.

- i. H₀₁: There is no significant relationship between skill based training and empowerment of women in Machakos Sub County.
- ii. H₀₂: There is no significant relationship between business infrastructure and empowerment of women in Machakos Sub County.
- iii. H₀₃: There is no significant relationship between financial system and the empowerment of women in Machakos Sub County.
- iv. H₀₄: There is no significant relationship between market information and empowerment of women in Machakos Sub County.
- v. H₀₅: There is no significant relationship between technological advancement and the empowerment of women in Machakos Sub County.

1.6 Significance of the Study

The study aimed to show the influence of entrepreneurship on the empowerment of women in Machakos Sub County. The information gathered in this study is aimed at assisting the Machakos sub County to closely monitor the social development projects by women through empowerment. Also, to come up with the appropriate measures to counter challenge that are currently being experienced by women in relation to the area under study. For academicians and researchers, they would do an in-depth investigation on the effect of female entrepreneurship in social development projects in Kenya. Through studying the degree or the quantitative measurements of their challenges, the study will enable them to carry out further studies as they progress in advancing their education levels.

This study will help to show a solid understanding of the regulatory framework and the recommendations on the appropriate regulations that will be necessary for the social development projects. Because, the outcome of this process will inform the specific measures that either will be developed or will address the specific challenges that influence either the increase or decline of the effect of female entrepreneurship in social development projects in Kenya.

1.7 Limitations of the Study

While conducting this study, the researcher was faced with the following limitations:- The researcher had a challenge of uncooperative and unfriendly respondents. But this was reduced by motivating the respondents and by following up on the questionnaires.

Another challenge was that some of the respondents either filled ambiguous answers or left blank questions (that is, fail to write their response to some questions) in the questionnaires. This was reduced by way of revisiting the same women whose respondents the researcher had noticed that their questionnaires had either ambiguous answers or leave blank questions.

1.8 Scope of the Study

The study was carried out in Machakos Sub County. The study was delimited to the groups of women empowered within Machakos Sub County. The study was specifically to collect data on the influence of female entrepreneurship on the empowerment of women in Machakos Sub County.

1.9 Definitions of Operational Terms

Entrepreneurship- as the process that involves the recognition, evaluation, and exploitation of opportunities in order to introduce new goods or services, ways of organizing, markets, processes, and raw materials through organizing efforts that previously had not existed

Social development- is about putting people at the centre of development. This means a commitment that development processes need to benefit people, particularly but not only the poor, but also a recognition that people, and the way they interact in groups and society, and the norms that facilitates such interaction

Woman entrepreneur- A woman entrepreneur for the present study is a woman who has managed to procure capital to set up a small enterprise and is actively involved in running and managing the enterprise in all functional areas of management and earns a livelihood for herself and her family from the enterprise and belongs to low income group.

Business infrastructure- is the basic physical systems of a business or nation. Transportation, communication, sewage, water and electric systems are all examples of infrastructure. These systems tend to be high-cost investments, however, they are vital to a country's economic development and prosperity. Infrastructure projects may be funded publicly, privately or through public-private partnerships.

Financial system- is the set of implemented procedures that track the financial activities of the company. On a regional scale, the financial system is the system that enables lenders and borrowers to exchange funds. The

global financial system is basically a broader regional system that encompasses all financial institutions, borrowers and lenders within the global economy.

Technology advancement- A technological advance is a situation in which resources are combined in such a way that the same volume of resources results in greater output or a lesser amount of resources creates the same output as before

Market information- The results of marketing research that are used to plan for future marketing or product development activities. The information may come from a single source or through a system of collection

Empowerment- refers to increasing the spiritual, political, social or economic strength of individuals and communities. It often involves the empowered developing confidence in their own capacities.

1.10 Organization of the Study

Chapter one of this study introduces the background of the study, problem statement which describes the specific problem addressed in the study ,the purpose of the study, research objectives and questions, significance of the study ,delimitation and limitations of the study, assumptions and definition of key terms.

Chapter two presents a review of literature and relevant research associated with the problem addressed in this study. Chapter three presents the research design, target population, sampling procedure, data collection instrument, validity and reliability of the study and the data analysis and presentation. Chapter four contains an analysis of the data and presentation of the results. Chapter five offers a summary and discussion of findings, implications for practice, and recommendation for future research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter is divided into four sections. The first section will discuss the theories supporting the study, the second section will provide the empirical review of the study, the third section will give the research gap and the fourth section will show conceptual framework providing the explanation of the variables of the study.

2.2 Theoretical Review

This section offers particular theoretical review of the classification and concept of entrepreneurship, female entrepreneurship and women empowerment and further presents the theories, particularly MacClelland's and Cochran's theories.

2.3 Female Entrepreneurship and Women Empowerment

Entrepreneurships and women entrepreneurships specifically, are vital to the economy of a nation with respect to economic development and poverty reduction. In as much as the government of a country is required to provide the enabling environment for entrepreneurship development in terms of favorable financial, economic, socio-cultural, legal policies and functional infrastructure (Coleman & Kofi, 2008). Entrepreneurs themselves have roles to play so as to compliment government's effort in enterprise development. These include making good business decisions, having the right motive, making effort to acquire appropriate education or training, business experience or skills, innovation, market information, social networks and so on. For a woman entrepreneur to succeed in her business, appropriate decision making is required of her especially in application of funds or credits acquired because misuse of acquired funds will result to business failure and continued payment of interest.

Other essential success attributes of entrepreneurs are entrepreneurial skills, ability to network (to get finance and information) and strategic planning (Reavley & Lithuchy, 2008).

Entrepreneurship has also been considered the great equalizer and mobilizer of opportunity because it is present in any person without caring of race, religion, sex or geography, generating self sufficiency, self-determination and economic improvement that generate economic expansion and social mobility (Timmons & Spinelli, 2004). At this point it is important to remark that entrepreneurship represent a career or a way of living for women and minorities who have been diminished and underemployed due to the wrong conception that they cannot perform as men. Education play an important role to generate new perceptions and paradigms related to women and women entrepreneurs. Social institutions (educational institutions, society, corporations) have played an important role in the entrepreneurial education which throughout the world is increasing (Hisrich, 2006).

Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. Whether they are involved in small or medium scale production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment United Nations Industrial Development Organization (UNIDO, 2001).

The growth of the proportion of women entrepreneurs in developing countries has drawn the attention of both the academic and the development sector. Donors, international public institutions, national and local governments, NGOs, private

companies, charities, knowledge institutes and business associations have initiated programs or policies to promote and develop women's entrepreneurship. They initiate programs for capacity-building of entrepreneurial skills, strengthening women's networks, provide finance and trainings, or design policies that enable more and stronger start-ups and business growth. They all claim that women entrepreneurship is essential for growth and development. Some even argue that women entrepreneurs' contribution tends to be higher than that resulting from entrepreneurial activity of men (Minniti, 2010). In recent years, then general attention to women and entrepreneurship in developing countries has increased to a great extent and the focus on this 'untapped source' of growth seems to be indispensable nowadays for development practitioners and policy makers. However, despite this growing number of initiatives and resources made available to promote and develop women's entrepreneurship in developing countries, women still own and manage fewer businesses than men, they earn less money with their businesses that grow slower, are more likely to fail and women tend to be more necessity entrepreneurs. (Minniti and Naudé, 2010).

Entrepreneurial activities empower women economically and facilitate their contribution to the overall development of a country. Whether the women participate in the informal or formal sectors; or in small, medium or large commercial activities, these commercial activities are not only a means of making a living but are also of positive social ramifications for the women and their families and their social surroundings as well (UNIDO 2001).

According to Mahmud et al. (2012), the following factors of women empowerment are the main: gender inequality, education qualification, age, income, economy development, productivity, personal security, media publicity, freedom of movement

(decision making), and authority (independent experience). There are diverse magnitudes of gender discrimination e.g. (commercial, social, governmental, and psychological) and life of women appears to be surrounded by this gender inequality factors (Mahmud et al. 2012). A woman's life along with her dependents and kids all are strongly affected and influenced by the enabling role of women's education through which there are equipped with technical skills, so they become financially independent by obtaining paid jobs. Factors of income, economy development, improved production, personal security causing healthier and encouraged population can be successfully accomplished at national level by teaching/ educating the women. Moreover, empowerment procedures will be affected by the advancement and advertising (Mahmud et al. 2012). The following points can be suggested to accomplish women empowerment in greater capacity so that resource sharing along with promotional activities may be developed in team. If executive authorities get executed advertising and promotional activities, then women needs could gain considerable emphasis. Therefore the empowerment process can only be measured and evaluated with the help of indicators and it is not openly visible. For instance, factors of qualification (education), paid work (income) and media publicity normally indicate the initial resources gained by the women and that are also considered the conditions to exercise of choice. Like-wise, implementation of choice has a certain limit, since there are uncertain goals and motivations, which are behind that choice. Agency quantifying indicators have incorporated noticeable actions in this overall process, such as independence of movement and input in decision-making (Mahmud et al. 2012).

2.3.1 Mc Clellands Theory

According to Kilby (1971), David Mc Clellands theory has developed from Weber's protestant ethics in which an intermediary psychological motive (the need for achievement) is introduced. Mc Clelland has tried to offer explanations for some societies that were more likely to produce entrepreneurs than others. He appeared concerned with the influence of cultural attitudes in primary socialization which in turn can foster entrepreneurial attitudes. He ascribed inculcation of the achievement motive to child rearing practices which stress on standards of excellence, low parental (father's) dominance, maternal warmth and self reliance training (Martinelli 1994).

