THE IMPACT OF SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES ON PERFORMANCE OF ENTERPRISES: A CASE STUDY OF SELECTED WOMEN ENTERPRISES IN NAIROBI COUNTY.

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A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER IN BUSINESS ADMINISTRATION IN ENTREPRENEURSHIP DEVELOPMENT, DEPARTMENT OF BUSINESS ADMINISTRATION, SCHOOL OF BUSINESS, KENYATTA UNIVERSITY.

AUGUST 2013
DECLARATION

This research project is my original work and has not been presented for a degree in any other University.

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I thank all other people that have been part of this project. Since am not able to thank everybody individually, please accept my gratitude to you all. May God continually shower you with blessings forever more.

Most of all, I thank the LORD God Almighty. He has been with me though every step of my studies. Were it not for Him, I would not have made it.
DEDICATION

This work is dedicated to my late parents Mr. BenswelMutaliMuchilwa and Mrs. Jennifer AyumaMuchilwa for their commitment and dedication towards my education. May God Almighty bless your souls in eternity. If you were alive, I believe you would have celebrated with me.
ABSTRACT

Studies done by researchers show that entrepreneurial activities among women in Kenya are relatively lower than in developed countries. Studies done in other parts of Africa indicate that ownership of Co-operative Societies business is mainly by women aged between 30 and 45 years. This is mainly so because the women constitute about 32% of the population of Kenya of 33 million people, which is the current statistics. According to Okwoche 1998, 85% of women co-operators and 87% women non co-operators were between 31 and 50 years. He further says that the mean age for women co-operators was 38 years and 40 years for women non co-operators, an indication that the women were strong enough to take up farming as a vocation. This is the group that is active, creative, energetic that is able to bring about transformation into the nation. In this case, the study is mainly concerned about women who are responsible, some in leadership positions, determined and are desirous to lead the nation into one that is economically stable and eventually self-reliant and sustainable. The study was therefore to determine the influence of motivation on performance of women enterprises, what the benefits of SACCOs on performance of on Kenyan women were, what the challenges of SACCOs on performance of women enterprises were and the conceptual framework, to establish what motivated Kenyan women to engage in co-operative activities as they ran their businesses. The study was to identify co-operative activities undertaken by Kenya women, to investigate benefits of SACCOs to women enterprises in Kenya and to determine challenges faced by Kenya women enterprises. The women of today are gradually taking up responsible roles in the society and the nation. This has led to the involvement of government in order to support the women so that they can be an asset to the nation and the community in which they leave. By so doing, the women have been encouraged to engage in entrepreneurial activities. This research project was therefore to study the impact of Savings and Credit Co-operative Societies on performance of women enterprises in Nairobi County. The research was conducted using descriptive method of research. The target population for the study comprised of 30 women entrepreneurs who are members of various Co-operative Societies. The respondents was selected using the random sampling method. The respondents administered data collection by using questionnaires. Data was analyzed using descriptive statistics techniques and tables, to present data, charts as well as graphs, were used. The lists of tables and figures depict analysis of data.
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OPERATIONAL DEFINITION OF TERMS

The following terms were used for the purpose of studying the following text: -

**Commerce:** The buying and selling of goods and services. It is trade between countries. Nyam et al (2004).

**Education:** An activity aimed at developing the knowledge, moral values, skills and understanding required in all aspects of life other thank knowledge and skills (Kennedy and Reid 1986).

**Entrepreneurship:** The act of being an entrepreneur or the person that undertakes innovations, finance and business acumen in an effort to transform innovations into economic goods.

**Ethnicity:** An ethnic quality or affiliation resulting from racial or cultural ties.

**Entrepreneurial activities:** Any small scale income generating activities.

**Entrepreneurial Culture:** A business culture which is typically informal.

**Enterprise:** Economic venture involved in buying, selling and manufacturing with the aim to make profit.
Formal sector: The conventional skill training programme conducted under permanent shelter.

**Gross Domestic Product:** The aggregate value of goods and services a country produces in a given year, used as a measure of national income. (Nyam (2004).

Informal Sector: It is the unconventional skill training programme conducted under temporary shelter or open air, (Jua Kali).

