

**INFLUENCE OF PERSONAL CHARACTERISTICS ON THE
PERFORMANCE OF WOMEN OWNED ENTERPRISES IN OPEN
AIR MARKETS. THE CASE OF KATHIANI
SUB-COUNTY, MACHAKOS COUNTY.**

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DECLARATION

This Research Project Report is my original work and has not been presented for an academic award in any other university.

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DEDICATION

This study is dedicated to my parents who encouraged me to work hard in my studies, my son Daniel Musumbi Mutunga, my late husband Charles Mutunga Mumo who advised me never to give up in education and to all who have offered their continued support throughout the writing of this project.

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LIST OF ABBREVIATIONS/ ACRONYMS

AFDB	African Development Bank
BI	Behavioural Intention
EEP	Entrepreneurship Education Programme
GEM	Global Entrepreneurship Monitor
ILO	International Labour Organization
MDGs	Millennium Development Goals
PPAF	Pakistan Poverty Alleviation Fund
SME	Small Medium Enterprise
SN	Subjective Norms
TRA	Theory of Reasoned Action
UAE	United Arab Emirates
UN	United Nations
USA	United States of America
USAID	United States Agency for International Development

ABSTRACT

The purpose of the study was to investigate the influence of personal characteristics on performance of women owned enterprises in open air markets; A survey of Kathiani sub-county. This study necessitated the fact that women owned enterprises contribute to the rapidly growing segment of the business population in Kenya creating a variety of new ventures and contributing to the development of a range of services and products. The study therefore was guided by the following objectives: To establish the influence of entrepreneurial training on performance of women owned enterprises; To establish the influence of use of technology on performance of women owned enterprises; To establish the influence of level of education on performance of women owned enterprises; and to establish the influence of entrepreneurial experience on performance of women owned enterprises in Kathiani Sub-county in Machakos County. This study was based on the theory of planned behavior. The research study employed the descriptive Survey Design to target 263 women owned enterprises in Kathiani Sub-County, Machakos County. Simple random sampling was used to get 78 women owned enterprises. Questionnaires were the data collection instruments. To establish reliability of research instruments, test retest technique was used to test the reliability of instruments was done using a pilot study in neighboring sub-county and then the Cronbach's coefficient alpha model was used whose figure was 0.716. To establish Validity of the instruments, the study supervisor examined the content of the instruments and advised the researcher on the content validity. Quantitative data was analyzed using descriptive statistics in form of percentages, frequencies standard deviations and means. Linear regression model and Pearson correlation analysis was also used to analyze data. Data was analyzed using descriptive statistics, regression and correlation and presented in tables. The results showed that entrepreneurial training and skills, use of technology, level of education and entrepreneurial experience had a significance influence on women owned enterprises. The study therefore recommends: the women entrepreneurs should engage in informal entrepreneurial education to help them get the prerequisite training to effectively perform better in entrepreneurial activities. The County Government of Machakos through the Department of Commerce should initiate the training programs and facilitate its implementation. Women owned enterprises should invest in technology to help improve their business performance in terms of sales growth, competitiveness and effective management of cash flows. Women owned enterprises should invest in internet, mobile phones and ICTs. Women owned enterprises should continually and effectively do good and profitable businesses to dispel any doubt on their competence based on their education. As noted earlier, the women entrepreneurs should take any opportunity to get additional education. Women entrepreneurs should continue to acquire the necessary experience that would be helpful in getting the knowledge and expertise of doing business to improve the business.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Entrepreneurship has become an important drive of the economic growth, productivity, innovation and employment with an aim of transforming ideas into economic opportunities. Hisrich, (2005) defined entrepreneurship as the dynamic process of creating something new with value by devoting the necessary time and efforts assuming the accompanying financial and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence. This corresponds with Schumpeter's, (1952), definition of entrepreneurship and entrepreneurs. He states that a venture is "a carrying out of new combinations" and entrepreneurs are the persons whose task is to carry them out. According to Schumpeter each person can be called an entrepreneur only when that person is actually carrying out new combinations. The title of entrepreneur will be owned by someone who searches for a change, responds to it and exploits change as an opportunity. He is responsible for commercial introduction of new products and services and for opening new markets, Drucker, (2006).

Several meta-analyses have demonstrated that entrepreneurs are quite different from other groups from a personality point of view, Zhao et al., (2010). The five-factor model (FFM) of personality is a general accepted model for studying these differences. The FFM is composed of five fairly independent dimensions. These dimensions are extraversion, emotional stability/ neuroticism, conscientiousness, agreeableness, and openness to experience Parks and Guay, (2009); Wang and Erdheim, (2007); Zhao et al.,

(2010). Each dimension reflects certain personal characteristics. In recent times, most studies have shown there is a positive relationship between entrepreneurship and economic growth in terms of job creation, firm survival and technological change, Karanassios et al., (2006). Akpomi , (2009) agrees that these types of investigation are now seen as crucial to the development of the third world, and they are accordingly, recognized as important components of technology policy and indigenous socio-economic planning.

Another reason for the growing interest in entrepreneurship include the growing rate of unemployment and poverty that becomes obvious after the economic depression of the early 1980's; the recession in the agricultural market and the realization of the ability of small medium sized enterprises to create wide-spread employment opportunities thereby militating against unemployment and poverty, Alarape, (2008).

Increasingly, women enterprises are important for economic development particularly in Kenya. Not only do they contribute to employment creation and economic growth through their increasing numbers, they also make a contribution to the diversity of entrepreneurship in the economic process, Van der Sluis, (2008). Female and male entrepreneurs differ with respect to their personal and business profile: they start and run businesses in different sectors, develop different products, pursue different goals and structure their businesses in a different fashion, Fischer et al., (2008); Verheul and Thurik, (2009); Verheul, (2003). Diversity in terms of products, processes, forms of organization and targeted markets is input for a selection process where customers are at liberty to choose according to their preferences. This may lead to a higher quality of entrepreneurship.

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). And according to Alarape , (2008), female business owners are more involved in small business than large businesses.

Small businesses are different from large organizations. Small businesses are characterized by higher reactivity, resource restrictions, informal strategies and flexible organization structures, Terziovski, (2010). Small enterprises opportunity-seeking skills can be high, but they cannot always turn their opportunities into a competitive advantage because of their knowledge restrictions and their lack of market power, Ketchen et al., (2007).

It has been reported by many research scholars recently that in general (e.g. Zimmerer and Scarborough), (2001), there has been a growing interest and research that focused on women's entrepreneurship, Boyd, (2005); Bruni et al.,(2004); Brush et al., 2006). Until the late 1970s, the role of women entrepreneurs was rarely considered, Humbert et al., (2009). Nowadays, however, as Carter and Shaw, (2006) noted, research on entrepreneurship is moving from looking at whether gender makes a difference to how it makes a difference. It has been recognized that small and medium enterprises have been the major force in job creation, innovation and economic development, Gordon, (2000).

Further, it may be good to emphasize that out of many SMEs, a good proportion of them are women-owned or operated by women do not only form majority of the work force in certain sectors of the economy, but their businesses have also influenced in one way or

another the structure of all our economies. Self-employment and women in entrepreneurship has also been growing in less developed economies, as a means for women to survive themselves and often mainly to help support their families, Gordon, (2000). However, how far women and particularly their personal characteristics like level of education, level of training, their adoption of technology among others have influenced their performance remains largely uninvestigated.

In fact one of the key character of an entrepreneur circling around development of economy in many countries is entrepreneurial education. The significance of entrepreneurship and entrepreneurial education and training ranges from commencing a small scale unit to build up big business concerns, Alarape, (2008). The Global Entrepreneurship Monitor (GEM), (2006), project pointed out that, “Regardless of the level of development and size of firm, entrepreneurial behavior remains crucial of innovation and growth for the economy of any country.” Incorporating new entrepreneurial modules in current educational system, it not only pave ways to development of economy but also gives more job opportunities to young entrepreneurial aspirants who startup small scale ventures, especially women youth. Relating current topic of study to Kenyan scenario, the scope of entrepreneurial education and training is having much scope in rural and semi urban localities where many small and medium scale industrial firms operate. Kenyan small and medium scale industrial scenario observes more women participation both as employees and employers recently. However, the influence of the personal characteristics on performance of women enterprises remains largely uninvestigated, hence the need for this study Kathiani Sub-county in Machakos County.

1.2 Statement of the Problem

Most African countries are working to meet the Millennium Development Goals (MDGs) that were adopted in order to reduce global poverty levels following the UN Millennium summit in 2000 and reviewed in 2007, (UN 2007). According to the African Development Bank (AFDB, 2004), this has seen many governments to venture in private sector of their economies, trade and investment liberations; banking systems reforms, modern infrastructure development and reviews of regulatory framework. ILO, (2003) Support for women in Ethiopia has enabled some of these women to progress from being dependent to becoming providers for themselves and their families. Women entrepreneurs and their businesses is a rapidly growing segment of the business population in Kenya creating a variety of new ventures and contributing to the development of a range of services and products. However, the women enterprises seem to face stiff challenges as regards their performance (Minniti, 2003). The question arose, what were the influence of personal characteristics like entrepreneurial training and skills, use of technology, level of education and entrepreneurial experience, among others on their performance in Kenya and particularly in Kathiani Sub-county; Machakos County that has been experiencing the exponential growth of businesses particularly the SMEs.

The Kenyan situation is significant considering the low levels of formal employment, the high costs of living and high levels of poverty and startup businesses are viewed as very important for employment and largely for future economic growth. For instance, in 2010 and 2011, when the national unemployment level stood at 40%, the youth and women accounted for about 78% and 67% of the national unemployment in the two years respectively, (GOK 2013). A study by De Martino and Barbato, (2003) showed that,

women owned enterprises have started changing the social economic environment through their economic contribution towards poverty reduction. However, they seem to face a number of challenges, Wanjohi and Mugure, (2008). It is on this notion that the study sought to find out the influence of personal characteristics influencing the performance of women-owned enterprises Kathiani Sub-county in Machakos County.

1.3 Purpose of the study

This study aimed to investigate the influence of personal characteristics on performance of women owned enterprises Kathiani Sub-county in Machakos County.

1.4. Objectives of the study

1. To establish the influence of entrepreneurial training on performance of women owned enterprises in Kathiani Sub-county in Machakos County
2. To establish influence of use of technology on performance of women enterprises in Kathiani Sub-county in Machakos County
3. To establish the influence of level of education on performance of women owned enterprises in Kathiani Sub-county in Machakos County.
4. To establish the influence of entrepreneurial experience on performance of women owned enterprises in Kathiani Sub-county in Machakos county.

1.5 Research Questions

1. To what extent does entrepreneurial training influence the performance of women owned enterprises in Kathiani Sub-county in Machakos County?