2.3.2 Cochran's Theory

Cochran's Theory (1965) is based on the premise that fundamental problems of economic development are non-economical. He emphasized role expectations, social sanctions and cultural values as key elements that determine the supply of entrepreneurs Cochran (1965), does not see the entrepreneur as being deviant or super normal individual, but rather as a representation of society's model personality. In this model, the prevailing child rearing practices and schooling common to a given culture mould personality. The individual performance as an entrepreneur is generally influenced by three factors ; his own attitude towards his occupation, the role expectations held by the sanctioning groups , the operational requirements of the job.

The determinants for the first two factors are the society's values. Changes over time in such variables as population, technology and institutional drift will impinge on the role structure by creating new operational needs. He tried to demonstrate the dynamics of his entrepreneurial model by selecting instances from the American economic history. He points to important changes that have taken place in last 150

years in the US economy; the rapid adoption of industrial mechanization in the first half of the 19th century, the rise of professional management in the large corporations since the second half of the century and the spread of assembly line production techniques. In each period of these major changes, the social factors in American culture, operating through the entrepreneur, appear to be well marked. The analysis may also be used to answer questions as to why corresponding changes did not occur in the economies of other countries.

2.4 Empirical Review

Amzad Hossain et al (2009) conducted a study on the factors that influence women entrepreneurship in Bangladesh by adopting qualitative and quantitative analysis. A questionnaire was used in collecting the data. The result revealed that women were facing problems in establishing their own business due to lack of financial support, family commitment, limited knowledge and skill.

Birley, S (2009) study on women and men micro entrepreneurs in Ecuador confirms that male entrepreneurs manage larger firms than women and men's businesses yield higher net incomes. There was a significant increase in monthly net incomes of the entrepreneurs one year after the baseline measures. The result also confirms the dynamism of the micro enterprise sector, where some firms are able to increase net income in the course of a year, despite a lack of access to credit and other inputs available in the formal sector. All micro producers and micro vendors' borrowers, irrespective of borrower's sex show a significant increase in hourly income. The results also show the preference among women entrepreneurs for using the credit to increase efficiency is explained by women's two fold responsibility of producing at the work place and producing at home. The results are also indicative of the fact that

women micro producers in manufacturing and services as well as women micro vendors access to credit was a key factor in the increased productivity. This signifies that credit was available to large number of low income women micro producers and micro vendors and was able to keep a considerable number of women micro producers active.

According to Gurmeet Singh and Rakesh Belwal (2008), in the capital city of Ethiopia, Addis Ababa, women entrepreneurs faced problems related to small medium enterprises. Gurmeet and Rakesh explored the problem by conducting a focus group discussion among the women entrepreneurs. Lack of entrepreneurial skills and management competency, lack of exposure to market sector , limited support from government and lack of technology skill were identified as problems faced by the women entrepreneurs.

Wolfensohn (2008) investigates whether the acquisition of greater skills, resources confidence and social position through repeated micro-credit borrowing might reduce the effectiveness of mechanisms which promote repayment based on the experience of Kenya Rural Advancement Committee, the author suggests that a micro-credit intervention, based strongly on incentives for individuals self enrichment alone, eventually undermines the social forces including repayment by changing the incentives and costs associated with honoring the financial contract.

The analysis of women entrepreneurs by Goffe and Scase (2008) shows how business start up enables many women, but not all, to achieve forms of economic and social independence that they would not otherwise enjoy. Further they illustrate ways in which business proprietorship has a wide variety of effects upon individuals, and upon their personal relationships and lifestyles. They refute the notion of a single

entrepreneurial experience and argue that the causes and consequences of business start up are highly conditioned by the excellent to which women are committed to traditionally prescribed roles and to profitability.

Lina Nearchou Ellinas and Loanais S Kountoris, (2004) reflected on female entrepreneurial activity in Cyprus. Their study was carried out for the Women's Cooperative Bank of Cyprus. It was an attempt towards gaining greater understanding on the women entrepreneurs, who were developing enterprise activities in Cyprus. The research reveals that the demography, size of the enterprise and the impact of multiplicity of roles were the strong characters of women business owners' presence in the local economy in entrepreneurial activity.

2.4.1 The Effect of Skill Based Training on Empowerment of Women

Katerina L S, et al (2010) conducted a study on entrepreneurial training on creativity and innovation as in the development of business of Northern Greece. The researchers collected data among, one hundred and sixteen entrepreneurs who own small, medium and very small enterprises from that area. Questionnaires method was used in collecting the data and cross tabulation analysis was used in verifying the data. The result revealed that entrepreneurs, owners of small-medium enterprises, managers of enterprises of micro and small medium enterprises in Northern Greece were aware of the importance of creativity and innovation.

Ramamurthy & Krishnakumar (2008) discussed how training programmes can effectively address the wider needs for confidence building as well as business orientation among poor women entrepreneurs. He concluded that women development agencies including NGOs have to be sensitive to the training needs of the target group. He adds that there is an urgent need to change the orientation of the

people who are administering the programmes and policies. The recent pronouncements of governments and international agencies recognizing the important role played by micro enterprises will not yield result unless the relevant policies and programmes as well as people are re-oriented suitably.

According to the Department of Statistics at Monterrey Tech (2008) –the most important private university in Mexico and Latin America- women represent 40.55% of the total population and 16.85 % of the 2,088 students that are studying a program in information technologies are females. The public university, Universidad Autónoma de Nuevo León reported that from its 122,000 students, at least 60,000 are women, this represent almost 50% of its students. These numbers show how women students' population is significant because they will become part of the economic force of the country. The problem is when well trained women do not overlook opportunities in their expertise area -as some studies have indicated as appropriate-, and generate traditional businesses that are not as profitable as they could be.

Chi Kim Cheung (2008) examined the effectiveness of entrepreneurship education program in secondary schools by sending questionnaires to all secondary schools in Hong Kong. The survey revealed that schools have taken comprehensive approach in delivering entrepreneurship education. The entrepreneurship education indeed prepares the students to become entrepreneurs in early stage of education. Beginning as an entreport in 1841, Hong Kong has become one of the leading financial and business centres in Asia Pacific Region. The factors that led the country to excel in business environment were the entrepreneurship education program in secondary schools.

The study by Nair (2006) reviewed the strategies and approaches in training women entrepreneurs in the Indian rural sector. The review stresses the incorporation of gender in policy making and implementing agencies as gender has a direct bearing not only on the access to resources and the ability of individuals to realize their productive potential but also on the entire socio-cultural fabric of societies. The nexus between gender and economic deprivation is so complex that policies and schemes addressing these issues need to be extra-sensitive and flexible to the social and cultural echoes of the rural communities before settling on to resolve their economic problems.

2.4.2 The Influence of Business Infrastructure on Empowerment of Women

A study conducted in Malaysia, Indonesia, Brunei, and Singapore by Dauda (2011) found that, in spite of the contributions made by women entrepreneurs towards the economic development of these countries through the establishment of new businesses and the employment of many people, some policies made by their governments favor male than female entrepreneurs. This is because; there are inadequate data and researches on women entrepreneurs for their governments to work with, and as such; they do not thoroughly take into consideration the challenges faced by these women when developing new policies

2.4.3 How Financial System Affect the on Empowerment of Women

In Sokoto state of Nigeria, Maryam (2013) investigate Capital Access Strategies and Enterprise Growth among selected women Entrepreneurs in Sokoto Metropolis, her findings indicates that there is a positive correlation between capital access and business growth. Women entrepreneurs source of capital are mainly from personal savings which is one of the reason for their business Growth failure. Government

financing has the strongest influence in achieving business growth. Enterprise with more access to capital experience higher business growth and shows high tendency of survival in the long run. The study recommends that Women entrepreneurs in Sokoto should explore more sources of capital in order to achieve enterprise growth. Financial institutions should introduce a micro credit programme specially targeting women within these societies so as to explore the niche area and tap the opportunity yet to be tap. The study examine variables such as Enterprise Growth, capital Access, Bank loan, Personal savings, Relatives and friends, Equity financing, Government financing, Non government financing.

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

In a study of women entrepreneurs in Cameroon by Catherine (2008) revealed that a poor choice of business venture often meant that they run at a loss. However many women value their business for non-financial reasons, such as the fact that they get

them out of the house. Though women running micro enterprise face long hours with low returns and often accumulate debts they are critical for the survival of their households.

Stemper (2006) examines the experience of a group of commercial banks catering to micro enterprise women clients. The results indicate that a small number of commercial financial institutions are expanding the coverage and depth of financial services to these businesses, both at the wholesale and retail levels, and could act as leaders in the provision of financial services to the micro enterprise sector, and specifically women entrepreneur. Rather than focusing on one specific type of institution as the viable alternative, the overall supply of financial services to women micro entrepreneurs – credit for enterprise and household investments, savings and payment services comes from a variety of institutions including NGOs, banks credit unions and other formal and semi formal financial intermediaries. The study further concluded that less flexibility was found in loan repayment for banks than NGO's. The NGO practices indicate that schemes adjusted to women owned micro enterprises use more frequent payments, or set payments in a more flexible way. They also found relative absence of trust between banks and private or government institutions involved in micro enterprise development. The banks have identified awareness building in high ranking executives, in addition to technical staff, as an important way to become active in micro enterprise lending.

Vander, Weisc Ramijn H (2005) discuss the impact of micro finance industry becoming a global phenomenon. The study examines the financial products aimed at women entrepreneurs and calls for more products such as savings accounts, money transfers, or loans for domestic equipment. Financial services should be delivered as

effectively as possible, but subsidies may continue to be a necessary component in achieving this. The self help group continue to play a strategic role in the development of micro enterprises among women entrepreneurs.