**National Culture:** The set of norms, behaviors, beliefs and customs that exist within the population of a sovereign nation.

**Small scale business:** Business set-ups employing between 0 – 49 people. They are informal as well as operating from a venue (Harper 1998).

**Large scale business:** Business set-ups employing more than 49 people and they are formal.

**Women Entrepreneurs:** Is any woman who organizes and manages any enterprise, especially a business, usually with considerable initiative and risk.

**Young entrepreneurs:** A person within the age of 15 – 30 and engaged in small scale income generating activities.
<table>
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<tr>
<th>ACDI/VOCA:</th>
<th>Agricultural Co-operative Development International/Volunteers in Overseas Co-operative Assistance</th>
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<tr>
<td>A.D.B:</td>
<td>African Development Bank</td>
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<tr>
<td>A.G.O.A:</td>
<td>Africa Growth and Opportunity Agreement</td>
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<tr>
<td>A.T.C:</td>
<td>Accounting Technician Certificate</td>
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<tr>
<td>C.E.D.A.W:</td>
<td>Convention for Elimination of Discrimination Against Women</td>
</tr>
<tr>
<td>C.I.T.C:</td>
<td>Chief of the International Trade Centre</td>
</tr>
<tr>
<td>C.O.M.E.S.A:</td>
<td>Common Market for East and South Africa</td>
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<tr>
<td>CoopAFRICA:</td>
<td>The Cooperative Facility for Africa</td>
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<tr>
<td>C.O.P.A.C:</td>
<td>Committee for the Promotion and Advancement of Co-operatives</td>
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<tr>
<td>C.W.B.C:</td>
<td>Confederation of Women’s Business Councils</td>
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<tr>
<td>D.C.E.D:</td>
<td>Donor Committee for Enterprise Development</td>
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<td>E.A.C:</td>
<td>East Africa Community</td>
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<td>E.C:</td>
<td>European Commission</td>
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<td>E.S.D.P:</td>
<td>Entrepreneurial skills development programmes</td>
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<td>F.E.W.A:</td>
<td>Federation of Women Entrepreneur Associations</td>
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<tr>
<td>G.C.L:</td>
<td>Give A Child Life</td>
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<td>G.D.P:</td>
<td>Gross Domestic Product</td>
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<td>G.E.M:</td>
<td>Global Entrepreneurship Monitor</td>
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<td>G.S.D.R.C:</td>
<td>Governance and Social Development Resource Centre.</td>
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<td>H.I.V:</td>
<td>Human Immunodeficiency Virus</td>
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<td>ICA:</td>
<td>International Cooperative Alliance</td>
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<th>Abbreviation</th>
<th>Full Form</th>
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<td>I.L.O:</td>
<td>International Labour Organization</td>
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<td>ILO-WED:</td>
<td>ILO’s Women’s Entrepreneurship Development programme</td>
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<td>I.M.F:</td>
<td>International Monetary Fund</td>
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<tr>
<td>K.I.E:</td>
<td>Kenya Industrial Estates</td>
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<td>K.M.A.P:</td>
<td>Kenya Management Assistant Programme</td>
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<td>K.U.S.C.CO:</td>
<td>Kenya Union of Savings and Credit Co-operative</td>
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<td>M.D.G:</td>
<td>Millennium Development Goal</td>
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<tr>
<td>M.S.E:</td>
<td>Micro and Small-scale Enterprises</td>
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<td>M.O.C.D&amp;M:</td>
<td>Ministry of Co-operative Development and Marketing</td>
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<tr>
<td>O.C.D.C:</td>
<td>Overseas Co-operative Development Council</td>
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<tr>
<td>O.E.C.D:</td>
<td>Organization for Economic Co-operation and Development</td>
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<td>O.W.I.T:</td>
<td>Organization of Women In International Trade</td>
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<td>PRODECOOP:</td>
<td>La Central de Cooperativas de Servicios Multiples</td>
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<td>S.A.P:</td>
<td>Structural Adjustment Programs</td>
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<td>S.E.E.D:</td>
<td>Small Enterprise Development Programme</td>
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<tr>
<td>U.N.D.P:</td>
<td>United Nations Development Program</td>
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<td>W.B.C.P:</td>
<td>Women’s Business Council of the Philippines</td>
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<td>W.B.E:</td>
<td>Woman’s business enterprise</td>
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<td>W.E.D.G.E:</td>
<td>Women's Entrepreneurship Development and Gender Equality</td>
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<td>W.S.S.D:</td>
<td>World Summit for Social Development</td>
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CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