2. To what extent does the use of technology influence the performance of women owned enterprises in Kathiani Sub-county in Machakos County?
3. To what extent does the level of education influence the performance of women owned enterprises in Kathiani Sub-county in Machakos County?
4. To what extent does entrepreneurial experience influence the performance of women owned enterprises in Kathiani Sub-county in Machakos County?

1.6 Hypotheses

- H₀₁: Entrepreneurial training does not have a significant influence on performance of women owned enterprises in Kathiani Sub-county in Machakos County
- H₀₂: Use of technology does not have a significant influence on performance of women owned enterprises in Kathiani Sub-county in Machakos County.
- H₀₃: Level of Education does not have a significant influence on performance of women owned enterprises in Kathiani Sub-county in Machakos County
- H₀₄: Entrepreneurial experience does not have a significant influence on performance of women owned enterprises in Kathiani Sub-county in Machakos County

1.7 Significance of the Study

This study may be significant to current women enterprises as it offers them significant pointers on the personal characteristics on performance of women owned enterprises. Secondly, it may serve as a reference for other researchers who may wish to investigate further on the factors influencing the performance of women enterprises. The results can be used as a comparison or reference in their studies. Data collected can be of

importance to the existing literature for future reference. Fourthly, the results can be used to educate the women on how to strengthen/sustain their enterprises. They may then use the study to develop better entrepreneurial skills that may encourage more women to venture into entrepreneurship. Finally, the study may be significant to the Ministry of Devolution and County Governments as the findings can be used to review some development policies concerning women enterprises.

1.8 Limitations of the Study

Many of the targeted respondents were semi-illiterate or illiterate and therefore had problems in understanding the instruments. However, the researcher explained the instrument in an easy language to the respondents. Other markets were found in the remote areas and therefore, there was a challenge in reaching the respondents in such markets. Some respondents were unwilling to co-operate, however, the researcher explained that the study was purely for academic and any information given was confidential.

1.9 Delimitation of the Study

The study focused on a sample of 78 women owned enterprises in Kathiani Sub-county. Kathiani sub-county is one of the sub-counties of Machakos County, East of Machakos Sub-county and West of Mwala Sub-county, it borders Kangundo Sub-county to the north. Kathiani town serves as the main administrative town in this sub-county. The study only focused on the personal characteristics on performance of women owned enterprises which included; to establish the influence of entrepreneurial training on performance of women owned enterprises, to establish the use of technology on performance of women

owned enterprises, to establish the influence of level of education on women owned enterprises and to establish the entrepreneurial experience on the performance of women owned enterprises in Kathiani Sub-county.

1.10 Basic Assumptions of the study

For the purpose of this study, the following were the assumptions:

1. Respondents were truthful and honest to give reliable information.
2. The research variables adequately answered issues of personal characteristics on performance of women owned enterprises in Kathiani Sub-County in Machakos County.

1.11 Definition of Significant Terms

Entrepreneurship training and Skills

In this study, it means the structured method of imparting the necessary theoretical concept and knowledge that are useful in starting, maintaining and growing in businesses.

Enterprise

In this study the word enterprises means a business venture.

Level of Education

These refers to the level that the women entrepreneur has reached in terms of formal

education be it primary, secondary or higher education.

Use of Technology

These refers to the level in which the women entrepreneurs uses technological knowledge and mobile phones among others to help improve performance and as they interact with their customers.

Experience

This refers to the span of time that the woman entrepreneur has been doing the business and to what extent that experience has helped her improve performance.

Women Entrepreneurs

Refers to the women or a group of women x has helped her improve performance.

1.12 Organization of the study

This study is organized into five chapters. Chapter one contains the introduction of the study and it consists of the background of the study, statement of the problem, purpose of the study, objectives of the study, research questions, significance of the study, basic assumptions of the study, definition of significant and the organization of the study.

Chapter two contains the review of the related literature according to the objectives of the study. It has the introduction, the concept of performance, the concept of personal characteristics, training on entrepreneurial skills and performance of women owned enterprises, use of technology, level of education and experience on the performance of women owned enterprises, theoretical and conceptual framework and lastly the research gap.

Chapter three comprises of the research methodology which include; research design, target population, sample and sampling procedure, methods of data collection, validity and reliability of the study and data analysis techniques, operational definitions of variables and the ethical consideration.

Chapter four presents the analysis of the study findings. It has the data analysis, presentation, interpretation and conclusion. Finally, chapter five comprises of the findings, conclusion and recommendations of the study and suggestions for further study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the previous literature on the concept of performance and the concept of personal characteristics. It then reviews empirical literature on entrepreneurship training and skills, technological innovation (usage of technology), level of education and experience as noted personal characteristics of women entrepreneurs. Finally, it offers both the theoretical framework and conceptual framework.

2.2 The Concept of Performance

According to Investorwords, (2011), performance is the results of activities of an organization or investment over a given period. Lumpkin and Dess, (2006) pointed out that it is essential to recognize the multidimensional nature of the performance construct. Performance includes such measures like traditional accounting measures such as sales growth, market share, and profitability, Lumpkin and Dess, (2006). Factors such as overall satisfaction to customers and oneself and non-financial goals of the owners can also be used to evaluate very performance and especially in private firms. Zahra, (2009), observed that these factors are both in financial and non-financial forms and should be used to asses organizational performance.

Humpton, A., (2011) asserts that SMEs may be differentiated from larger companies by a number of key characteristics such as personalised management, with little devolution of authority, severe resource limitations in terms of management, manpower and finance, reliance on a small number of customers and operating in limited markets; flat, flexible

structures and reactive, fire-fighting mentality. The significant differences in the structure and philosophy of SMEs indicate a need to assess the performance of SMEs differently from large firms. Buttner, (1997), agreed that, the reliance on a small number of customers suggests that to remain competitive, SMEs must ensure that customer satisfaction remains high and that they can be flexible enough to respond rapidly to changes in the market.

There are four main approaches to measure the performance of organizations. These are the goal approach, system resource approach, stakeholder approach and competitive value approach. The goal approach measures the extent an organization attains its goals while the system resource approach assesses the ability of an organization obtaining its resources. For the stakeholder approach and the competitive value approach, these evaluate performance of an organization based on its ability to meet the needs and expectations of the external stakeholders including the customers, suppliers and competitors. Among these, goal approach is most commonly used method due to its simplicity, understandability and internally focused. Information is easily accessible by the owner managers for the evaluation process. The goal approach is a better fit for the SMEs where targets are being set internally based on the owners-managers' interests and capability to achieve, Buttner, (1997).

Richard *et al.*, (2008), the goal approach directs the owners-managers to focus their attentions on the financial (objective) and non-financial measures (subjective). Financial measures include profits, revenues, returns on investment (ROI), returns on sales and returns on equity, sales growth, and profitability growth. Non-financial measures include

overall performance of the firm relative to competitors, employment of additional employees, customer satisfaction, employee satisfaction, customer loyalty, brand awareness and owner's satisfaction with the way the business is progressing.

2.3 The Concept of Personal Characteristics

Schumpeter (1952) was one of the first to discuss the personal characteristics of the entrepreneur. He argues that, "there is the dream and the will to find a private kingdom, usually, though not necessarily, also a dynasty. Then there is the will to conquer: the impulse to fight, to prove oneself superior to others, to succeed for the sake, not of the fruits of success, but of success itself. Finally, there is the joy of creating, of getting things done, or simply of exercising one's energy and ingenuity." After Schumpeter several other researchers investigated the psychology of the entrepreneur.

Entrepreneurs are quite different from the other people in a number of ways Zhao et al.,(2010) Beugelsdijk and Noorderhaven, (2005); Brandstätter, (1997); They can also be characterized by an incentive structure based on individual responsibility and effort, and a strong work ethic, Beugelsdijk and Noorderhaven, (2005). This is to say, that they think that the state should not take more responsibility, private ownership should be increased, that unemployed should not have the right to refuse a job and success is not a matter of luck and connections but of hard work.

Brandstätter, (1997) attributes an entrepreneur's personal characteristics to some situational characteristics that are common to all entrepreneurs. He noted that, it is the absence of people who give orders, set goals and control the outcome. This indicates that entrepreneurs are more motivated than other people Beugelsdijk and Noorderhaven,

(2005). There is the risk of economic failure that entrepreneurs have to deal with. They don't need to be upset or despair easily, therefore, entrepreneurs are emotional stable, hence a very important character of entrepreneurs. This corresponds with the work of Zhang et al., (2009). They mention that the level of neuroticism was a key predictor of centrality in advice and friendship networks. People that score low on the level of neuroticism tend to obtain central positions in advice and friendship networks and people high in neuroticism tend to become the center of adversarial networks. Because social networks are very important for entrepreneurs, these results suggest that entrepreneurs have to be emotional stable.

The third characteristic Brandstätter, (1997) defines is the demand for social contact. Entrepreneurs have to convince their customers of the goodness of their product and services and have to network with them to satisfy their needs. Finally, entrepreneurs have to invent new ideas and work on them. This means that entrepreneurs have to be more innovative than others.

Another characteristic of entrepreneurs is that they score high on the extraversion dimension Zhang et al., (2009). This seems logical because extraverted people tend to have more social skills and this is important for entrepreneurs because they have to persuade different stakeholders. Baron, (2002) supports this vision. He states that entrepreneurs who are successful in generating enthusiasm in others, may be significantly more successful than those who are not.

Smith-Hunter et al., (2003), observed the most researched personal characteristics from the traditional school that is a group of researchers who focused on the personality characteristics of the individual. These characteristics are locus of control Poon et al.,

(2006), risk-taking, Zhao et al., (2010), achievement motivation Poon et al., (2006), and problem solving style and innovativeness Beugelsdijk and Noorderhaven, (2005); Schumpeter, (1934).

Locus of control can be defined as people's perception of their ability to exercise control over the environment Poon et al., (2006). People with an internal locus of control believe that it's their own effort which determines a kind of outcomes in life, whereas people with an external locus of control believe that outcomes are determined by external factors they can't influence. Locus of control is one of the classical themes in the entrepreneurial trait research that differentiate entrepreneurs from non-entrepreneurs Beugelsdijk and Noorderhaven, (2005); Poon et al., (2006). Entrepreneurs are characterized by a more internal locus of control (Dvir et al., 2010). When devising a training program it is essential to identify the human capital impacts of a change effort on the workforce Huselid, (2005). Women owned enterprises that successfully manage change typically develop a training plan specifically designed to steer their enterprises toward achieving its change vision. Training plan ensures the enterprises have an adequately skilled management to support its post-change needs. The plan should also address the issue of redirecting resources in situations where the change creates a gap in the skills and needs of the enterprises.