2.4.4 The Relationship Between Lack of Market Information and the Empowerment of Women

Nosa (2013) observed that women entrepreneurs who own micro and small businesses often complain about the lack of demand for their products, but the major problem is that they do not respond to increased markets. There are various factors that limit women's income generating activities that could give them access to markets. As noted earlier, women disproportionately experience limited mobility, due to various factors linked to either their family responsibility or cultural practices. Those who can travel lack the market information on products and inputs; thus, becoming dependent on the middle traders who buy their products at relatively lower price compared to the market price.

2.4.5 The Effect of Technological Advancement on the Empowerment of Women

Jain (2006) noted that ICT can deliver potentially useful information, such as market prices for women in small and micro-enterprises. For example, use of cellular telephones illustrates how technology can be used to benefit women's lives, by saving travelling time between the market and suppliers, by allowing women to call for product prices and by facilitating the constant juggling of paid and unpaid family activities. However, use of ICT will be limited in impact wherever women have limited or no access to roads or transport, credit and other development inputs. ICTs require that users have some skills and one should not assume that providing the facilities means that everyone in the community will immediately embrace the

technology. Two important aspects need to be mentioned. First, as Eva Rathgeber clearly stated, “the key issue is that the technologies should be adapted to suit women rather than that women should be asked to adapt to technology.” And secondly, ICT training is of utmost importance if women are to use the technology of their choice. Gaining the required skills further empowers women to use ICT in order to increase their employment choices and contribute to community development. Therefore, the provision of ICT facilities should be complemented with additional services and training. Hafkin and Taggart (2001) are of the opinion that in the context of communication, transporting and other constraints of the developing world, ICTs may be even more important for women in developing countries than it is for women in the developed world who have access to abundance of alternatives. There is therefore the need for greater concentration on the use of ICTs rural women gender empowerment in Nigeria generally and Ethiopia East local government area particularly. For instance, to ensure that globalization becomes a positive force for the entire world’s people and to promote gender equality and empowerment of women as effective ways to combat poverty, hunger and disease and to stimulate development that is truly sustainable, and to ensure that the benefits of new technologies, information and communications technologies should be made available to all.

2.5 Theoretical Framework

This study was based on the theory of achievement as argued by McClelland (1961). According to McClelland and Hagen, (1962), motivation is the critical factor that leads one towards entrepreneurship. Entrepreneurs are broadly found to be people with a high drive and high activity level and constantly struggling to achieve something new, which they could call as their own achievement. They like to be different from others, but do not like to undergo the struggle to achieve things that are

practically impossible to achieve. Several experiments have proved that achievement motivation can be infused into a person by proper training. In India various organizations have now started imparting achievement motivation training programmes, viz. the Small Industry Extension Training Institute (SIET) at Hyderabad and Maharashtra Small Scale Industries Development Corporation (MSSIDC). The researcher found that 33 women entrepreneurs had undergone some training; of these, 16 stated that the training was very useful to them, while 3 felt otherwise.

2.5.1 Hope of Success

An entrepreneur must be optimistic always. He should have the tendency to approach his work with confidence to succeed. Such an attitude raises his level of performance. The researcher observed that 110 (83.33%) respondent women entrepreneurs felt that they were successful because they had a strong determination to succeed. This determination motivated them to work hard to achieve their dreams. While 89 (67.42%) women entrepreneurs were *very* satisfied with the progress of their enterprise, 29 (21.96%) were just satisfied.

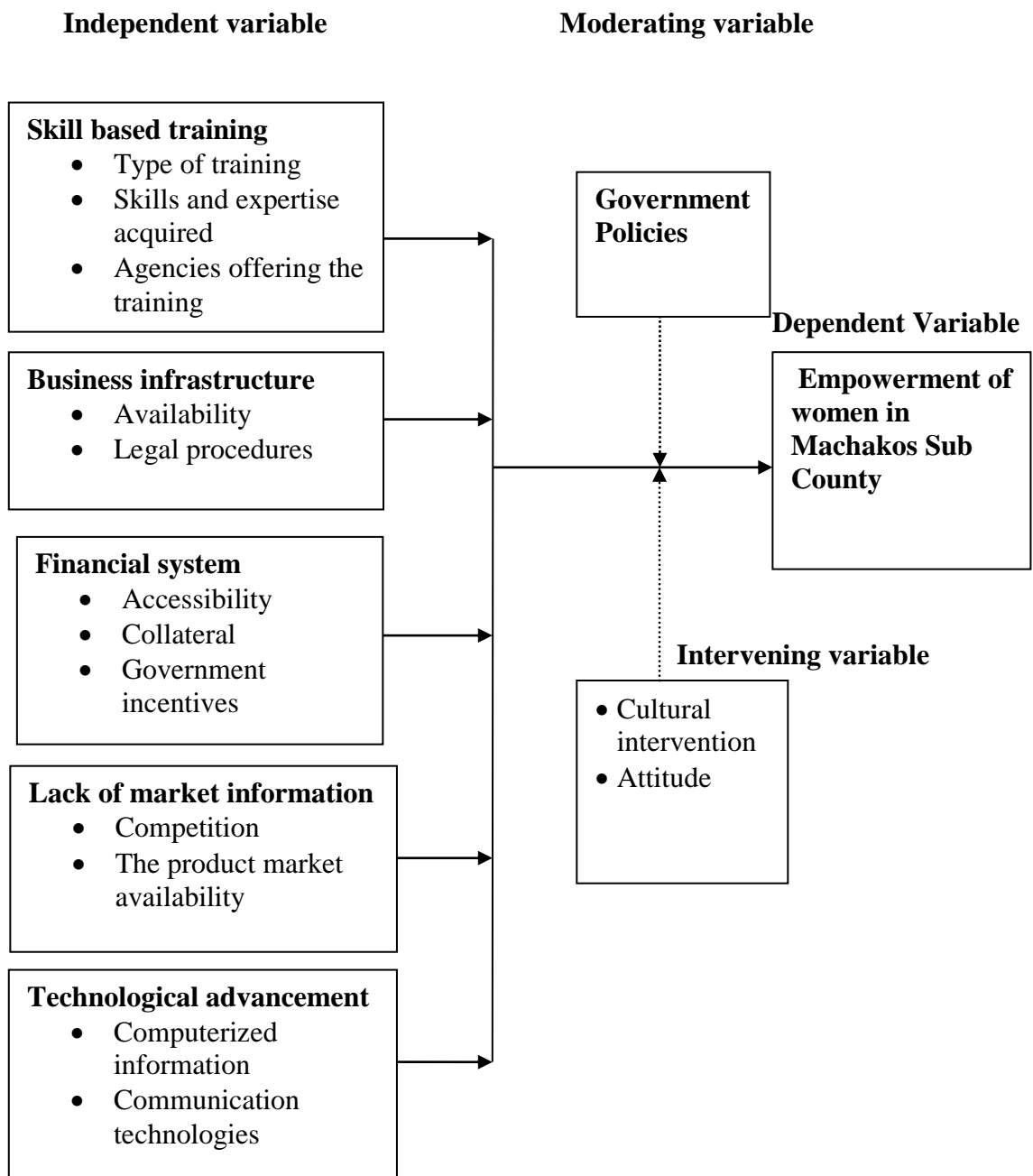
2.5.2 High Need for Power

An entrepreneur is motivated to achieve power. He makes every effort to get it. In his study, Sharma (1980), classified all the factors that motivate the entrepreneurs to achieve power into two types as, Internal factors these include; desire to do something new, educational background, an occupational background or experience. External factors; these include; government assistance and support, Availability of labor and raw material, encouragement from big business houses, and Consumer demand for the product. In this research study, it was observed that for 35 (26.52%) women “having an independent career” and for another 37 (28.03%) women, “utilization of talent”

were the compelling factors to foray into the arena of entrepreneurship. Educated women are career-oriented and ambitious; their urge to use their skills drives them to start their own enterprises and motivates them to launch their own independent careers.

2.6 Conceptualization

Figure 1: Conceptual Framework



2.7 Summary and Gaps

The literature review has revealed that the entrepreneurship development has been a source of economic growth, rural development, job opportunity and business enhancement and provides a source of livelihood for villagers under poverty line. The researchers have illustrated that entrepreneurial activities are a supplement to the progress of their nations. The literature made available has given the investigator the scope of understanding entrepreneurship development and its effectiveness. One of the highlights was the training of entrepreneurs which is an important aspect of fostering entrepreneurs.

Self-employment, inventor entrepreneurs, enhancement in livelihood, nuclear economy growth and industrial revolution has encouraged the rural population to venture into entrepreneurship. The development of women entrepreneurship has been covered elaborately in most of the Indian research on entrepreneurial activities. Thus, this study will fill the gap provided in the literature.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the procedures that were used in conducting the study, focusing on research design, target population, sample and sampling procedures, research instruments, and data collection and analysis procedures.

3.2 Research Design

A research design is a systematic plan that helps solve a scientific problem (Kothari,2004).It basically offers a framework that would be helpful in getting answers to a research problem in an orderly and systematic way.The research design that was used in the research was descriptive survey. It involves collection and analyzing of data in order to answer questions concerning the current status of the subject of study. Descriptive survey was used because it is intended to provide statistical information about aspects of discipline to educators.

3.3 Target Population

Target population is defined as all the members of a real or hypothetical set of people, events or objects to which a researcher wishes to generalize the results of the research study (Borg &Gall 1989). The target population of the study was 239 respondents from Machakos sub County. (Information from Ministry of devolution and planning 2014).

3.4 Sample Size Sampling Procedures

The study used the census approach where all the members of the target population were included into the study sample. The table below showed the number of women in women group within Machakos sub-county which have operated for more than five years.