Savings and Credit Co-operative Societies (SACCOs) are associations of people united voluntarily to meet their common economic, social, and cultural needs as well as aspirations through jointly owned societies. These SACCOs are based on the values of self-help, self responsibility, democracy, equality, equity and solidarity (UN, 2011). SACCOs operate on a significant scale in developing countries. Statistics show that more than seven per cent of the African population is affiliated to co-operatives (Delvetere, 2008; Pollet, 2009). Savings and Credit Co-operative Societies have wide reaching direct and indirect impacts on socio economic development of women co-operators (UN, 2009).

Women access to needed farmresources has been assessed to be very low due to marital and religious reasons, lack of awareness caused by low literacy, lack of ownership and control of land, lack of sufficient and substantive collateral and inadequate knowledge of training in the use of improved innovations (Hassan et al. 2002). The reasons for poverty among female agricultural workers are numerous and include; no access to right innovation information, low productivity, poor agricultural produce prices, hence poor farm income, inadequate infrastructure and limited access to credit and improved farm inputs (Ojowu et al. 2007). Women comprise the majority of the world's poor in both the urban and rural sectors and the majority of those working in the informal sector (Spiedoch 2007).
Agricultural SACCOs specifically play an important role in food production and distribution, they support long term food security that women engage in. SACCOs are now on the rise and may soon be the most common form of co-operative within the African co-operative movement (Pollet, 2009). They are seen to expand the access of poor access to financial services and they support enterprise start-up and expansion, and reduce vulnerability by allowing the poor women to accrue savings and build assets. As SACCOs are often described as promoting both economic and social goals, Pollet (2009) finds that co-operatives have a significant direct impact on women's lives through the services they deliver. These services include credit, access to markets, inputs and transport.

Co-operatives are a suitable organizational frame work for accelerated rural development and are useful instruments for the mobilization and sensitization of rural women about agricultural innovations and rural development (Okwoche 1998). Women all over the world embrace the idea of co-operative formation because they realize its importance in increasing their credit worthiness and placing them in a position of strength to support income generating activities out of their pooled resources. Okwoche observes that women co-operators are between 31 and 50 years of age, implies that there is a predominance of middle aged women entrepreneurs.

Savings and Credit Co-operative Societies are widely seen to have potential to impact on development and poverty reduction (Birchall, 2008). They make an important contribution to sustained economic growth and to making markets function better for poor people such as women (DFID, 2010). The UN has acknowledged important direct and indirect impacts on socio economic development in terms of promoting and supporting entrepreneurial development,
creating productive employment, raising incomes and helping to reduce poverty while enhancing social inclusion, social protection and community building of women (UN 2009), as such, societies directly benefit their members.

The longterm goal of Kenya women is to alleviate poverty, other socio-economic and cultural challenges facing women. Some of the activities carried out include assisting and empowering each other to start small businesses, making and selling quality handwork items for the global market, purchasing and maintaining small farms, promoting investment and empowerment, providing economic and social support to women, and actively participating in decisionmaking on matters affecting women (Governance and Social Development Resource Centre, 2011).

1.2 The Co-operative Movement in Kenya

The core objective of Savings and Credit Co-operative Societies SACCOs is to ensure members empowerment through mobilization of savings and disbursement of credit (Ofei, 2001). In Kenya, for instance, SACCOs have mobilized over Kshs.200 billion in savings, accounting for over 30% to National Domestic Saving (Co-operative Bank of Kenya, 2010). Savings and Credit Co-operative Societies are formed locally by small saving account holders who have low cost sources of funds and whose administrative costs are relatively low. These societies are able to advance loans at interest rates than those charged by other financial institutions. They also have the ability to reach clients in areas that are unattractive to financial institutions such as banks, particularly in rural and poor areas (Branch, 2005). This has led to these SACCOs attracting more customers and thus deeply entrenching themselves in the financial sectors of many countries (Munyiri, 2006).
1.3 **Statement of the Problem**