Paul, (2005), argues that a first step in the female entrepreneur training plan process is conducting an enterprises needs assessment. Through this assessment, female enterprises can determine the desired skills and competencies needed in the future to support the changed environment. The following are examples of the types of basic assessment questions that might be required as noted by Morgan (2006). What new roles are needed?

What are the responsibilities assigned to each role? How many people are required in each of these roles? Are work location changes required? Is there an adequate supply of people for the new roles? Then the training program is set in line with such needs.

What new competencies will be required for the roles? What skills, education, knowledge, or work experiences should the resources have for each identified competency? In the context of this study entrepreneurship education programme (EEP) is defined: "... as any pedagogical programme or process of education for entrepreneurial attitudes and skills, which involves developing certain personal qualities. It is therefore not exclusively focused on the immediate creation of new businesses, Fayolle et al., (2006).

Linan, (2004) found that there are four different kinds of entrepreneurship education programmes. The first, "Entrepreneurial Awareness Education", aims to increase knowledge about entrepreneurship and to influence attitudes that may impact intentions. The second category is described as "Education for Start-Up". These programmes are geared toward people who generally already have an entrepreneurial idea and need to solve practical questions about becoming self-employed. The third category, "Education for Entrepreneurial Dynamism", focuses on people who are already entrepreneurs and want to promote dynamic behaviours after the start-up phase. The last category "Continuing Education for Entrepreneurs" describes life-long learning programmes and focuses on experienced entrepreneurs.

In Asian countries, both local and international efforts are being made to meet this need in this need but women owned enterprises are still facing this problem. The ILO (2003) report on Asian countries that also revealed lack of knowledge as an important factor that

was holding back women owned enterprises. Further, most women owned enterprises have a single mentor in their network from whom they seek information ,Farr-Wharton and Brunetto, (2007).

Training to help in customer acquisition as well as finding a target market and then distributing their product to the target market may also be problematic for women owned enterprises (ILO, 2003). From training and entrepreneurship research we learn that the effect of length of training in general may be categorized into monetary and non-monetary effects. Monetary-related studies conclude that the longer the span of an individual's training and education is, the higher the output and the higher the income will be; the higher the salary will be (Vila &Mora, 1998). This effect is higher for employees than for entrepreneurs in Europe, Van der Sluis, van Praag, & Vijverberg, (2008). This finding would indicate that the more the training an individual the better the salary as an employee has compared to an entrepreneur.

Some enterprises implement on the job training, mentoring and classroom or computer based training strategies to improve competencies, and encourage professional development by setting aside part of the budget for training, Huselid, (2005). It is good to note that while an essential component of achieving high performance is appropriately skilled employees; change success depends on entrepreneur performance as much as it depends on entrepreneur qualification and training.

To successfully implement change women enterprises need to align the performance of their workforce with the change – that is people must understand what they need to do, be enabled to do it, and be supported in doing it by appropriate training. According to

Davies et al, (2001), noted, a training program is a sure way to sustaining proper and long lasting enterprises change process.

2.4 Training on Entrepreneurship Skills and Performance of Women Enterprises

Entrepreneurship has been referred to as the starting of a company and transacting business processes and acquiring risks to make the required profits Omolayo, (2006).

Another explanation of entrepreneurship is the ability to produce innovative principles and convert them to profitable activities. Entrepreneurship can be seen as the process of the innovative and creative together with organizational skills and management to get persons, resources and cash or funds to create wealth and meet the needed tasks. Nwangwu, (2007) in supporting this point is of opinion that entrepreneurship is a process of bringing together the factors of production, which include; land, labour and capital so as to provide a product or service for public consumption.

According to Fayolle et al., (2006), an elaborate entrepreneurial training program for women entrepreneurs is necessary for them to perform better.

2.5 Technology and Performance of women enterprises

Despite the wealth of research on the connection between small firm performance and technological innovation, Qian and Li, (2003), more information is needed Siqueira and Cosh, (2008). The way in which innovation activities are run in smaller firms differs from the way they are conducted in larger firms Siqueira and Cosh, (2008). The growth potential effect related to innovation in SMEs comes from three input parameters: technology, R&D and generation of competitive edge, Roomi, (2009). Vertically integrated organizational company structures facilitate innovation activities that are

internally-focused, while newer forms of organizational structures are more fluid and open. Newer structures allow for the integration of internal and external sources of innovation Siqueira and Cosh, (2008). However, studies of technological innovation in SMEs are still limited compared to similar studies focusing on larger firms Vermeulen *et al.*, (2005).

SMEs have limited resources at their disposal, but the lack of resources in SMEs can be compensated for by flexibility, agility, and innovativeness Qian and Li, (2003). That is why studying SMEs' performance in various contexts becomes a central issue when discussing the topic of innovation, Gakure, (2003).

Empirical ILO,(2005) observed in the context of Egyptian SMEs that on the average, the contribution of technological innovated new products was more to total sales than to profits. Roper, (1997) whose study focused exclusively on product innovations using technology in German, UK, and Irish SMEs, ascertained that the output of innovative SMEs grew significantly faster than that of non-innovators implying that innovated products contributed to the faster growth of the former. Engel *et al.* (2004), similar to Roper, found that sales turnover of innovative firms grew faster than that of non-innovative firms. They detected a significant relationship between the share of innovative sales and sales turnover change of firms. Lumiste *et al.* (2004) found that innovation effects were felt in terms of both product-oriented results such as first; improvement in quality of goods and services, and secondly; increased range on goods and services, and process-oriented results like increased production capacity and improved production flexibility.

If SMEs are able to reduce costs, improve quality, improve product shapes/dimensions, increase the range of products, and as a result increase the share of innovated products in their total sales, does that directly contribute to the growth of firm size in the form of growth of sales turnover, investment, and employment? In other words, does innovation contribute to SME performance directly? According to Hoffman *et al.* (2008) the vast majority of empirical studies on innovation in SMEs have not covered the link between innovation practices and firm performance. Drucker (2006) comparing the innovation strategies of German, UK, and Irish SMEs, observed that there is a strong association between innovation and turnover growth. But Edwards *et al.* (2001) argued that growth is not necessarily dependent on those factors attributed to 'innovative potential'. Of course, they further stated that this does not mean that innovation does not lead to growth, rather there is a need to develop methods to assess the relationship.

Bala, (2001), noted that, SMEs of North East England pursued radical innovations as a strategy of firm growth though he did not explained the relationship between innovation and growth. Danneels and Kleinschmidt, (2001), claimed that innovative products present great opportunities for SMEs in terms of growth and expansion into new areas though they did not study the relationship between innovation and growth. Lumisteet *al.*, (2004) found that innovation helped SMEs to improve their performance in terms of market share and diversified range of goods and services. However, they did not study whether the size of those SMEs changed over time.

According to the World Bank, (2009), better education levels for entrepreneurs was important for better performance. Hisrich (1986) found that the high number of services-oriented business (over 90%) of the business begun by women) reflected the educational

focus on women entrepreneurs which consisted of a liberal art college. Of the empirical studies, Engel *et al.* (2004) and Coad and Rao, (2008) have explicitly focused on probing the relationship between innovation and growth in the context of SMEs of craft dominated industries in Germany and high tech sectors in the USA, respectively. The estimation results, based on a probit model, emphasized a positive impact of innovation output on the sales turnover change of SMEs (Engel *et al.* 2004).

Innovative sales secure small firm's market position and offer some opportunities for growth. Coad and Rao, (2008) probed the relationship between innovation and sales growth for incumbent firms in high tech sectors. A firm, on average, might experience only modest growth and may grow for a number of reasons that may or may not be related to innovativeness. But using a quantile regression approach, they observed that innovation is of crucial importance for a handful of 'superstar' fast growth firms.

However, all of these studies are related to industrialized countries and therefore their relevance to an industrializing country like Kenya might be questioned. Two empirical studies on Kenyan SMEs conducted in this decade have significant relevance here. The first one was confined to Nairobi state in Kenya, which covered 48 micro enterprises on a sample basis and 358 small scale enterprises on a census basis across all industries in the manufacturing sector (Okumu *et al.* 2001). The study found that 18 (about 40 per cent) micro enterprises and 116 (about 53 per cent) small scale enterprises had undertaken technological innovations primarily due to external factors such as competition, technological change, customer requirements, and internal factor of self-motivation. They were involved in both product and process innovations though emphasis was relatively more on product innovations than on process innovations. The major achievements of

their innovations comprised competitiveness enhancement in the form of improved quality, reduced rejection, improved product designs, increased output, etc. A higher proportion of innovative firms have penetrated the export market relative to non-innovative firms.

A more recent survey-based study (NKC 2007) on innovation in Kenya covered 79 SMEs in both manufacturing and service sectors across the country. The major types of innovation carried out by SMEs were new products, new processes, and new services, new methods of production, and new ways of organizing administration. More than half of the increase in market share, competitiveness, profitability, and reduction in costs due to innovation occurred due to three types of innovation: new products, new processes, and new services. The question arises, to what extent does the women owned enterprises in Kathiani Sub-county use technology in their daily activities to improve their performance?

2.6 Level of Education, experience and Performance of women enterprises

Education is one of the characteristics of women entrepreneurs that can affect their business' performance, and literature supports that education and managerial experience may contribute to women's business performance but certainly has positive impact on entrepreneurial performance, Gatewood, Brush, Carter, Greene & Hart, (2004). They also stated that human capital is not only the result of formal education and training but also include experience and practical learning derived from previous paid employment or managerial position, and it is a vital condition for technological innovation Gatewood et al., (2004).

Wit and Van (1989), observed that, individuals with a high level of education are more likely to engage in entrepreneurship. Any entrepreneur with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business. On the other hand, it may be expected that people with a low level of education have more difficulties finding a paid job, and therefore see no other possibility than to engage in entrepreneurship. Hence, high educated people are more likely to pursue opportunity-based ventures, while less educated entrepreneurs are more involved in necessity entrepreneurship, Bholal et al., (2006).

In a related study; education, experience, age and social networks were also found to have significant positive influence on entrepreneur's business performance in USA (Shane, 2003), yet women entrepreneurs in developing countries have low educational levels than their counterparts in developed countries Ibru, (2009).

More specific to women studies done by Kavitha et al. (2008), women were found to be more matured in terms of age, level of education and equipped with work experience in comparison to non-entrepreneurs. In USA for example, most women entrepreneurs had tertiary education followed by high school education Drucker, (1985); though in France for example, a higher percentage of women entrepreneurs had high school education and were in their early 30s, Carter & Shaw, (2006). Mutuku, (2014), noted that, education continues to be a key determinant in people's lives including girls and women. As it was observed by Minniti, (2007), quality educational levels empower individuals with sound knowledge to perceive opportunities in their environment. In addition to this, Schultz, (1980), noted that educational level enables an entrepreneur to deal with equilibrium in

the environment, therefore succeeding in his/her business planned development without the influence of nature.