Group name	Number of individuals
Mumo kaseve women group	15
Kiatuni women group	16
Kathama women group	38
Aka Ma Kuasa women group	22
Niinue Nikuinue women group	16
Kaseve millennium women group	20
Misanzu women group	12
Ukava wa Masaani women group	42
Eitu Ekitondo women group	24
Wendano wa manza b women group	10
New wovosyo b women group	24
Total	239

Source: (Ministry of devolution and planning; department of women enterprise fund-Machakos town consistency)

3.5 Methods of Data Collection

The study used primary data collection methods. The primary data was collected using questionnaires. Questionnaires were prepared for respondents to fill and avail data for the purpose of study as a qualitative approach to obtain data. All the data

collected through the questionnaire was analyzed to identify any inconsistencies and institute the necessary corrective measures. The researcher obtained an introductory letter from University of Nairobi. Permission to conduct research was obtained from the department of women enterprise fund in Machakos Town constituency. Letters of authority to conduct research was requested so as to conduct research. The researcher then carried out reconnaissance trip of sample residents to seek consent.

3.6.1 Validity

Validity indicates the degree to which instruments measure what they are supposed to measure (Kothari,2004). Questionnaires were validated prior to data collection exercise. The researcher ensured validity of the research instruments through adequate consultations and expert opinion from lecturers in the University. In the study, the items were considered reliable if they yielded a reliability coefficient of 0.50 and above.

3.6.2 Reliability

Reliability refers to the level to which the measuring instruments provide consistent results (Kothari,2004). In order to test the reliability of the instrument to be used in the study, the test – retest method was used. The questionnaires were administered twice within an interval of two weeks. In the study, the reliability was established through the pilot-test whereby some items will either be adding or dropping to enable modification of the instrument.

3.7 Data Analysis

The data collected for the purpose of the study was adopted and coded for completeness and accuracy of information at the end of every field data collection day and before storage. The data from the completed questionnaires was studied, re-coded

and entered into the computer using the statistical package for social sciences (SPSS) version 21. This research was expected to yield both qualitative and quantitative data. Qualitative data was analyzed qualitatively using content analysis based on analysis of meanings and implications emanating from respondents information and documented data. Descriptive statistics was employed to analyze quantitative data. The descriptive statistics included frequency counts, means and percentages. Statistical inferences were drawn using correlation analysis, and regression analysis. Quantitative data was presented using frequency tables, bar graphs and pie charts. Qualitative data was analyzed by arranging responses according to the research questions and objectives.

3.8 Ethical Issues

The information obtained from this study was used for the fulfillment of the researcher's academic requirement. The information was not divulged to any third parties at any cost. Names of the respondents were optional and they were not disclosed to protect their rights and personal details was limited to general information.

3.9 Operationalization of Variables

Independent Variable	Objectives /questions	Source	Type of information	Data collection instrument	Measurement scale	Analysis technique
Skill based training	What is the effect of skill based training on empowerment of women in Machakos sub County?	women and staff in the ministry of devolution and planning	Type of training Who conduct the training	Questionnaire	Ordinal, Nominal and Ratio depending on the question asked	Frequencies Comparison of means, Cross tabulation
Business infrastructure	How does business infrastructure influence empowerment of women in Machakos sub County?	women and staff in the ministry of devolution and planning	type of infrastructure provided	Questionnaire	Ordinal, Nominal and Ratio depending on the question asked	Frequencies Comparison of means Cross tabulation
Financial system	How does financial system affect the on empowerment of women in Machakos sub County?	women and staff in the ministry of devolution and planning	Source of funding available	Questionnaire	Ordinal, Nominal and Ratio depending on the question asked	Frequencies Comparison of means Cross tabulation
Lack of market information	What is the relationship between lack of market information and the empowerment of women in Machakos sub County?	women and staff in the ministry of devolution and planning	availability on how to market their products	Questionnaire	Ordinal, Nominal and Ratio depending on the question asked	Frequencies Comparison of means Cross tabulation
Technological advancement	To what extent does technological advancement affect the empowerment of women in Machakos sub County?	women and staff in the ministry of devolution and plannig	availability of computer and other equipments	Questionnaire	Ordinal, Nominal and Ratio depending on the question asked	Frequencies Comparison of means Cross tabulation

CHAPTER FOUR
DATA ANALYSIS, PRESENTATION, INTERPRETATION AND
DISCUSSION

4.1 Introduction

This chapter presents the analysis, discussions and findings on the influence of female entrepreneurship on the empowerment of women in Machakos Sub County. The researcher administered questionnaires and used interviews to collect the data. The data that was collected was analyzed to be able to come up with results.

The study concentrated on the following specific objectives:

- i. To determine the effect of skill based training on empowerment of women in Machakos town constituency.
- ii. To examine the influence of business infrastructure on empowerment of women in Machakos town constituency.
- iii. To investigate how financial system affect the empowerment of women in Machakos town constituency.
- iv. To analyze the relationship between lack of market information and the empowerment of women in Machakos town constituency.
- v. To determine the extent to which technological advancement affect the empowerment of women in Machakos town constituency.

4.2 Background Information of the Respondents

The respondents were asked to give their age distribution. The response is as seen in table 4.1.

Table 4.1: Age Distribution of Respondents

Age	Frequency	Percent
20-30	40	16.7
31-40	66	27.6
41-50	50	20.9
51-60	53	22.2
Above 60	30	12.6
Total	239	100.0

The research data showed that majority of the respondents are in the age bracket of 31-40 years while the minority of the respondents are in the age bracket of above 60 years. This indicated that most of the women in the constituency are energetic and versatile thus the projects are well undertaken.

4.2.1 Academic Qualification

The respondents were asked to give their academic qualifications. The response is as seen in the table 4.2.

Table 4.2: Academic Qualification

Qualifications	Frequency	Percent
Certificate	48	20.1
Diploma	90	37.7
Degree	84	35.1
Masters	13	5.4
Others	4	1.7
Total	239	100.0

The research results showed that majority of the respondents (38%) have acquired diploma while the minority of the respondents (2%) have acquired other level such as technical skills. A similar trend was observed by Timothy (2007). In a study conducted in Malaysia, Timothy found that most women entrepreneurs, who own micro and small businesses, only have little formal education. Other respondents of this study have lower secondary education (6.5%), higher secondary education (6.5%), diploma education (6.5%), and only 3.2% of the respondents have a degree. Aside from their need to become independent, the low educational qualifications found among the respondents may be another reason why they chose to engage in entrepreneurship, rather than working for other organizations. Hafiz (2012) found that one of the major reasons why women start-up micro and small businesses is that they do not have enough educational qualification to get a good job.

4.2.2 Marital status

The respondents were asked to give their marital status. The response is as seen in table 4.3.

Table 4.3: Marital Status

Marital status	Frequency	Percent
Single	45	18.8
Married	151	63.2
Widowed	23	9.6
Divorced	20	8.4
Total	239	100.0

The research results showed that majority of the respondents (63%) are married while the minority of the respondents (8%) are divorced. This indicated that the marital

status is an element that may determine the incursion into entrepreneurial activities. This is similar to the findings of the study conducted by Teslim (2008), which showed that most women entrepreneurs are married, while few of them are single. This is probably because; most married women are able to get financial support from their husbands when starting their own businesses.

Since a married person is embedded at least in a two member network it will have the advantages of getting information from at least one alter and the contacts that he/she has. The potential constraint on economic activities within the spouse becomes due to the gender-based expectations that they have. Since single women are similar to married men and unlike married women in their ability to allocate their time to business activities, it is more probable that single women get information from their sources during that time which will allow them to generate more ideas and business opportunities.

4.3 Effect of Female Entrepreneurship on Women Empowerment in Machakos Sub-County

This study's first objective sought to determine the influence of access to business trainings on female entrepreneurship on women empowerment. The result is as seen in table 4.4.

Table 4.4: Access to Business Trainings

Access to business trainings	Frequency	Percent
Yes	157	65.7
No	42	17.6
Not sure	40	16.7
Total	239	100.0

The research results showed that majority of the respondents (66%) agree that there is access to business trainings while the minority of the respondents (17%) are not sure where there is access to business trainings. This indicated that the business trainings are accessible to those willing to acquire them. The findings indicated that training and support services also perform against the growth of women's entrepreneurship. Women stated that they don't possess the required knowledge or skills of a successful businesswoman though they believe that they cannot grow without the right tools and skills and at the same time, they find it hard to acquire these skills, due to its cost or scope.

4.3.1.1 Provider of the Trainings

On the provision of trainings, the respondents gave the results as seen in table 4.5.

Table 4.5: Provider of the Trainings

Provider of the trainings	Frequency	Percent
Microfinance Institutions	95	39.7
Government	66	27.6
NGOs	57	23.9
Others	21	8.8
Total	239	100.0

The research results showed that majority of the respondents (38.9%) cited that they acquired training from the microfinance institutions while the minority of the respondents (8.4%) cited that they acquired training from friends and relatives.

4.3.1.2 Effectiveness of the Trainings

The study aimed to investigate the influence of the effectiveness of the trainings on the empowerment of women. The results are as seen in table 4.6.

Table 4.6: Effectiveness of the Trainings

Effectiveness of the trainings	Frequency	Percent
Agree	88	36.8
Strongly Agree	68	28.5
Disagree	44	18.4
Strongly Disagree	39	16.3
Total	239	100.0

The research results showed that majority of the respondents (36.8%) have agreed that the trainings are effective while the minority of the respondents (16.3%) strongly disagree that the trainings provided are effective. Women entrepreneurs are ill-equipped educationally and financially. Training requires preparation of targets, budgets and knowledge of business performance. Communication technologies, in some instances, still contribute towards the negative or degrading portrayal of women.

4.3.1.3 Skills Acquired

The respondents were asked to give information on the skills acquired. The results are as seen in table 4.7.