Co-operative Societies contribute to poverty reduction among members. In Kenya, women are victims of poverty, a vice that is rampant all over the country. Women have not been able to benefit from the Agricultural Co-operative Societies which play an important role in food production and distribution, and in supporting long term food security to the women. In savings and credit co-operatives, it is usually difficult to accurately determine the access of women to loan facilities due to inability to provide collateral. Women continue to face obstacles such as decision making powers, deterioration in women health and social welfare. Women always perform most domestic tasks, and others do farming as well as entrepreneurship. In Africa, ratification of the agreements on the Convention for Elimination of Discrimination Against Women (CEDAW) has not taken precedence. Women in rural areas tend to belong to women – only groups popularly known as ‘merry-go-round’ which do not provide adequate financing needed by women in enterprises, hence, necessitating the study on Women enterprises in Kenya and particularly the case of Savings and Credit Co-operative Societies in Nairobi County. (Adkins 2002; Enloe 2004; Federicci 2008; McRobbie 2002; Skeggs 2003).

Financial co-operatives contribute to poverty reduction in various ways. Access to credit to finance micro, small and medium enterprise generates employment and income. Low-cost savings facilities for the poor and small depositors help to reduce members‘ vulnerabilities to shocks such as medical emergencies, and encourage future investments, including education and small business enterprises. (Wanyama, Fredrick O. 2008, ILO CoopAfrica, Dar es Salaam, 2010 and Adkins 2002; Enloe 2004; Federicci 2008; McRobbie 2002; Skeggs 2003).
1.4 General Objective

The general objective of this study is the impact of Savings and Credit Co-operative Societies on performance of enterprises: A case study of selected women enterprises in Nairobi County.

1.5 Specific Objectives

i. To determine the influence of motivation on performance of women enterprises.

ii. To assess benefits of SACCOs on performance of women enterprises.

iii. To identify challenges of SACCOs on performance of women enterprises.

iv. To assess effects of these challenges on performance of women enterprises.

1.6 Research Questions

The following were research questions for the study: -

i. What determines the influence of motivation on performance of women enterprises?

ii. What are the benefits of SACCOs on performance of Kenyan women?

iii. What are the challenges of SACCOs on performance of women enterprises?

iv. What are the effects of these challenges on women enterprises?
1.7 **Significance of the Study**

This study will help to identify ways of developing entrepreneurial activities among women co-operators, thus, solve the problem of discrimination against and unemployment of women in Kenya.

This study will help to reduce socio-economic problems in the country like begging, thuggery, robbery, prostitution, pick-pocketing, husband-snatching, sugar-mummy and sugar-daddy relationships that may come about as a result of unemployment among the Kenyan women. The study will curb the problem of poverty in Kenya which is a menace in both rural and urban centres in Kenya. The study will help identify ways and means by which entrepreneurship can be promoted among women both young and old.

This study will be significant to the policy makers that are endowed with responsibility of developing small scale enterprises in Kenya. The study will help researchers, trainers and consultants in the various co-operative societies to understand the challenges facing the co-operative industry, probably with the desire to provide solutions to the challenges. The study is hoped to help reduce poverty in the country and by so doing, improve the social being of the women and lead to economic growth.

1.8 **The Scope of the Study**

The study was limited to about 16,190 women entrepreneurs in various Savings and Credit Co-operative societies in Nairobi County. All the information was drawn from the women co-operators and women entrepreneurs and their views are a representation of other women enterprises in the country. A survey carried out in Kenya between 2009 and 2010, covering a total of 3.6 million members in co-operatives across the country’s eight administrative regions found
women’s representation to be 30 per cent, (The Co-operative Societies Act, 2004, Kenya). In Tanzania, national level data was not available, yet data from primary co-operative societies and SACCOs from four regions gathered in the country’s first Co-operative Database Systems for Advanced Applications (CODAS) survey indicates that women currently make up some 40 per cent of the 255,189 members in the regions covered in the survey and based on available data, (The Co-operative Societies Act, 2003, Tanzania) and in Uganda, women’s representation in co-operatives across different regions and sectors was estimated to be 42 per cent (out of 1,230,218 members) in 2009. (The Co-operative Societies Act, 1991, Uganda).