On experience, literature asserted that business experience is one of the vital entrepreneurial characteristics Antoncic, (2006), and evidences support the fact that a minimum of two to three years business experience is sufficient to assess an entrepreneur, Antoncic, (2006) Kuzilwa (2005);Carter & Shaw, (2006). Demography, skills and reputation are also essential attributes of women entrepreneurs as single women had less income and less guarantees for loan. Family size also affects women entrepreneurial activity.

2.7 Theoretical Framework

This study will be based on the theory of planned behavior as argued by Ajzen (1991). Ajzen (1991) defined the Theory of Planned Behavior (TPB), as that attitude toward behavior, subjective norms, and perceived control, that together shape an individual's behavioral intentions and behaviors, TPB extends the theory of reasoned action (TRA) by adding perceived behavioral controls to the model, including attitude, subjective norms, behavioral intention, and actual behavior, Madden, Ellen, & Ajzen, (1992); Yi et al., (2005). TRA is a model for the prediction of behavioral intention, spanning predictions of attitude and predictions of behavior.

TPB and TRA are relevant to this study because they will assist in prediction of individual behavioral intentions to the acceptance and usage of technologies in the Kenyan context. .Based on this study, personal characteristics largely depend on a form

of planned behavior that creates an intention to seek the influence of training, the level of education experience and use of technology, this theory, therefore applies to this study.

2.8 Conceptual Framework

Influence of Personal Characteristics on performance of women owned enterprises

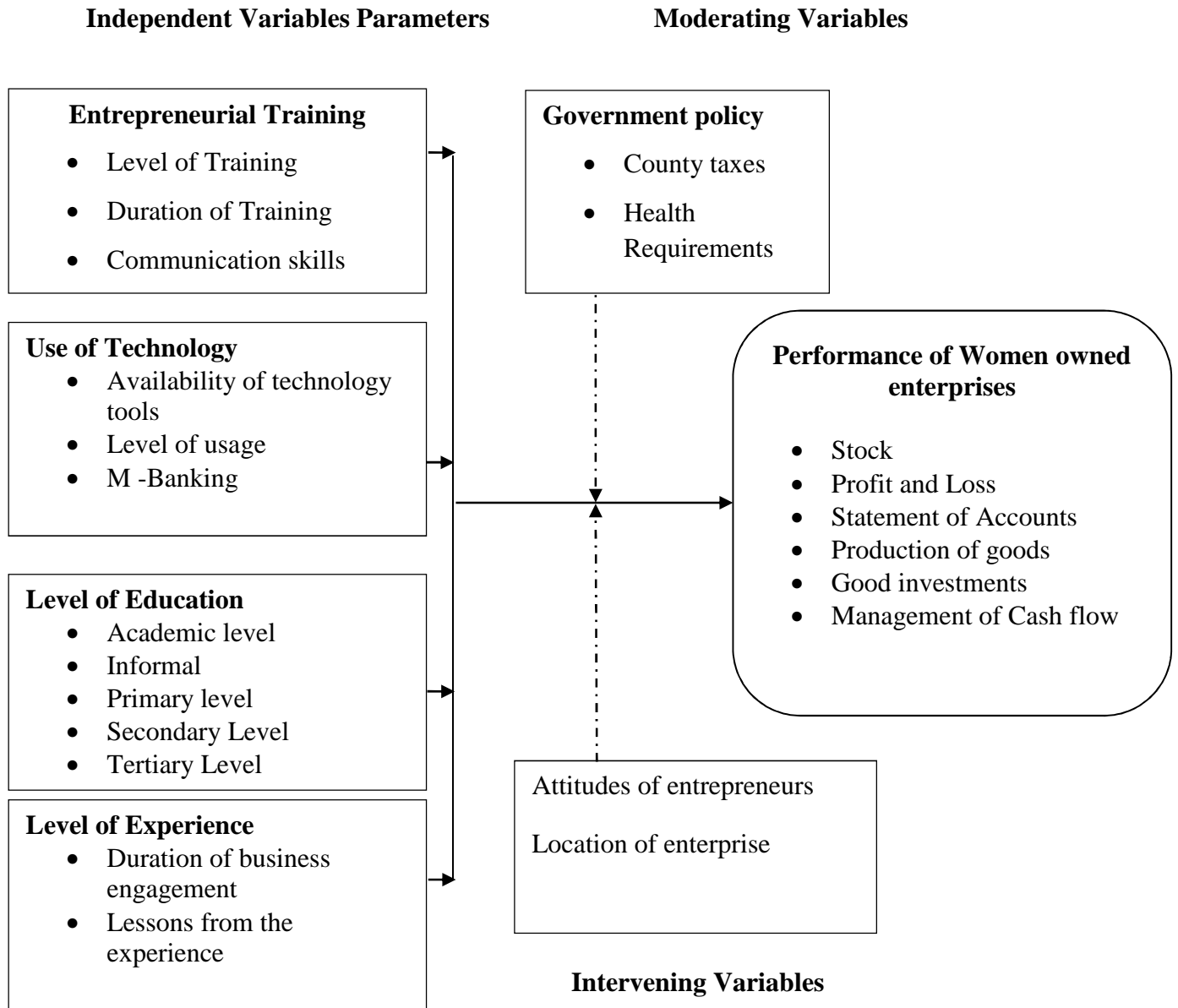


Figure 2.1: Conceptual Framework

The conceptual Framework

The operationalization of variables shows the parameters and measurements of both the independent variables and the dependent variable, entrepreneurship training characterized by level of training, duration of training and content, use of technology with availability and usage of technological tools, level of education and experience seen from the aspects of duration of business engagement and lessons from the experience form the independent variables that have a bearing on women performance in entrepreneurship activities.

2.9 Research Gap

There is a gap between the link between personal characteristics and the performance of women owned enterprises in areas where many women are illiterate and are viewed as inferior to men. Further, the literature here has dealt with influence of entrepreneurial training and skills, technology innovation/use of technology, level of education and experience on performance of women owned enterprises mostly in developed world but very little in developing world where women illiteracy and socio-cultural factors that affect women capabilities are high. In the United States for example, the economy has gone up because of the women entrepreneurship. Attention has been paid to the women entrepreneurship on the grounds that, for many years male enterprises have performed better than the women enterprises until recent years when the women showed their capabilities in carrying out businesses like their male counterparts. Kathiani Sub-county in Machakos County has women who are relatively informally educated. How they have managed to perform in their enterprises on the face of the aforementioned personal

characteristics remains uninvestigated. Researchers like Mbuva, (2014), highlighted on the level of education in relation to factors influencing financial sustainability of women owned SMEs in Kenya, a case of Machakos County. However, she never looked at entrepreneurial training and skills, use of technology and entrepreneurial experience of women owned enterprises. Mutuku, (2014) looked at education and training in relation to growth of entrepreneurial ventures among women in Mbooni Constituency, Makueni County. However, she never considered aspects like use of technology and entrepreneurial experience. Kingola, (2014), examined the level of education in relation to women participation in entrepreneurial activities in Kasikeu Division in Makueni County. However, she never looked at training and skills, use of technology and entrepreneurial experience in relation to performance of women owned enterprises. Therefore, this study differ from the recent studies done in the aforesaid different areas of Ukambani region in the fact that, little has been done about the influence of personal characteristics on performance of women owned enterprises in Kathiani Sub-county, Machakos County and the reason why this sought to investigate these independent variables; Level of training, Usage of technology, Level of education (formal education) and Level of experience on women owned enterprises in Kathiani Sub-county Machakos County. Below is a summary of the research gap the study sought to bridge.

Table 2.1: Summary of Research Gap

AUTHOR	FOCUS	VARIABLES/ FINDINGS	RESEARCH GAP	CURRENT STUDY
Mbuva (2014)	Factors influencing financial sustainability of women owned SMEs in Kenya. A case of Machakos County	<ul style="list-style-type: none"> • Government loan accessibility • Financial innovativeness • Capital structure • Financial management 	<ul style="list-style-type: none"> • Entrepreneurial training • Use of technology • Level of education • Entrepreneurial experience 	
King'ola (2014)	Factors influencing women participation in entrepreneurial activities in Kasikeu Division in Makueni County	<ul style="list-style-type: none"> • Entrepreneurial skills on women participation in entrepreneurial activities. • Access to finance • Demographic characteristics • Social characteristics 	<ul style="list-style-type: none"> • Entrepreneurial training and skills on performance of women owned enterprises • Use of technology 	
Mutuku (2014)	Factors influencing the growth of entrepreneurial ventures in Mbooni Constituency in Makueni County	<ul style="list-style-type: none"> • Availability of funds • Gender roles • Traditional property ownership rights on growth of women • Level of education • Government policy 	<p>Influence of personal characteristics on women owned enterprises.</p> <ul style="list-style-type: none"> • Entrepreneurial training /skills • Use of technology • Entrepreneurial experience 	

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

This chapter examined the methodology that was used in the study from research design to target population and sampling. It also laid down the data collection methods, approaches and instruments. The chapter also puts down the validity and reliability tests together with the data analysis tools used and the ethical considerations.

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 study employed the descriptive Survey Design. This type of research presents facts concerning the nature and status of a situation, as it exists at the time of the study, Creswell, (1994). It is concerned with determining the frequency with which something occurs. This design also underscores the relationships and practices that exist, beliefs and processes that are ongoing, effects that are being felt, or trends that are developing. Best,(1970). Furthermore, such approach tries to describe present conditions, events or systems based on the impressions or reactions of the respondents of the research, Creswell, (1994).

3.3 Target Population

The word population is defined as the entire group of individuals, events or objects having common observable characteristics (Mugenda and Mugenda; 1999). Kombo and

Tromp (2006) define a population as a group of individuals, objects or items from which samples are taken for measurement. The study targeted all the 263 women entrepreneurs who own their own enterprises in Kathiani Sub-County, Machakos County, Ministry of Trade and Commerce – Machakos County (2015).

3.4 Sample and Sampling Procedure

A sample is a set of individuals selected from the target population and is usually intended to represent the population in a research study, (Neumann). Kombo and Tromp (2006) defined sampling as the “procedure a researcher uses to gather people, places or things to study.” Kothari (2004) notes that sampling allows for an effective and able representative of the target population. Since the target population was large and unmanageable, simple random sampling was used to get 78 women owned enterprises which was 30% of the target population of 263, a percentage agreed to by Kothari (2004). Random sampling was used because it allows generalization of the findings to the entire population with a margin of error that is statistically determinable.