Table 4.7: Skills Acquired

Skills acquired	Frequency	Percent
Managerial Skill	52	21.8
Customer Service Skills	60	25.1
Financial Skills	48	20.1
Public Relations Skills	21	8.8
Entrepreneurial Skills	16	6.7
Others	42	17.6
Total	239	100.0

The research results showed that majority of the respondents (25.1%) acquired customer service skills while the minority of the respondents (6.7%) acquired entrepreneurial skills. This indicated that the trainings offered by various bodies do not concentrate much on entrepreneurial skills required by the women in doing their daily

aactivities. The reseults indicated that gaining relevant skills and knowledge can also be more difficult for these women, since they frequently have triple work burden. This triple work burden makes them less able than men to attend formal and informal trainings. In a nutshell, when a training program is available, women may not be able to attend it, because it is held at a time that they are carrying out their family responsibilities, or the content and method of the training delivery may not be appropriate for them. This has caused many women entrepreneurs in the aforementioned countries to start their businesses without adequate knowledge and skills

4.3.1.4 The Efficiency of the Training Given by Various Organizations

The research results showed that gaining relevant skills and knowledge can also be more difficult for these women, since they frequently have triple work burden. This triple work burden makes them less able than men to attend formal and informal trainings. In a nutshell, when a training program is available, women may not be able to attend it, because it is held at a time that they are carrying out their family responsibilities, or the content and method of the training delivery may not be appropriate for them. This has caused many women entrepreneurs to start their businesses without adequate knowledge and skills. Further the researcher tested hypothesis H_{01} using Pearson correlation coefficient.

H_{01} : There is no significant relationship between skills based training and empowerment of women in Machakos Sub County.

Table 4.8: Correlation Between Skills Based Training and Empowerment of Women

		Skills based training	Empowerment of women
Skills based training	Pearson Correlation	1	.746**
	Sig. (2-tailed)		.000
	N	239	239
Empowerment of women	Pearson Correlation	.746**	1
	Sig. (2-tailed)	.000	
	N	239	239

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.8 shows that there is a strong positive relationship $r(239) = 0.746$, $p < 0.05$ between relationship between skills based training and empowerment of women. We do therefore reject the hypothesis and conclude that there is significant relationship between skills based training and empowerment of women in Machakos Sub County. This implies that the more the training the more the women are empowered. There is therefore a great need to continue training women so as to continue empowering them.

4.3.2 Business Infrastructure

This study's second objective sought to determine the influence of business infrastructure on the empowerment of women .The result is as seen in Table 4.9.

Table 4.9: Adequate Availability of Infrastructure

Infrastructure	Frequency	Percent
Available	153	64.0
Not Available	58	24.3
Not Sure	28	11.7
Total	239	100.0

The research results showed that majority of the respondents (64%) agreed that the available infrastructure is adequately available while the minority of the respondents (11.7%) was not sure whether the available infrastructure is adequate.

4.3.2.1 Legal Procedures

The respondents were asked whether there were legal procedures followed in accessing business infrastructure. The results are as seen in Table 4.10.

Table 4.10 : Legal procedures

Legal procedures	Frequency	Percent
Available	154	64.4
Not Available	44	18.4
Not Sure	41	17.2
Total	239	100.0

The research results showed that majority of the respondents (64.4%) cited that there are legal procedures in accessing the business infrastructure while the minority of the respondents (17.2%) cited that they were not sure if there legal procedures in accessing the business infrastructure.

4.3.2.2 Charges for Accessing Infrastructure

The respondents were asked whether there were any charges paid to access infrastructure. The results are as seen in Table 4.11.

Table 4.11 : Charges for Accessing Infrastructure

Infrastructure charges	Frequency	Percent
Yes	128	53.6
No	61	25.5
Not Sure	50	20.9
Total	239	100.0

The research results showed that majority of the respondents (53.6%) cited that there are charges when accessing the infrastructure while the minority of the respondents (20.9%) cited that they were not sure whether there are charges when accessing the infrastructure. Further the researcher tested the hypothesis below.

H₀₂: There is no significant relationship between market infrastructure and empowerment of women in Machakos Sub-County.

This hypothesis was tested using Chi-square since the researcher was interested in investigating the association between market and empowerment of women in Machakos Sub County.

Table 4.12: Chi-square Tests for Association between Market Infrastructure and Empowerment of Women in Machakos Sub-County

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	57.973 ^a	4	.000
Likelihood Ratio	10.052	4	.001
Linear-by-Linear Association	17.443	1	.000
N of Valid Cases	239		

a. 8 cells (80.0%) have expected count less than 5. The minimum expected count is .05.

Table 4.12 shows that ($\chi^2 (1,4) = 57.973, p < 0.05$) between market infrastructure and empowerment of women in Machakos Sub-County. The linear association is very high (17.443). We do therefore reject the hypothesis and conclude there is a significant association between market infrastructure and empowerment of women in Machakos Sub-County. This implies that market infrastructure influences empowerment of women in Machakos Sub-County and therefore should be improved so as to empower more women.

4.3.3 Financial System

This study's third objective sought to investigate the influence of financial system on the empowerment of women. The results are as seen in Table 4.3.3.

Table 4.13: Satisfaction with Finance Access by Lending Institutions

Satisfaction	Frequency	Percent
Satisfied	173	72.4
Not Satisfied	66	27.6
Total	239	100.0

The research results showed that majority of the respondents (72.4%) cited that they are satisfied with the financial access given to by micro finances and other lending institutions while the minority of the respondents (27.6%) cited that they are not satisfied with the financial access given by micro finances and other lending institutions. The results indicated that Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers.

4.3.3.1 Secured or Non-Secured Loans

The respondents were asked whether the loans were secured. The results are as seen in Table 4.14.

Table 4.14: Secured or Non-Secured Loans

Loans	Frequency	Percent
Secured	150	62.8
Non-Secured	55	23.0
Not Sure	34	14.2
Total	239	100.0

The research results showed that majority of the respondents (62.8%) cited that the loans provided by financial institutions are secured while the minority of the respondents (14.2%) cited that they were not sure whether the loans provided by financial institutions are secured or non-secured. The results showed that poor finances and lack of adequate funds for starting enterprises are a serious problem to female entrepreneurs. Female generally are poor for lack of funds and as such do not have enough financial backing to start a good business or sustain an existing one. In this context, Carter (2000) identified four areas of financing that previous researchers have noted can pose particular problems for female that are disadvantaged in their ability to raise start-up finance: guarantees required for external finance may be beyond the scope of most female's personal assets and credit track record, once a business is established, finance may be more difficult for female entrepreneurs to raise than for their male counterparts, because of the greater difficulties that female face in penetrating informal financial networks and the relationship between female entrepreneurs and bankers may suffer from sexual stereotyping and discrimination. As such, the majority of female business owners rely to a significant extent on self-generated finance during the start-up period of their business.

4.3.3.2 Provision of Collateral Security

The respondents were asked whether they needed to provide collateral to borrow money. The results are as seen in Table 4.15.

Table 4.15 : Provision of Collateral Security

Collateral	Frequency	Percent
Yes	139	58.2
No	100	41.8
Total	239	100.0

The research data showed that majority of the respondents (58.2%) agreed that they have to provide collateral to borrow money from financial institutions while the minority of the respondents (41.8%) disagreed that they have to provide collateral to borrow money from financial institutions. This indicated that various financial institutions offer various loans on different basis.

4.3.3.3 A Beneficiary of Government Incentives

The respondents were asked whether they were beneficiaries of government incentives. The results are as seen in Table 4.16.

Table 4.16 : A beneficiary of Government Incentives

Beneficiary	Frequency	Percent
Agree	158	66.1
Disagree	81	33.9
Total	239	100.0

The research results showed that majority of the respondents (66.1%) cited that they are beneficiaries of government incentives while the minority of the respondents (33.9%) cited that they are not beneficiaries because of the sociocultural factors that hinder them.

4.3.3.4 The Obstacles Encountered When Accessing Funds from Financial Institutions

The research results showed that women’s lack of assets, due to the gender discriminatory property and inheritance practices limit their access and control over resources. Even though in recent decade micro-credit institutions have gained greater prominence in filling in the financial resource gaps among the poor in general and poor women in particular, the unmet credit needs of women entrepreneurs in many countries remains big. In reality, micro credit ensures women’s economic participation, but at the same time it increases their economic woes by increasing their debts and health issues. Further, the researcher tested hypothesis H₀₃

H₀₃: There is no significant relationship between financial system and the empowerment of women in Machakos Sub County.

Table 4.17: Correlation Between Financial System and Empowerment of Women

		Financial system	Empowerment of women
Financial system	Pearson Correlation	1	.48**
	Sig. (2-tailed)		.000
	N	239	239
Empowerment of women	Pearson Correlation	.48**	1
	Sig. (2-tailed)	.000	
	N	239	239

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.17 shows that there is a weak positive relationship $r(239) = 0.48$, $p < 0.05$ between financial system and empowerment of women. We do therefore reject the hypothesis and conclude that there is significant relationship between financial system and empowerment of women in Machakos Sub County. This implies financial systems should be improved so as to improve women empowerment.