3.5 Data Collection Instruments

Questionnaires were the data collection instruments. Questionnaires were the primary sources of data. The study used questionnaires to collect the data from the sample population of 78 women entrepreneurs who own their own enterprises; the results were generalized to represent all the women owned enterprises in Kathiani Sub- county. Questionnaire is a research tool that gathers data over a large sample, Kombo (2006). The questionnaire adopted the Likert scale which contained comparative set of data based on the feelings of the respondents. From this the respondents were instructed to tick one

from a range of boxes indicating “strongly,” “agree”, “agree”, “neutral”, “disagree” and “strongly”. Therefore, the questionnaire was the most appropriate research tool as it allowed the researcher to collect information from a large sample with diverse background; the finding remained confidential and since they were presented in paper format there was no opportunity for bias. The questionnaire included questions geared to answer the research questions, namely, entrepreneurial training and skills, level of education, use of technology and experience and the performance of women owned enterprises. The questionnaires were given to the women entrepreneurs and given humble time to fill them. The researcher used the interview guide interview the respondents.

3.5.1 Pilot Study

A pilot study was carried out on similar respondents in the neighbouring Mwala sub-county to pre-test the research instrument to find out whether the research questions yielded the desired results and in an accurate manner. A pilot study facilitates improvement of the instrument through changing and modifying where necessary and eventually obtaining valid and reliable survey data, Fink (2006). The pilot study involved 26 women entrepreneurs, a number calculated using 10% of 263 (the target population) as agreed by Kothari, (2004).

3.5.2 Validity of the Research Instrument

Validity is the degree to which results obtained from the analysis of data actually represent the phenomenon under investigation, Orodho, (2009). Validity indicates the degree to which instruments measure what they are supposed to measure (Kothari, 2004).

To establish Validity of the instruments, the study supervisor examined the content of the instruments and advised the researcher on the content validity. Her feedback was used to revise the instruments further.

3.5.3 Reliability of the Research Instrument

Reliability refers to the level to which the measuring instruments provide consistent results, Kothari (2004). To establish reliability of research instruments, test-retest technique was done in neighboring Mwala sub-county sampling 26 women owned enterprises (10% of target population) and then the Cronbach's coefficient alpha model was used. The higher the number of items in an instrument, the higher the chances of obtaining a consistent estimate of the reliability of the data, Kothari (2004). Any figure above 0.7 is considered a measure of high reliability of instruments. The formula used was the standard alpha coefficient formula.

3.6 Data Collection Procedure

The study secured a written research authorization from the National Commission of Science and Innovation and University of Nairobi before proceeding to collect data. The researcher visited the women and administered the questionnaires and gave humble time to respondents to fill in their responses. However, where help in answering of the questionnaire was needed the researcher employed research assistants to help. This method was found more reliable since primary was data collected.

3.7 Data Analysis

Analyzing is categorizing, ordering, manipulating and summarizing of data that answers the research questions. Quantitative data was analyzed using descriptive statistics in form of percentages, frequencies standard deviations and means. Linear regression model and Pearson correlation analysis was used to analyze data. The Social Package for Statistical science (SPSS) software version 20 aided in data analysis.

Regression Model

$$y = \alpha + \beta_1 (T) + \beta_2 (UT) + \beta_3 (LE) + \beta_4 (E) + e$$

Where the variables are defined as:

y. Performance of women enterprises

T- Training

UT- Use of Technology

LE-Level of Education

E- Experience

e- Error term

3.8 Ethical consideration

The researcher obtained permission from the necessary authorities. First a transmittal letter from the University of Nairobi and research permit from the National Commission of Science and innovation before proceeding to data collection. The respondents were informed of the research duration and benefits of the study. They were assured of privacy, confidentiality and security of the data collected. They were also advised not to write their names in the questionnaires. The researcher verbally explained to the

respondents that the research was purely for academic purpose. Finally, an introduction letter was attached to the questionnaires and a letter from the institution shown to the respondents.

3.9 Operationalization Definition of variable

Table.3.1 Operationalization definition of variables

Objective	Variables	Measurements	Data Collection Tool	Measuring Scale	Type of Analysis
1. Influence of entrepreneurial training on performance of women enterprises in Kathiani sub-county	Entrepreneurial training	<ul style="list-style-type: none"> Level of Training • Content 	Questionnaires	Nominal	Descriptive Analysis. Correlation and regression
2. Influence of use of technology on performance of women owned enterprises in Kathiani sub-county	Use of technology	<ul style="list-style-type: none"> • Ease of Access • Frequency of use • Availability of tools 	Questionnaires	Nominal	Descriptive Analysis and correlation and regression
3. Influence of level of education on performance of women owned enterprises in Kathiani sub-county.	Education	<ul style="list-style-type: none"> • Level of Education • Academic level 	Questionnaires	Nominal	Descriptive Analysis. correlation and regression
4. Influence of entrepreneurial experience on performance of women owned enterprises in Kathiani county.	Experience	<ul style="list-style-type: none"> • Duration of business engagement • Lessons learnt 	Questionnaires	Nominal	Descriptive Analysis Correlation and regression
5. Performance in Entrepreneurial activities	Activities	<ul style="list-style-type: none"> • Stock • Profit and Loss • Statement of Accounts • Effective management of cash flow 	Questionnaires	Nominal	Descriptive Analysis Correlation and regression

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSIONS

4.1 Introduction

This chapter deals with data analysis, presentation, interpretation and discussion of the findings of this study. The chapter focuses on; the questionnaire return rate, demographic information of the respondents and the findings of the research objectives which included; to establish the influence of entrepreneurial training on performance of women owned enterprises; to establish the influence of use of technology on performance of women owned enterprises; to establish the influence of level of education on performance of women owned enterprises; and to establish the influence of entrepreneurial experience on performance of women owned enterprises. It also offers both the regression and correlation analysis

4.2 Questionnaire return rate

The questionnaire return rate is the proportion of the questionnaires given to the respondents and questionnaires filled in the returned. For the case of this study, there were 78 women respondents and they all gave their responses in all the questions. This gives the questionnaire return rate of 100%.

4.3 General characteristics of the respondents

The study was informed by women owned enterprises who are critical in determining the personal characteristics influencing their performance in Kathiani Sub County, Machakos

County. There were 78 respondents comprising of women entrepreneurs. All the targeted respondents gave their responses in all questions asked. Respondents were asked to give general information regarding their background.

4.4 Age Distribution of Respondents

The respondents were asked to give their age distribution. The responses are as presented in Table 4.1.

Table 4.1 Age Distribution of Respondents

Category of Age Classification	Count	Percent
18-25 Years	9	11.54
26-35 Years	25	32.05
36-45 Years	28	35.9
46-55 Years	9	11.54
Over 55 Years	7	8.97
Total	78	100

From Table 4.1, on the age of the respondents, majority at 35.9% were aged between 36-45 years followed by 32.05% between 26-35 years, 11.54% for those between 18-25 years and 46-55 years and only 8.97% over 55 years of age. This is an indication that majority of respondents were adequately exposed to issues of the influence of personal characteristics on performance of women enterprises Kathiani Sub-county in Machakos County. Further it supports the assertion by Davis, (2005) that many women owned enterprises in Kathiani Sub-county were relatively mature women who needed to enter

into businesses as a means to either support their families and get the much needed money to avoid being idle.

4.5 Level of Education and Work Experience

The respondents were asked to state their level of education and the duration of their experience. The results were cross-tabulated as shown in Table 4.2

Table 4.2 Level of Education * Level of Experience Cross tabulation

		Level of Experience				
		Below 1 year	1-2 years	3-4years	Over 4 years	Total
Level of Education	Count	0	2	2	5	9
	% within Level of Experience	0	22.22	8.3	55.55	11.54
	% of Total	0	2.56	1.7	5.0	11.54
KCPE	Count	7	11	5	2	23
	% within Level of Experience	62.5	55.5	25.0	2.5	29.49

	% of Total	8.3	11.7	5.0	1.7	29.49
KCSE	Count	0	2	14	20	36
	% within Level of Experience	0	22.22	66.7	77.4	46.15
	% of Total	0	1.7	13.3	40.0	46.15
Certificate	Count	5	0	0	5	10
	% within Level of Experience	37.5	0	0	9.7	12.82
	% of Total	5.0	0	0	5.0	12.82
Total	Count	12	15	21	30	78
	% within Level of Experience	100	100	100	100	100
	% of Total	15.3	19.23	26.93	38.46	100

From the Table 4.2, it is evident that majority at 46.15% were KCSE certificate holders, 29.46% were KCPE certificate holders, 12.84% were tertiary education certificate holders and only 11.54% had no formal education. This implies that the education level of the respondents did not go beyond to tertiary or higher education levels. This may lend further credence to the arguments by Davis (2005) that most women entrepreneurs in Kathiani sub-county were engaged in such businesses for lack of a higher education that would give them more formal jobs. More so, we can infer that the respondents were fairly formerly uneducated but with sufficient education to basically understand some entrepreneurship skills. Moreover, the fact that majority of the respondents had KCSE qualification and above implies that they were qualified to reliably answer questions about influence of personal characteristics on performance of women enterprises.

On work experience, it is clear that majority at 38.46% had worked for over 4 years, followed by 26.94% who had worked for between 3-4 years, 19.23% for between 1 - 2 years and 15.38% for below 1 year. This implies that majority of respondents were fairly experienced. The level of experience indicated above is significant because Chan, (2004) argues that the credibility of the information gathered in any study is informed by the many years of the respondents' service to the business. The experience proves the validity and reliability of the information obtained. Their skills, knowledge and expertise had been tested for a relatively long period hence their perception on the matter under study had been influenced by their experience. It should be noted that past statistics indicate that three out of five SME businesses fail within the first few months of operation (Kenya National Bureau of Statistics, 2011). The fact that many business here have stayed for longer, means that they must be doing something right despite the challenges.

4.6 Performance of Women Owned Enterprises

The study sought to establish the performance of the women owned enterprises in Kathiani Sub County of Machakos County. The questions were created in the form to ask if they performed in some core entrepreneurial activities. The result is as seen in Table 4.3.

Table 4.3 Performance of Women Owned Enterprises

	Yes		No		Mean	SD
	F	%	F	%		
Buying and selling Stock	60	76.92	18	23.08	3.89	.714
Improved Profit and Loss	21	26.92	57	73.08	3.96	.815
Good statement of Accounts	37	47.44	41	52.56	2.89	.735
Good Investments	16	21.79	62	79.49	2.19	1.22
Effective Management of Cash flow	37	47.44	41	52.56	2.89	.735

From Table 4.3, it is clear that majority at 76.92% said that their businesses were performing well in the buying and selling of their stock while only 23.08% said no. This implies that the women owning their enterprises participated in one of the core entrepreneurial activities of getting what to sell and later disposing them and that the performance was good. This state is agreed to in literature (Gumas, &Atsu, 2006; Halkias et al, 2011; Hampton et al, 2011) all who noted that women enterprises running small businesses were often by dint of their involvement in the day to day running of their

businesses performed well and often because they had limited staff if any and they had a more hands on approach that often made them more experienced.

When asked if they performed well in improving their profit and loss of their businesses, 73.08% said no and only 26.92% said yes. This implies that the women enterprises while engaged in profits and losses has problems improving on the same and while they had profits in some cases they had made losses too. Again Halkia et al (2011) had mentioned that female entrepreneurs' performance in entrepreneurship could be well measured by whether they consequently improved on their profits and loss accounts. The result here supports their assertions and confirms that to this level the women entrepreneurs performed by their own admission, dismally.

On whether the women owned enterprises performed by creating good statement of accounts, more than half at 52.56% said no and 47.44% said yes. This implies that a significant number of women enterprises did not have a well thought out and comprehensive statements of accounts. This further implies that even with record keeping done to ascertain their profits and losses; they were unable to get clear statements based on the fact that they didn't have a good way of presenting them. When noting about this phenomenon Bird, and Jelinek, (2008) argued that many women owned enterprises had limited education and based on the fact that they had had problems in managing their financial activities. However, Busemi et al (2003) in their study found out that more and more women owned enterprises were involved in banking services that helped them make better businesses and create good statement of accounts.

When asked if the women owned enterprises were having good investments, 79.2% said no and 21.79% said no. This implies that the women owned enterprises were not doing

good and sound investments which could then hamper their overall performance. .Both the initiation and implementation of investments are important activities geared to help spur business growth and despite the women enterprises’ relatively low formal education, their ability to engage in investment is necessary but which has not been done. As Davies (2005) noted, women enterprises often are willing to do their best to ensure that their businesses grow. The fact that majority of the businesses had stayed away from investing well leaves an undesirable gap.

Finally when asked if they were performing well and had effective management of cash flow 52.56% said no and 47.44% said yes. This implies that a cash flow management was an activity that female enterprises were not significantly performing well in. However, it should be noted that a significant number were actively involved in effective management of cash flow. This is agreed to by Hilgris et al (2011) who said that cash flow management was always difficult considering that it played a major role in the day to day running of the business but which often created a mess for many small businesses that depended on cash flow, unfortunately for major expenses.

Improving profit and loss was the most significant activity by women owned enterprises (M=3.96; SD= .515).

4.7 Entrepreneurial Training on Performance of Women Owned Enterprises

The first objective sought to establish the influence of Entrepreneurial training on performance of women owned enterprises. The result is as seen in Table 4.4

Table 4.4 Entrepreneurial Training on Performance of Women Owned Enterprises

SA		A		N		D		SD		Mea	S
F	%	F	%	F	%	F	%	F	%	n	D

I did not get training before beginning my business.	1	15.3	3	44.8	5	6.4	1	19.2	1	14.1	2.12	.8
	2	8	5	7			5	3	1			4
I got training in the process of doing business	1	15.3	1	24.3	1	14.	2	33.3	1	12.8	2.67	.5
	2	8	9	6	1	1	6	3	0	3		9
Lack of entrepreneurship training has made it difficult to maintain a business	1	16.7	3	39.7	1	14.	1	23.0	5	6.41	3.01	.8
	3		1	3	1	1	8	6				4
If I had entrepreneurship training I would immediately start another business	1	20.5	3	38.4	5	6.4	1	19.2	1	15.3	2.80	.6
	6	1	0	6		1	5	3	2			4
I have no training and skills in accounting.	2	26.9	3	38.4	5	6.4	1	15.3	1	12.8	2.92	.8
	1	2	0	6		1	2		0	3		3

From Table 4.4 majority at 60.25% agreed that they did not get training before beginning their businesses. Only 33.33% disagreed and 6.4% were undecided. This implies that entrepreneurial training was not part of the women owned enterprises and therefore they seemingly began businesses based on necessity and they scrapped through by experience and intuition. Paul (2005) stresses that entrepreneurial training for women is structured to achieve the following objectives; To offer functional education for the potential women entrepreneurs that will enable them to be self-employed and self-reliant; Provide them with adequate training that will enable them to be creative and innovative in identifying better and fruitful business opportunities; To serve as a catalyst for economic growth and

development. However, often lack of training hinder the mentioned objectives for training.

When asked if they got training in the process of doing business, 46.16% disagreed, 39.74% agreed and only 14.1% were neutral. This is an indication that the women enterprises acquired skills through experience to work their businesses well. This could be part of the reason why earlier it was ascertained that many of those businesses had operated for more than 4 years. While acquisition of training is seen here in other places women entrepreneurs lack managerial skills (Itiminani et al., 2011). These women have less knowledge about market conditions and lack basic training to run a business venture (Roomi et al., 2009). In Asian countries for instance, both local and international efforts are being made in this area but females are still facing this problem.

On lack of entrepreneurship training making it difficult to maintain a business, 56.43% agreed and 29.47% disagreed and only 14.1% of the women were neutral. This implied that the women owned enterprises felt that they needed training in order to improve their performance.

When asked if they had entrepreneurship training and whether they would immediately join another business, 58.97% agreed and 34.53% disagreed, 6.41% of the women were neutral. This confirms what King'ola (2015) found in a study in Kasikeu division Makueni County where 58.4% agreed that they would change their current entrepreneurial activities to other economic avenues. This indicates that training of the women entrepreneurs is of great value.

Finally, on whether they had training and skills in accounting, 65.38% agreed that they did not have, 28.21% disagreed and only 6.41% were neutral. This was a clear indication

that most women did not attain training and skills in accounting. Mutuku (2015) found that education and training was vital to run micro and small enterprises.

4.8 Influence of Use of Technology on Performance of Women Owned Enterprises

This study's second objective sought to determine the influence of use of technology on performance of women owned enterprises. The result is as seen in Table 4.5

Table 4.5 Use of Technology on Performance of Women Owned Enterprises

	SA		A		N		D		SD		Mean	SD
	F	%	F	%	F	%	F	%	F	%		
I use a computer in my business	0	-	0	-	9	11.52	56	71.78	13	16.7	2.42	.61
I use mobile phone to improve business through Mpesa and Lipa Na Mpesa	7	8.9	18	23.07	9	11.52	34	43.58	10	12.82	2.65	1.0
I use the internet to get information and talk to clients	0		0	-	11	11.10	37	47.44	30	38.46	2.53	.94
The use of these technology has improved my business	10	12.8 2	12	15.38	10	12.82	32	41.63	14	17.94	2.40	.85
I need to invest in the technology to improve my business	5	6.14	32	41.63	11	14.1	16	20.51	14	17.94	2.62	1.1

Table 4.5 shows that majority at 84.6% said they did not use a computer in their businesses. This implies that the women entrepreneurs still had problems due to the lack of technological access (Rao, 2008). Businesses formed by women are sometimes very small scale and may not even be registered with the government and thus may have no reason to be involved in the use of technology (Tambunan, 2009).

When asked if they used mobile phone to improve business through Mpesa and Lipa Na Mpesa, 56.4% said no and only 32.04% said yes. This gives an indication that even with the use of mobile technology, the women owned enterprises still lagged behind. Danneels and Kleinschmidt (2001) claimed that innovative products present great opportunities for SMEs in terms of growth and expansion into new areas though they did not study the relationship between innovation and growth and they found that however, many women entrepreneurs did not even use the most accessible means of technology like mobile phone technology which had adverse effects on their businesses.

On whether the women owned enterprises used the internet to get information and talk to clients, 85.9% disagreed, and 14.1% were neutral. This implies that the internet was clearly not a technological phenomenon employed by the women owned enterprises. Based on the size of businesses in the area which is small, the lack of use of the internet is understandable and as Lumiste *et al.* (2004) found that technological innovation helped Estonian SMEs to improve their performance in terms of market share and diversified range of goods and services. However, they did not study whether the size of those SMEs changed over time; this study has shown that a small firm size has detrimental effects to the use of technology.

On whether the use of these technology had improved their business, 59.57% disagreed while 28.2% agreed and 12.82% were undecided. This implies that women owned enterprises due to the fact that they did not use technology did not think that the use of such technology could improve their businesses. This factor is observed in literature. Of the empirical studies, Engel *et al.* (2004) and Coad and Rao (2008) have explicitly focused on probing the relationship between innovation and growth in the context of SMEs of craft dominated industries and found that businesses that did not use technology more or less had a negative perception about the benefits of such technology.

Finally when asked if they needed to invest in the technology to improve their businesses, 48.04% said yes while 38.45% said no and 14.1% were undecided.. Again this is an implication that women owned enterprises considered use of technology as important to growth and they appreciated the need to therefore invest in it to improve the business. Technological innovative sales secure small firm's market position and offer some opportunities for growth. Coad and Rao (2008) probed the relationship between technological innovation and sales growth for incumbent firms in high tech sectors and found this to be true.

4.9 Influence of Level of Education on Performance of Women Owned Enterprises

The third objective sought to establish the effect of level of education on performance of women owned enterprises. The results are as seen in Table 4.6.

Table 4.6 Level of Education on Performance of Women Owned Enterprises

	SA		A		N		D		SD		Mean	SD
	F	%	F	%	F	%	F	%	F	%		
As an entrepreneur I have a high level of education (post-secondary) which has improved my business	10	12.82	11	14.1	10	12.82	32	41.03	15	19.23	2.70	1.0
Because of my lack of academic achievement I have had trouble with my business	13	16.7	30	38.46	11	14.1	17	21.79	7	8.9	3.05	.87
I am planning to improve my education so that I can run my business well	15	19.23	31	39.74	11	14.1	12	15.38	9	11.53	2.67	.83
Education is important to help improve my business	13	16.7	30	38.46	10	12.82	17	21.79	8	10.25	2.87	.94
Low level of education generally, negatively influences my performance in entrepreneurial activities	9	11.53	35	44.87	13	16.7	12	15.38	9	11.53	2.69	.74

From Table 4.6 it is clear that majority at 60.53% disagreed that as an entrepreneur who owned their own enterprises had a high level of education (post-secondary) which had improved the business. Only 26.92% disagreed and 12.82% were neutral. This is an indication that low level of education was a hindrance to sustainable business performance. Education is one of the characteristics of female enterprises that can affect their business performance, and literature supports that education and managerial experience may contribute to women's business performance but certainly has positive impact on entrepreneurial performance (Gatewood, Brush, Carter, Greene & Hart, 2004). On whether because of lack of academic achievement women entrepreneurs had trouble with the business, 55.16% agreed, 30.76% disagreed and 14.1% were neutral. This

implies that education was considered as a factor affecting entrepreneurship performance of women. Again as earlier mentioned, education is one of the characteristics of women who own their own enterprises that can affect their business performance, and literature supports that education and managerial experience may contribute to women's business growth but certainly has positive impact on entrepreneurial performance (Gatewood, Brush, Carter, Greene & Hart, 2004).