4.3.4 Lack of Market Information

The respondents were asked whether they access market for their products. The results are as seen in Table 4.18

Table 4.18: Market Access For The Product

Market access	Frequency	Percent
Yes	128	53.6
No	66	27.6
Not Sure	45	18.8
Total	239	100.0

The research results showed that majority of the respondents (53.6%) cited that they have access market for their products while the minority of the respondents (18.8%) cited that they were not sure whether they have access market for their products because they temporarily work in the market. The findings showed that lack of market information is also one of the major problems of women entrepreneurs. They lack information on where, what price and when the product should be sold. They do not know how to get domestic, as well as export market access. Even they lack knowledge of using market promotion activities

4.3.4.1 Competition

The respondents were asked to give information about market competition. The results are as seen in Table 4.19

Table 4.19: Competition

Competition	Frequency	Percent
Yes	210	87.9
No	29	12.1
Total	239	100.0

The research results indicated that majority of the respondents (87.9%) cited that there is stiff competitions in the market place that you engaged in while the minority of the respondents (12.1%) cited that there is no stiff competitions in the market place that you engaged in. The results indicated that in order to reduce the negative impact of intense competition on their businesses, women entrepreneurs should continue to seek for new ways to differentiate their businesses from those of their competitors. Those in the retail business can do this by constantly providing their customers with unique products that they can hardly find in other shops or stores, while those in the service business should continue to develop themselves and their employees, so that they will always be equipped with up-to-date skills, knowledge, and abilities that will enable them to offer distinct services to their customers. These would help to improve their competitive advantages over their competitors, thereby increasing their market shares and profits.

4.3.4.2 Business Assistants and Supporters From Government Bodies

The respondents were asked whether they had business assistants and government support. The results are as seen in Table 4.20.

Table 4.20: Business Assistants and Supporters from Government Bodies

Support	Frequency	Percent
Yes	131	54.8
No	108	45.2
Total	239	100.0

The research results showed that majority of the respondents (54.8%) agreed that they have business assistants and supporters from government bodies while the minority of the respondents (45.2%) cited that they do not have business assistants and supporters from government bodies.

4.3.4.3 Availability of Market Information

The research results showed that various factors limit women's income generating activities that could give them access to markets. Women disproportionately experience limited mobility, due to various factors linked to either their family responsibility or cultural practices. Those who can travel lack the market information on products and inputs; thus, becoming dependent on the middle traders who buy their products at relatively lower price compared to the market price. Further the researcher tested hypothesis H_{04} using Pearson correlation coefficient.

H_{04} : There is no significant relationship between market information and empowerment of women in Machakos Sub County.

Table 4.21: Correlation Between Market Information and Empowerment of Women

		Market information	Empowerment of women
Market information	Pearson Correlation	1	.645**
	Sig. (2-tailed)		.000
	N	239	239
Empowerment of women	Pearson Correlation	.645**	1
	Sig. (2-tailed)	.000	
	N	239	239

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.21 shows that there is a strong positive relationship $r(239) = 0.645$, $p < 0.05$ between market information and empowerment of women. We do therefore reject the hypothesis and conclude that there is a significant relationship between market information and empowerment of women in Machakos Sub- County. This is because the more information women have about the market structure the better they become in business. They should therefore be exposed more to market information.

4.3.5 Technological Advancement

4.3.5.1 Access to Necessary Technologies

This study's fifth objective sought to investigate the influence of technological advancement on the empowerment of women. The results are as seen in Table 4.22.

Table 4.22: Access to Necessary Technologies

Access to technology	Frequency	Percent
Yes	102	42.7
No	98	41.0
Not Sure	39	16.3
Total	239	100.0

The research results showed that majority of the respondents (42.7%) agreed that there is access to necessary technologies while the minority of the respondents was not sure whether there is access to necessary technologies. The results showed that even when infrastructure is available, affordable access is a concern in most developing countries. Universal access policies aim at developing solutions that provide community access at affordable prices. Expansion of public telephone and ICT access points are examples of these solutions. Telecenters, however, do not guarantee affordable access because most telecenters are run as business ventures that need to be sustained and therefore charge for services according to their costs. Understanding the challenges allows us to address the problems better and devise strategies that consider the complex dimension of women's lives. One of the strategies adopted to increase access of remote areas and marginalized groups to ICT is the development of public access centers, such as public phones, telecenters, libraries, information centers or cybercafes. Telecenters can be part of existing institutions such as health centers, schools and community centers.

4.3.5.2 Information about Optic Cable Installed in the Country

The respondents were asked whether they knew about the optic cable installed in the country. The results are as seen in Table 4.23.

Table 4.23: Information about Optic Cable Installed in the Country

Optic Cable	Frequency	Percent
Yes	145	60.7
No	68	28.5
Not Sure	26	10.9
Total	239	100.0

The research results showed that majority of the respondents (60.7%) agreed that they have the information about optic cable installed in the country while the minority of the respondents (10.9%) is not aware of any information about optic cable installed in the country. The findings showed that traditional technologies continue to be important for large numbers of people around the world, particularly in rural areas. However, new technologies have a vast potential for empowerment which needs to be fully exploited. Over the past decade, there has been a growing understanding that these technologies can be powerful instruments for advancing economic and social development through the creation of new types of economic activity, employment opportunities, improvements in health-care delivery and other services, and the enhancement of networking, participation and advocacy within society.

4.3.5.3 Government Enhancing Technology

The respondents were asked whether the government was enhancing technology to reach all citizens. The results are as seen in Table 4.24.

Table 4.24: Government Enhancing Technology

Enhancing Technology	Frequency	Percent
Yes	137	57.3
No	62	25.9
Not Sure	40	16.7
Total	239	100.0

The research results showed that majority of the respondents (57.3%) agreed that the government is enhancing technology to reach all Kenyans while the minority of the respondents was not sure whether the government is enhancing technology to reach all Kenyans. The results showed that low educational status of most female does not allow very many of them to have the opportunity of being technologically sound. Many technical skills that could up till now have assisted to ensure successful enterprise and appropriate production techniques and product diversification are not possessed by many female. For this reason, it is almost impossible for them to be relevant in the current technological changes and the globalization of production.

4.3.5.4 Challenges Encountered with Technology Advancements

The research results showed that low educational status of most female does not allow very many of them to have the opportunity of being technologically sound. Many technical skills that could up till now have assisted to ensure successful enterprise and appropriate production techniques and product diversification are not possessed by many female. For this reason, it is almost impossible for them to be relevant in the current technological changes and the globalization of production. Women

entrepreneurs generally use local technologies to produce goods but these are not productive enough to fulfill market demand, produce quality/ beautiful products to compete with the international products available in the local market. As a result, women entrepreneurs are losing their livelihood due to poor technical know-how.

While the potential of ICT for stimulating economic growth, socioeconomic development and effective governance is well recognized, the benefits of ICT have been unevenly distributed within and between countries. The term “digital divide” refers to the differences in resources and capabilities to access and effectively utilize ICT for development that exist within and between countries, regions, sectors and socio-economic groups. The digital divide is often characterized by low levels of access to technologies. Poverty, illiteracy, lack of computer literacy and language barriers are among the factors impeding access to ICT infrastructure.

H₀₅: There is no significant relationship between technological advancement and the empowerment of women in Machakos Sub County.

Table 4.25: Chi-square Tests for Association Between Technological Advancement and Empowerment of Women in Machakos Sub-County

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	56.448 ^a	4	.000
Likelihood Ratio	9.000	4	.000
Linear-by-Linear Association	18.12	1	.000
N of Valid Cases	239		

a. 8 cells (80.0%) have expected count less than 5. The minimum expected count is .05.

Table 4.12 shows that ($\chi^2 (1,4) = 56.448, p < 0.05$) between technological advancement and empowerment of women in Machakos Sub-County. The linear association is very high (18.12). We do therefore reject the hypothesis and conclude there is a significant association between technological advancement and empowerment of women in Machakos Sub-County. This implies that technological advancement influences empowerment of women to a great extent and therefore more women should be exposed to technological advancement in Machakos Sub-County.

4.4 Discussion

The research results showed that majority of the respondents (63 per cent) are married, this sample could be attributed to report by Adegbite et., al (2007), which established that married men and women worked harder in managing a business because of the social, financial and psychological support than single, divorced or widowed individuals. This is important because of family responsibilities and commitments.

The finding of this study corroborates that of Women 2000 and Beyond (2005) which reported that experience has shown that reaching women in developing countries particularly in rural areas is facilitated by using multiple forms of media and communication technologies, i.e. ensuring that new technologies, such as computers and the Internet are combined with technologies that reach many women such as radio, television, and printed media.

The findings of this study relates to a study that was conducted in 2010 on the challenges facing Small and Medium Enterprises in Nairobi. The study revealed that most of the entrepreneurs (84.2 per cent) indicated that “unfriendly legal and regulatory environment” was the biggest challenge that faced entrepreneurs operating

within the Nairobi County. A further 42.1 per cent of the respondents reported that the most demanding legal and regulatory issue that affected businesses at the Nairobi County was the business permit. The respondents added that the process of applying for a business permit was “long, tedious, and expensive.” Furthermore, there were sentiments among the majority of the respondents, that the city council of the Nairobi County did not provide services that aligned with the costs of acquiring the mandatory business permit. Another common concern among the respondents was that fines which are charged upon defaulting to meet certain business legal requirements were simply too hefty.

The findings support those of Division for the Advancement of Women (2002) and Livingstone (2002) who found that there are multiple challenges to ICTs becoming a positive force for women’s empowerment. They include expensive financial resources which is needed to make ICTs available and effective, the large percentage of women in developing countries work in the informal sectors, lack of awareness to women to the benefits of ICTs, poverty, illiteracy, epileptic power supply, limited resources resulting in poor infrastructure, lack of basic amenities, connection cost and computer illiteracy.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter included the summary of findings, conclusions, and recommendations of the study. Entrepreneurship is an important and unlimited ability of human being. Entrepreneurs play a significant role in the economic growth by being dynamic and innovative, identifying opportunities and putting useful ideas into practice. Entrepreneurs enjoy the ability to use resources more efficiently and more effectively. Entrepreneurship can be used as one of the key factors of economic development by involving women in entrepreneurial activities. More women entrepreneurs increase economic diversity. Women constitute almost fifty percent of the world population. The socio-economic participation of women at the international, regional, national, and local levels means using significant potential resources more effectively. Women can benefit from available opportunities worldwide by increasing their empowerment.