When asked if the women owning their own enterprises were planning to improve their education so that they could run the business well, 58.97% agreed, 26.91% disagreed and 14.1% were neutral. This gives an indication that there was an appreciation of the need to improve on their education level to help their enterprises. According to Wit and Van (1989), individuals with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business. On the other hand, it may be expected that people with a low level of education have more difficulties finding a paid job, and therefore see no other possibility than to engage in entrepreneurship.

Moreover, when asked if education was important to help improve the business, 55.16% agreed, 32.04% disagreed and 12.82% were neutral. This is in agreement with literature which argues that education had been touted as a factor that influence women performance in entrepreneurship skills; often positively. High educated people are more likely to pursue opportunity-based ventures, while less educated entrepreneurs are more involved in necessity entrepreneurship (Bhola et al., 2006). Mbuva (2015) found that the majority of these women entrepreneurs had basic education and had a potential of

acquiring new businesses and skills for further growth of their businesses since 43.6% of the respondents had attained secondary education.

Finally, when asked if low level of education generally, negatively influenced the performance in entrepreneurial activities, 56.4% agreed, 26.91% disagreed and 16.7% were neutral. This gives the indication that demographics of education play a role in influencing women performance in entrepreneurial activities. According to Wit and Van (1989), individuals with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business. The level of education was significant at ($M=3.05$; $SD=.87$).

4.10 Entrepreneurial Experience on Women Owned Enterprises

The fourth objective of the study sought to determine the effect of entrepreneurial experience on female enterprise performance. The result is as shown in Table 4.7.

Table 4.7 Entrepreneurial Experience on Women Owned Enterprise

	SA		A		N		D		SD		Mean	S
	F	%	F	%	F	%	F	%	F	%		
As an entrepreneur I have a high level of experience (over 5 years) which has improved my business	13	16.7	34	43.58	9	11.58	16	20.5	6	7.69	2.42	.
Because of my lack of experience I have had trouble with my business	10	12.82	34	43.58	9	11.53	17	21.79	8	10.25	2.65	1
With more experience, I learn business strategies that have helped my business	13	16.7	30	38.4	11	16.66	17	21.79	7	8.97	2.53	.
Experience is important to help improve my business	14	17.9	32	41.03	10	12.82	12	15.38	10	12.82	2.40	.
Lack of experience, generally, negatively influences my performance in entrepreneurial activities	10	12.82	32	41.03	11	16.66	16	20.51	9	11.53	2.62	1

From Table 4.7 it is clear that majority at 60.28% agreed that as entrepreneurs, they had a high level of experience (over 5 years) which had improved the business, 28.2% disagreed and 11.53% were neutral. This implies that high level of experience played a powerful role in improving businesses. This result agrees with literature. Literature asserted that business experience is one of the vital entrepreneurial characteristics (Antoncic, 2006), and evidences support the fact that a minimum of two to three years business experience is sufficient to assess an entrepreneur (Antoncic, 2006; Kuzilwa, 2005; Carter & Shaw, 2006).

On whether because of lack of experience some had trouble with the business, 56.4% agreed, 32.04% disagreed and 11.53% were undecided. This implies that women in entrepreneurship had challenges improving their businesses particularly those with minimal experience. Literature supports this result. In a related study; education, experience, age and social networks were also found to have significant positive influence on entrepreneur's business performance in USA (Shane, 2003), yet female enterprises in developing countries have low experience levels than their counterparts in developed countries (Ibru, 2009).

When asked if with more experience, they learnt business strategies that had helped the business, 55.16% agreed, 16.66% were neutral and 30.76% disagreed. This implies that with increased experience, the women owned enterprises possessed valuable strategies that would help improve on the business performance. More specific to women studies done by Kavitha et al. (2008), women were found to be more matured in terms of age, level of education and equipped with work experience in comparison to non-entrepreneurs and this helped in business strategy acquisition.

On whether experience was important to help improve the business, 58.97% agreed, 28.2% disagreed and 12.82% were neutral. This is an indication that female enterprises understood the importance of experience for business growth. On experience, literature asserted that business experience is one of the vital entrepreneurial characteristics (Antoncic, 2006), and evidences support the fact that a minimum of two to three years business experience is sufficient to assess an entrepreneur (Antoncic, 2006; Kuzilwa, 2005; Carter & Shaw, 2006). Finally, lack of experience, generally, influenced the performance of women owned enterprises because 53.85% agreed, 32.04% disagreed and 16.66% were neutral. This implies that the women owned enterprises understood the importance of experience for business growth.

4.11 Correlation Analysis

Table 4.8 Correlation Analysis

		Performance	Training	Use of technology	Education	Experience
Performance	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	78				
Training	Pearson Correlation	.655**	1			
	Sig. (2-tailed)	.000				
	N	78	78			
Use of technology	Pearson Correlation	.525**	.523**	1		

	Sig. (2-tailed)	.000	.000			
	N	78	78	78		
Education	Pearson Correlation	.688	.423**	.417**	1	
	Sig. (2-tailed)	.000	.000	.002		
	N	78	78	78	78	
Experience	Pearson Correlation	.711**	.235**	.178	.557**	1
	Sig. (2-tailed)	.000	.005	.000	.000	
	N	78	78	78	78	78

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

As part of the analysis, Pearson's Correlation Analysis was done on the Independent Variables and the dependent variables. The results is as seen on Table 4.8.

Pearson correlation analysis was conducted to examine the relationship between the variables. The measures were constructed using summated scales from both the independent and dependent variables. As cited in Wong and Hiew (2005) the correlation coefficient value (r) range from 0.10 to 0.29 is considered weak, from 0.30 to 0.49 is considered medium and from 0.50 to 1.0 is considered strong. However, according to Field (2005), correlation coefficient should not go beyond 0.8, to avoid multicollinearity. Since the highest correlation coefficient is 0.711 which is less than 0.8, there is no multicollinearity problem in this research (Table 4.9).

All the independent variables had a positive correlation with the dependent variable with experience having the highest correlation of ($r=0.711$, $p< 0.01$) followed by education with a correlation of ($r=0.688$ $p< 0.01$) and then training with a correlation of ($r=0.655$ $p< 0.01$), use of technology had the least correlation of($r= 0.525$ $p< 0.01$). This indicates that all the variables are statistically significant at the 99% confidence interval level 2-tailed.

This shows that all the variables under consideration have a positive relationship with the dependent variable.

4.12 Regression Analysis

Since the measures that are used to assess the primary constructs in the model are quantitative scales, regression analysis can be used to achieve this end. Regression analyses are a set of techniques that can enable us to assess the ability of an independent variable(s) to predict the dependent variable(s). As part of the analysis, Regression Analysis was done. The results is as seen on Table 4.9, 4.10 and 4.11

Table 4.9 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.862 ^a	.737	.631	.106

a. Predictors: (Constant), Training, Use of Technology, Education, Experience

b. Dependent Variable: Women owned enterprises performance

From Table 4.9 it is clear that the R value was .862 showing a positive direction of R is the correlation between the observed and predicted values of the dependent variable. The values of R range from -1 to 1 (Wong and Hiew, 2005). The sign of R indicates the direction of the relationship (positive or negative). The absolute value of R indicates the strength, with larger absolute values indicating stronger relationships. Thus the R value at .862 shows a stronger relationship between observed and predicted values in a positive direction. The coefficient of determination R^2 value was 0.631. This shows that 63.1 per cent of the variance in dependent variable (Women owned enterprises performance) was

explained and predicted by independent variables (Training, Use of Technology, Education, Experience)

Table 4.10 Regression of ANOVA Analysis

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	202.700	4	47.046	98.391	.000 ^a
	Residual	12.788	228	.663		
	Total	215.488	232			

- a. Predictors: (Constant), Training, Use of Technology, Education, Experience
- b. Dependent Variable: Female enterprises performance

The F-statistics produced (F = 98.391.) was significant at 5 per cent level (Sig. F < 0.05), thus confirming the fitness of the model and therefore, there is statistically significant relationship between Training, Use of Technology, Education, Experience, and women owned enterprises performance.

Table 4.11 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.
	B	Std. Error	Beta			
(Constant)	2.667	.361	.287		5.668	.000
Training	.375	.078	.383		4.968	.000
Use of Technology	.198	.065	.293		3.593	.004
Education	.274	.065	.334		5.383	.000
Experience	.309	.064	.362		4.129	.000

- a. Dependent Variable: Female enterprises performance.

The t-value of constant produced (t = 5.668) was significant at .000 per cent level (Sig. F < 0.05), thus confirming the fitness of the model. Therefore, there is statistically significant relationship between Training, Use of Technology, Education, Experience,

and women owned enterprises performance. Entrepreneurial training was significant ($p < 0.05$) in women owned enterprises performance. Most empirical research and discussion examine lack of training as a prime characteristic that discourages women entrepreneurs.

Level of education was significant ($p < 0.05$) in women enterprises performance. Education and experience play a role in influencing women performance in their business activities. According to Wit and Van (1989), individuals with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business.

Experience was significant ($p < 0.05$) in women owned enterprises performance. . This implies that the experience prospect is not necessarily the same for males and females (Dettle and Chandler, 2007). Most writers describe the motivating factors for female entrepreneurs using the ‘pull-&-push theory’ The array of factors that may contribute in varying degrees to ‘pushing’ or ‘pulling’ a woman into business ownership” (Stevenson, 1986 in Itiminani et al., 2011: 3) and this includes the pull of experience.

From: Regression Model

$$y_{od} = \alpha + \beta_1 (T) + \beta_2 (UT) + \beta_3 (Ed) + \beta_4 (Ex) + e$$

Thus;

$$y_{od} = .287 + 0.383 (T) + 0.293 (UT) + .334 (Ed) + 0.362 (Ex)$$

Thus, the four hypotheses:

Table 4.12 Hypotheses Testing

Hypothesis	Test	Results	Remarks
H ₀₁ : Entrepreneurial training does not have a significant influence on performance of women enterprises in Kathiani Sub-county in Machakos County	Regression .000	Significant	Rejected
H ₀₂ : Use of technology does not have a significant influence on performance of women owned enterprises in Kathiani in Machakos County	Regression .000	Significant	Rejected
H ₀₃ : Level of Education does not have a significant influence on performance of women owned enterprises in Kathiani in Machakos County	Regression .000	Significant	Rejected
H ₀₄ : Entrepreneurial experience does not have a significant influence on performance of women owned enterprises in Machakos County	Regression .000	Significant	Rejected

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter contains a summary of findings, the conclusions drawn and the recommendations made thereof. It finally offers the suggestions for further research.

5.2 Summary of Findings

The first hypothesis stated that Entrepreneurial training does not have a significant influence on performance of women owned enterprises in Kathiani Sub-county in Machakos County. On this entrepreneurial training had a correlation of ($r=0.655$ $p< 0.01$) and regression results of ($\beta=.383$, $t=4.968$, $p<0.000$). This is an indication that entrepreneurial training was a major influence on the performance of female enterprises.

The second hypothesis stated that use of technology does not have a significant influence on performance of women owned enterprises in Kathiani Sub-county in Machakos County. On this use of technology had a correlation of ($r=0.525$, $p< 0.01$) and regression results of ($\beta=.293$, $t=3.593$, $p<0.004$). This is an indication that use of technology was a major influence on performance of female enterprises.

The third hypothesis stated that level of education does not have a significant influence on performance of women owned enterprises in Kathiani Sub-county in Machakos County. Education had a correlation of ($r=0.688$ $p< 0.01$) and regression results of ($\beta=.334$, $t=5.383$, $p<0.000$). This is an indication that level of education was a major influence on performance of women owned enterprises. The fourth hypothesis stated that

experience does not have a significant influence on performance of women enterprises in Kathiani Sub-county in Machakos County. Experience had the highest correlation of ($r=0.711$ $p< 0.01$) and regression results of ($\beta=.362$, $t=4.129$, $p<0.000$). This is an indication that experience was a major influence on performance of women owned enterprises.

5.3 Conclusion of the study

Based on the objectives and findings of the study, the following are the conclusions

Based on the first objective, majority of women with their own enterprises in Kathiani Sub County had no training before beginning their businesses. They also did not get training in the process of doing business. Moreover, lack of entrepreneurship training had made it difficult to maintain a business, but if they had entrepreneurship training they would immediately start another business. They finally had no training and skills in accounting. It can therefore be concluded that lack of entrepreneurial training had a significant negative influence on performance of women owned enterprises in Kathiani Sub-county in Machakos County

Based on the second objective, majority of women who owned their own enterprises in Kathiani Sub County did not use a computer in their businesses and did not use mobile phone to improve business through Mpesa and Lipa Na Mpesa. The women owned enterprises did not use the internet to get information and talk to clients, and they thought that the use of these forms of technology was not part of their business. Finally they needed to invest in the technology to improve their businesses. It can therefore be concluded that lack of technology use had a significantly negative influence on performance of women owned enterprises in Kathiani Sub-county in Machakos County

Based on the third objective, majority of women entrepreneurs did not have a high level of education (post-secondary) which had not improved the business. Because of lack of academic achievement women owned entrepreneurs had trouble with the business, however, women entrepreneurs were planning to improve their education so that they could run the business well. Moreover, education was important to help improve the business. Finally, low level of education generally, negatively influenced the performance in business activities. It can therefore be concluded that low level of education had a significant negative influence on performance of women enterprises in Kathiani Sub-county in Machakos County

Based on the fourth objective, as women entrepreneurs, they had a high level of experience (over 4 – 5 and over 5 years) which had improved the business but because of lack of experience some had trouble with the business. Yet, with more experience, they would learn business strategies that would help them improve their businesses. Finally, lack of experience, generally, negatively influenced the performance in business activities. However, it can therefore be concluded that presence of entrepreneurial experience had a significant positive influence on performance of women owned enterprises in Kathiani Sub-county in Machakos County.

5.4 Recommendations of the study

Based on the objectives and conclusions this study recommends;

1. Based on the first objective on entrepreneurial training, the women owned entrepreneurs should engage in informal entrepreneurial education to help them get the prerequisite training to effectively perform better in business activities.

The County Government of Machakos through the Department of Commerce should initiate the training programs and facilitate its implementation.

2. Based on the second objective on use of technology, women owned enterprises should invest in technology to help improve their business performance in terms of sales growth and competitiveness as they network with their customers and as they effectively manage their cash flows. They should invest in internet, mobile phones and ICTs.
3. Based on the third objective on education, women entrepreneurs should continually effectively do good and profitable businesses to dispel any doubt on their competence based on their education. As noted earlier, they should objective on experience take any opportunity to get additional education.
4. Based on the fourth, women entrepreneurs should continue acquiring the necessary experience that will be helpful in getting the knowledge and expertise of doing business to improve the business.

5.5 Suggestions for further research

This study investigated on the influence of personal characteristics on the performance of women enterprises in open air markets and therefore it proposes that further research be done in the following areas:

1. Further suggestions should be done to find out other personal characteristics like managerial skills and individual attitudes towards businesses.

2. Similar study can be done to find out the performance of the youth owned enterprises in Kathiani Sub-county and make a comparison with the findings of the this study.
3. A similar study can be done in the neighboring Mwala Sub-county to find out if the same personal characteristics influence the women owned enterprises.

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APPENDICES

APPENDIX I

LETTER OF INTRODUCTION

University of Nairobi

School of Continuing and Distance Education

P. O. Box 92

KIKUYU

18th June, 2015

Dear Respondent,

RE: RESEARCH STUDY

I am a student at the University of Nairobi pursuing a Master of Arts in Project Planning and Management Degree. I am carrying out a study on the **Influence of Personal Characteristics on the Performance of Women Owned Enterprises in Kathiani-sub County in Machakos County**. You have been selected for the study and kindly requested to spare some time and fill the attached questionnaire. Any information provided will be treated purely for academic purposes.

Kindly fill the questionnaire as honestly and truthfully as possible and do not indicate your name on the questionnaire. Your assistance will be highly appreciated.

Thanking you in advance.

Yours faithfully,

Joyce L. Muia

APPENDIX II

Questionnaire for women entrepreneurs

PART A: DEMOGRAPHIC DATA

1. Indicate your age

- a) 18-25 ()
- b) 26-35 ()
- c) 36-45 ()
- d) 46-55 ()
- e) 55 and above.....

2. How long have you been an entrepreneur?

- a) Less than a year ()
- b) 1-2 years ()
- c) 3-4 years ()
- d) More than 4years ()

3. What is the level of your formal education?

- a) No education ()
- b) KCPE ()
- c) KCSE ()
- d) Certificate ()
- e) Diploma ()
- f) Degree ()
- g) Masters ()
- h) PHD ()

PART B

Performance in the business during the last six months

4. My business is performing well in the following areas

Buying and selling Stock a) Yes () b) No ()

Improved Profit and Loss a) Yes () b) No ()

Good statement of Accounts a) Yes () b) No ()

Good Investments a) Yes () b) No ()

Effective management of Cash flow a) Yes () b) No ()

Any other.....

PART C

Entrepreneurship Training and skills

5. Please indicate the extent to which you agree or disagree with the following statements. Please indicate by ticking [√] your view. The Value of Scale is given below

SA-Strongly Agree (1), A-Agree (2), U-Undecided (3), D-Disagree (4), SD-Strongly Disagree (5)

	SA	A	U	D	SD
	1	2	3	4	5
I attended some training before beginning my business.					
I got some training in the process of doing business					
Lack of entrepreneurship training has made it difficult to maintain a business					
If I had entrepreneurship training I would immediately start another business					
I have training and skills in accounting.					

PART D

Use of technology

6. Please indicate the extent to which you agree or disagree with the following statements. Please indicate by ticking [√] your view. The Value of Scale is given below

SA-Strongly Agree (1), A-Agree (2), U-Undecided (3), D-Disagree (4), SD-Strongly Disagree (5)

	SA	A	U	D	SD
	1	2	3	4	5
I use a computer in my business					
I use mobile phone to improve business through Mpesa and Lipa Na Mpesa					
I use the internet to get information and talk to clients					
The use of these technology has improved my business					
I need to invest in the technology to improve my business					

PART E

Level of education

7. Please indicate the extent to which you agree or disagree with the following statements. Please indicate by ticking [√] your view. The Value of Scale is given below

SA-Strongly Agree (1), A-Agree (2), U-Undecided (3), D-Disagree (4), SD-Strongly Disagree (5)

	SA 1	A 2	U 3	D 4	SD 5
As an entrepreneur I have a high level of education (post-secondary) which has improved my business					
Because of my lack of academic achievement I have had trouble with my business					
I am planning to improve my education so that I can run my business well					
Education is important to help improve my business					
Low level of education generally, negatively influences my performance in entrepreneurial activities					

PART F

Level of Experience

8. Please indicate the extent to which you agree or disagree with the following statements. Please indicate by ticking [√] your view. The Value of Scale is given below

SA-Strongly Agree (1), A-Agree (2), U-Undecided (3), D-Disagree (4), SD-Strongly Disagree (5)

	SA	A	U	D	SD
	1	2	3	4	5
As an entrepreneur I have a high level of experience (over 5 years) which has improved my business					
Because of my lack of experience I have had trouble with my business					
With more experience, I learn business strategies that have helped my business					
Experience is important to help improve my business					
Lack of experience, generally, negatively influences my performance in entrepreneurial activities					

APPENDIX III

INTERVIEW GUIDE

1. What's the name of your enterprise?
2. Do children help you in your business?
3. What is the major challenge as you started the business?
4. What would you like to do after the business grows?
5. What is the major challenge as transport of your goods is concerned?
6. What is your level of education?
7. Did you get any training before you start the business?
8. How do you pay the licenses?
 - a) Daily
 - b) Weekly
 - c) Monthly
9. What other difficulties do you face as you carry out your business?
10. What are you doing to satisfy your customers?

APPENDIX IV
Declaration Page and Bank Slip

DECLARATION

This research proposal is my original work and has not been presented for an academic award in any other university.

Signed Amutiga Date 20-7-2015

Joyce Loko Muia
REG NO. L50/69444/2013


RECOMMENDATION

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

Sign [Signature] Date 22/7/2015

DR. ANGELINE MULWA
SENIOR LECTURER
DEPARTMENT OF EXTRA MURAL STUDIES
UNIVERSITY OF NAIROBI

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 **KCB** Date: 22/07/2015

CREDIT ADVICE
CASH DEPOSIT

KCB MACHAKOS
Account AT KCB KIPANDE HOUSE

ACCOUNT DETAILS
A/C NO: 1104162547
A/C REF: 005241970364
NAT COMM FOR SCI ,TECH AND INNOV
Current Account-Corp Inst. Bankin

We have credited your above account with 1,000.00 KES


Kenya Shillings ONE THOUSAND ONLY

CASH PAID IN BY: JOYCE LOKO MUIA Signature: Amutiga

Transaction Number: TT15203ZL686 at 15:59:44 On 22/07/2015

Thank you for banking with us. You were served by: NZUKI RUTH MUIA

*** Advice not valid unless Transaction Number is shown ***


KENYA COMMERCIAL BANK LTD
TELLER No. 18
22 JUL 15
CASH
MACHAKOS

PAP 106 (Serial Version 1) (Revised Sep 2010)