5.2 Summary of Findings

5.2.1 Skill based Training

The research results showed that majority of the respondents (66%) agree that there is access to business trainings while the minority of the respondents (17%) are not sure where there is access to business trainings. This indicated that the business trainings are accessible to those willing to acquire them. The research results showed that majority of the respondents (38.9%) cited that they acquired training from the microfinance institutions while the minority of the respondents (8.4%) cited that they acquired training from friends and relatives. The research results showed that majority of the respondents (25.1%) acquired customer service skills while the minority of the respondents (6.7%) acquired entrepreneurial skills. This indicated that

the trainings offered by various bodies does not concentrate much on entrepreneurial skills required by the women in doing their daily activities. The research results showed that gaining relevant skills and knowledge can also be more difficult for these women, since they frequently have triple work burden. This triple work burden makes them less able than men to attend formal and informal trainings. In a nutshell, when a training program is available, women may not be able to attend it, because it is held at a time that they are carrying out their family responsibilities, or the content and method of the training delivery may not be appropriate for them. This has caused many women entrepreneurs to start their businesses without adequate knowledge and skills. Also There is a significant relationship $r(239) = 0.746, p < 0.05$ between skills based training and empowerment of women.

5.2.2 Business Infrastructure

The research results showed that majority of the respondents (64%) agreed that the available infrastructure is adequately available while the minority of the respondents (11.7%) were not sure whether the available infrastructure is adequate.

The research results showed that majority of the respondents (64.4%) cited that there are legal procedures in accessing the business infrastructure while the minority of the respondents (17.2%) cited that they were not sure if there were legal procedures in accessing the business infrastructure. The research results showed that majority of the respondents (53.6%) cited that there are charges when accessing the infrastructure while the minority of the respondents (20.9%) cited that they were not sure whether there are charges when accessing the infrastructure. The test of hypothesis results shows that $\chi^2 (1,4) = 57.973, p < 0.05$ between market infrastructure and empowerment of women in Machakos Sub-County and linear association of (17.443)

which implies that there is a significant association between market infrastructure and empowerment of women in Machakos Sub-County

5.2.3 Financial System

The research results showed that majority of the respondents (72.4%) cited that they are satisfied with the financial access given by micro finances and other lending institutions while the minority of the respondents (27.6%) cited that they are not satisfied with the financial access given by micro finances and other lending institutions. The research data showed that majority of the respondents (58.2%) agreed that they have to provide collateral to borrow money from financial institutions while the minority of the respondents (41.8%) disagreed that they have to provide collateral to borrow money from financial institutions. This indicated that various financial institutions offer various loans on different basis. The research results showed that women's lack of assets, due to the gender discriminatory property and inheritance practices limit their access and control over resources. Even though in recent decade micro-credit institutions have gained greater prominence in filling in the financial resource gaps among the poor in general and poor women in particular, the unmet credit needs of women entrepreneurs in many countries remains big. In reality, micro credit ensures women's economic participation, but at the same time it increases their economic woes by increasing their debts and health issues. There is also a weak positive relationship $r(239) = 0.48, p < 0.05$ between financial system and empowerment of women.

5.2.4 Lack of Market Information

The research results showed that majority of the respondents (53.6%) cited that they have access market for their products while the minority of the respondents (18.8%) cited that they were not sure whether they have access market for their products because they temporarily work in the market. The research results indicated that majority of the respondents (87.9%) cited that there is stiff competitions in the market place that they engaged in while the minority of the respondents (12.1%) cited that there is no stiff competitions in the market place that they engaged in. The research results showed that various factors limit women's income generating activities that could give them access to markets. Women disproportionately experience limited mobility, due to various factors linked to either their family responsibility or cultural practices. Those who can travel lack the market information on products and inputs; thus, becoming dependent on the middle traders who buy their products at relatively lower price compared to the market price. Also there is a strong positive relationship $r(239) = 0.645, p < 0.05$ between market information and empowerment of women.

5.2.5 Technological Advancement

The research results showed that majority of the respondents (42.7%) agreed that there is access to necessary technology while the minority of the respondents was not sure whether there is access to necessary technology. The research results showed that majority of the respondents (60.7%) agreed that they have the information about optic cable installed in the country while the minority of the respondents (10.9%) is not aware of any information about optic cable installed in the country. The research results showed that low educational status of most female does not allow very many of them to have the opportunity of being technologically sound. Many technical skills that could up till now have assisted to ensure successful enterprise and appropriate

production techniques and product diversification are not possessed by many female. For this reason, it is almost impossible for them to be relevant in the current technological changes and the globalization of production. There is a significant association between technological advancement and empowerment of women in Machakos Sub-County ($\chi^2 (1,4) = 56.448, p < 0.05$).

5.3 Conclusion

Based on the objectives of the study, it is concluded that In order to reduce the negative impact of intense competition on their businesses, women entrepreneurs should continue to seek for new ways to differentiate their businesses from those of their competitors. Those in the retail business can do this by constantly providing their customers with unique products that they can hardly find in other shops or stores, while those in the service business should continue to develop themselves and their employees, so that they will always be equipped with up-to-date skills, knowledge, and abilities that will enable them to offer distinct services to their customers. These would help to improve their competitive advantages over their competitors, thereby increasing their market shares and profits. Access to finance, though is universally known to be one of the main obstacles facing entrepreneurs, is negatively affecting women in Machakos sub-county. Women reported though they think that their men counterparts also face the difficulties in securing finance, they feel it is more difficult for them and they sensed gender-discrimination especially when applying for loans from banks, which, according to women, require male guarantor and to provide more collaterals. Also, when they seek funding from their families or friends, they feel they are not sometimes taken seriously. Government projects that support women's micro and small businesses need to take into account the various gender related challenges like „excess family responsibility“. More efforts should be made by the government

to empower women through various leadership programs that will build their ability to progress in different businesses.

More strong informal associations should be created for women entrepreneurs, who operate in the informal sectors. Supporting women micro and small entrepreneurs to organize themselves and strengthen the existing associations can help to enhance their capacity to express their common interests and advocate for improved policy environment and increased investment in the various subsectors, in which they operate.

Some institutions like Kenya Women Finance Trust (KWFT) whose mandate is to empower Kenyan families through women, should have a capacity building programmes for educating women on the basics of running business. In keeping with government policy of integrating women into the mainstream of economic development, various new projects have been undertaken in recent years. As women are among the poorest of the poor, most of these projects target poor and destitute women, promoting self-employment through income-generating activities. As part of this approach, most of these projects include training programmes and credit components. Women have been discriminated against in the male dominated society. As the numbers of female small business owners have grown, they have also been able to establish powerful support networks in a relatively short time. Now women are very active. They do their own businesses, which can be a small business or a company.

5.4 Recommendations

The study recommended that examination and evaluation of offers be made effective.

The following was recommended:

Based on the objective on skill based training, the county government should pay more attention to the women entrepreneurs with regards to extending adequate support services to them, such as micro-credits, training.

Government and non-government organizations should start focusing on cluster development in entrepreneurship based on the natural resource availability.

There should be better established links among various organizations who are working for entrepreneurship development and women's empowerment rather than having competition for yearly target achievement amongst themselves.

Banks need to increase their fund release during the graduation of self help group and their business so that the women are motivated to do business so that they not only bring a change for themselves but also for the family and society.

There is the urgent need to improve on the existing policies and legal framework in a manner that would practically reach a satisfactory level so as to encourage the female entrepreneurs.

Based on objective on technological advancement, Female should be encouraged to study Science and Technology in schools and colleges / Universities. With this, they could gain access to know- how, technologies, appropriate and adequate skills, training to upgrade their technical capabilities, and their entrepreneurial skills. Create easy access for Female entrepreneurs to the local administrative support and public institutions.

Based on the objective on financial system, A comprehensive credit policy should be initiated under the supervision of the central bank in order to access of Female entrepreneurs to Finance. This policy must keep a provision of collateral free loan, credit without interest or low rate of interest, loan for long time duration for Female entrepreneurs.

REFERENCES

- Beck, T., Levine, R. & Loayza, N.(2005). *Finance and the Sources of Growth. Journal of Financial Economics*, volume 58, pp. 260-299
- Brelder Consultants (1990). *Women and Credit: A survey and Credit granting insrtitutions in Kenya*;UNICEF.Nairobi.
- Catherine M. (2008). “*Women in Small Scale Industries: Some lessons from Africa*” *Small Enterprise Development* Vol. 1.
- Cawtar, (2007). *Women Entrepreneurs in the Middle East and North Africa: Characteristics, Contributions and Challenges*, Tunisia.
- Coleman, A. & Kofi, O. (2008). *Outreach of profitability of microfinance institutions: The role of government. Journal of Economic Studies* , 53 (3), 236-248.
- Dauda, K. (2011). “*Challenges Faced By Female Entrepreneurs,*” *Journal of International Business*, Vol. 7. Pp. 41-42.
- Eigen, J. (1992). *An International Journal on Small Enterprise Development in Kenya*. Vol.3, number 4, p. 4
- El Informador, (2008)<http://www.informador.com.mx/economia/2008/30592/6/crece-en-mexico-numero-de-mujeres-empresarias.htm> Enterprise Ireland, <http://www.enterpriseireland.com/News/Press+Releases/2008/PressJul152008.htm>
- GOK, (2005). *Sessional paper No 2 2005. Development of Micro and Small Enterprises for wealth creation and Employment Creation for poverty Reduction*. Government Printer Nairobi.
- Gurmeet, Singh and Rakesh, Belwal (2008). *Entrepreneurship and SMEs in Ethiopia: Evaluating the role, prospects and problems faced by women in this emergent sector*. *Gender in Management: An International Journal*, Vol. 23 Iss: 2 p. 120 – 136.
- Hafkin, N. & Taggart, N. (2001). *Gender information technology and developing countries: an analytical study*. Washington D.C: Academy for educational development.
- Hisrich, R.D. (2005). *Entrepreneurship: New Venture creation.5th edition* .Tata Mc Graw Hill, New Delhi.
- Hisrich, R.D., Peters, M.P., Shepherd, D.A. (2006). *Entrepreneurship*. New York, USA: McGraw Hill/Irving,.
- ILO. (2006). *Vulnerability and young women Entrepreneurs: A case study of Ethiopian Informal Economy*. Geneva: International Labor Organization. Retrieved on 16-5-

10fromhttp://www.cartierwomensinitiative.com/docs/Ethiopian_women_entrepreneurs_ILO.pdf.

- Jain, S. (2006). *ICTs and women's empowerment: some case studies from India*.
- Leonard, E. (2013). "Challenges Faced By Female Entrepreneurs," *Journal of International Business*, Vol. 4. Pp. 2-4.
- Minniti, M. and Arenius, P., (2003). *Women In Entrepreneurship, United Nations*
- Minniti, M. (2010). *Female Entrepreneurship and Economic Activity*. *European Journal of Development Research* 2010, Vol. 22, p. 294–312.
- Minniti, M. and Naudé, W.A. (2010). *What Do We Know About The Patterns and Determinants of Female Entrepreneurship Across Countries?* *European Journal of Development Research*, 13 May 2010: p. 1-17.
- Nosa, U. (2013). "Challenges Faced By Female Entrepreneurs," *Journal of International Business*, Vol. 11. Pp. 33-34.
- Ramamurthy, V.M.J. & Krishnakumar, T. (2008). "Entrepreneurs Profile- Some Aspects" *Khadi Gramodyog* 30 (10).
- Reavley, M. A. & Lituchy, T. R. (2008). *Successful women entrepreneurs: A six-country analysis of self-reported determinants of success-more than just dollars and cents*. *International Journal of Entrepreneurship and Small Business* , 5 (3-4), 272-296.
- The ministry of planning (2008) *Vision 2030*
- Timmons, J. A., Spinelli, S. (2004). *New Venture Creation: Entrepreneurship for the 21st. Century*. McGraw Hill, New York USA.
- UNIDO, (2001). *Women Entrepreneurship Development in Selected African Countries*. Working Paper No.7. Legos
- UNIDO, (1986). *Industry and Development. Global report 1986-1989* Vienna: UNIDO
- Van Der Wees Catherine, (1987) *Journal, 'Women and Small Enterprise Development in Kenya*. ILO
- Zahra, S.A. & Wiklund, J. (2000). "Top Management Team Characteristics and Resource Recombination among New Ventures". Paper presented at Strategic Management Society Annual Meeting Vancouver, 15-18 October, 2000.
- Verheul, I., Stel, A.V., & Thurik, R. (2004). *Explaining female and male entrepreneurship across 29 countries SCALES-series report on ongoing research at EIM Business and Policy Research*. Netherlands' Ministry of Economic Affairs.

Wolfensohn, J.D. (2008) "How the World Bank is Attaching Poverty through Small Enterprise Development and Micro Finance". Small Enterprise Development, Vol. II, No.1, March.

Women 2000 and Beyond (2005). Gender equality and empowerment of women through ICT. Retrieved April 3, 2007 from <http://www.un.org/womenwatch/daw/public/w2000.html>

World Bank, (2007), The Environment for Women's Entrepreneurship in the Middle East and North Africa Region, Washington DC.

APPENDICES

Appendix I: Letter of Introduction

Catherine M. Ngila

P.O. Box 79

Machakos.

Kenya

RE: Introduction Letter

Dear Repondent

I am a student undertaking masters in project planning and management at the University of Nairobi.

You have been selected to participate in the study of the influence of female entrepreneurship on the empowerment of women in Machakos subcounty in Machakos County. This questionnaire is prepared to ask questions about such factors to you as a woman entrepreneur/potential woman entrepreneur. For the pupose of keeping the information confidential, you name is not required. You are therefore requied to answer the questions correctly and honestly by ticking in the right box or filling in the right information in the appropriate box.

Yours Sincerely,

Catherine M. Ngila

Appendix II: Questionnaire

INSTRUCTIONS:

1. The information given on this questionnaire will be held in strict confidence and will be used only for the purpose of the study.
2. If any of the questions may not be appropriate to your circumstance, you are under no obligation to answer.

PART A: GENERAL INFORMATION

1. Please indicate your age from the categories below

- | | |
|-------------------|--------------------------|
| A. 20-30 years | <input type="checkbox"/> |
| B. 31-40 years | <input type="checkbox"/> |
| A. 41-50 years | <input type="checkbox"/> |
| B. 51-60 years | <input type="checkbox"/> |
| C. Above 61 years | <input type="checkbox"/> |

2. Kindly indicate your highest academic qualification.

- | | |
|------------------|--------------------------|
| Certificate | <input type="checkbox"/> |
| Diploma | <input type="checkbox"/> |
| Degree | <input type="checkbox"/> |
| Masters | <input type="checkbox"/> |
| Others (Specify) | <input type="checkbox"/> |

3. Marital Status

- | | |
|----------|--------------------------|
| Single | <input type="checkbox"/> |
| Married | <input type="checkbox"/> |
| Widowed | <input type="checkbox"/> |
| Divorced | <input type="checkbox"/> |

PART B: THE INFLUENCE OF FEMALE ENTREPRENEURSHIP ON THE EMPOWERMENT OF WOMEN IN MACHAOKS SUB-COUNTY.

a) Skill based training

1. Do you access to business trainings?

Yes

No

Not sure

2. Who provide the training?

Microfinance institutions

Government

NGOs

Other (specify).....

3. Do you agree that the training is effective?

Agree

Strongly agree

Disagree

Strongly disagree

4. In the training which skills did you acquire?

Managerial skills

Customer services skills

Financial skills

Public relations skills

Entrepreneurial skills

Others (specify).....

In your opinion, describe the efficiency of the training given to you by various organizations?

.....

.....

.....

.....

b) Business infrastructure

1. Are adequate infrastructures available for you to conduct you daily activity?

Available

Not available

Not sure

2. Are there legal procedures in accessing the infrastructure provided the government?

Available

Not available

Not sure

If there is, how effective are they?

.....

.....

3. Are there charges when accessing the infrastructure provided the government?

There is

There is no

Not sure

4. What are the challenges you encounter when accessing the business infrastructure in your locality?

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

c) Financial system

1. Are you satisfied with the financial access given to you by micro finances and other lending institutions?

Satisfied

Not satisfied

2. Are the loans provided by financial institutions secured or non-secured?

Secured

Non-secured

Not sure

3. Can borrow money even without collateral?

Yes

No

Not sure

4. Are you a beneficiary of government incentives?

Yes

No

5. What are the obstacles you encounter when accessing funds from financial institutions?

.....
.....

.....
.....

d) Lack of market information

1. Do you access market for your products?

Yes

No

Not sure

2. Is there stiff competitions in the market place that you engaged in?

Yes

No

Not sure

3. Do you have business assistants and supporters from government bodies?

Yes

No

Not sure

4. In your words, describe the market information available to you?

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

e) Technological advancement

1. Do you have access to necessary technologies?

Yes

No

Not sure

2. Do you have information about optic cable installed in the country?

Yes

No

Not sure

If yes, how will it help you?

.....

.....

.....

3. Do you think the government will enhance technology to reach all Kenyans?

Yes

No

Not sure

4. What challenges do you encounter with technology advancements?

.....

.....

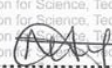
.....


.....

Thank you for your responses

Appendix III: Research Permit



THIS IS TO CERTIFY THAT:
MISS. CATHERINE MWELU NGILA
of THE UNIVERSITY OF NAIROBI,
79-90100 MACHAKOS, has been
permitted to conduct research in
Machakos County
on the topic: THE INFLUENCE OF
FEMALE ENTREPRENEURSHIP ON THE
EMPOWERMENT OF WOMEN IN
MACHAKOS SUB-COUNTY.
for the period ending:
1st June, 2015


Applicant's
Signature


Secretary
National Commission for Science,
Technology & Innovation

CONDITIONS

- 1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit**
- 2. Government Officers will not be interviewed without prior appointment.**
- 3. No questionnaire will be used unless it has been approved.**
- 4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.**
- 5. You are required to submit at least two(2) hard copies and one(1) soft copy of your final report.**
- 6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.**


REPUBLIC OF KENYA

National Commission for Science,
Technology and Innovation
RESEARCH CLEARANCE PERMIT
Serial No. **A/3800**
CONDITIONS: see back page

Appendix IV: Research Authorization Letter



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,
2241349, 310571, 2219420
Fax: +254-20-318245, 318249
Email: secretary@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref: No.

Date:
2nd December, 2014

NACOSTI/P/14/8703/4147

Catherine Mwelu Ngila
University of Nairobi
P.O. Box 30197-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“The influence of female entrepreneurship on the empowerment of women in Machakos Sub - County,”* I am pleased to inform you that you have been authorized to undertake research in **Machakos County** for a period ending **1st June, 2015.**

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

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


DR. S. K. LANGAT, OGW
FOR: SECRETARY/CEO

Copy to:

The County Commissioner
Machakos County.

The County Director of Education
Machakos County.

National Commission for Science, Technology and Innovation is ISO 9001:2008 Certified