The study covered a wide area. This involved travelling within Nairobi County which involved visiting all the 30, women entrepreneurs who are members of various SACCOs in Nairobi, (Pollet, 2011 and Kyazze, 2010).

1.9 The Limitation of the Study

Limitations included lack of cooperation from the respondents due to fear of unknown, some not answering the questions, the researcher incurred expenses such as travelling expenses which were high for the research because of covering a wide area. Getting the information from the respondents was also not very easy. Materials needed such as typing services, binding, paper, editing, and writing material were also costly. All these will needed money. The researcher therefore worked within the budget to ensure that adequate data was collected on time.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The researcher in this section examined the contribution that the existing literature has made to the understanding and knowledge of the entrepreneurship in general and women entrepreneurs in particular. This chapter has provided a brief history of what determines the influence of motivation on performance of women enterprises, what the benefits of SACCOs on performance of Kenyan women are, what the challenges of SACCOs on performance of women enterprises are, what the effects of these challenges on women enterprises are and the conceptual framework.

Empirical research of the last decade has demonstrated that demand for savings services exists, even among the poorest. If formal means of savings are unavailable, poor women entrepreneurs tend to use livestock, crop or other informal arrangements that typically have a low or negative interest rate. For women living in poverty, savings is critical to counterbalance the cyclicality of income. For example, coffee farmers in Rwanda join financial co-operatives to save money for the period before the next harvest and to reserve money for low yield years. (Wanyama, Fredrick O. 2008).

According to Henderson (1994), the conceptualization of the views of the researcher and ideas depend on the variables under study. He states that the major aims of research should either be related to data, to a theory or to generate a theory for data. He states that in order to hold existing and new knowledge, a conceptual framework should be provided in order to interpret knowledge from empirical application in a comprehensive manner.
2.2 Theoretical Framework

Co-operation among Kenyans, led to the spirit of Harambee (pulling together), with no expectation of financial gain. This was hailed as one of the pillars of social, economic and political achievements of Kenya. Formal co-operatives started taking shape much later. This was when European settlers formed the Lumbwa Co-operative Society in 1908. For about two decades, the society was restricted to the settler population. Africans were only allowed to establish cooperatives after 1930s.

Currently, Savings and Credit Co-operative Societies in Kenya are a leading source of the co-operative credit for socio-economic development. They have grown very rapidly in the last two decades in Kenya. This is as a result of provision of credit for a wide range of purposes and the relatively very easy and friendly loaning terms. The Savings and Credit Co-operative Societies have indeed suited different categories of savers such as women who are a representation of the disadvantaged group. The Savings and Credit Co-operative Societies have gradually led to closing the increasing knowledge gap on SACCOs as a co-operative institution. The role of Savings and Credit Co-operative Societies in development as a financial intermediation has led to the vital recognition of the movement. (Gachie, Alila, Patrick O.; Obado, Paul O., 1990-12).

All over the world, women are discriminated, marginalized and underrepresented (Karim, 1995) due to their gender as reported by World Education Report (1995).

The motivation theory that the “most straightforward vehicle to ‘empower’ poor women is to increase their productivity in home and market production and the income they obtain from
work”, (Lennie (2002) is an appreciation of the importance of economic empowerment in improving the status of impoverished women.

2.3 **The influence of motivation on performance of women enterprises.**

A motivation theory study conducted by Lennie (2002) states that “the most straightforward vehicle to ‘empower’ poor women is to increase their productivity in home and market production and the income they obtain from work.” Several appreciate the importance of economic empowerment in improving the status of impoverished women. Providing security of tenure has encouraged more women to use their domestic space for income-generating activities, according to Kabeer(2005) and various strategies to combat these problems, such as increasing women’s access to land and other assets has been proposed by (Kishor et al., 2004). The studies also show recommendations such as investing in human capital in terms of training, providing financial resources in terms credit, expanding wage employment opportunities, improving social protection for women and empowering women.

According to KifleTesfamariamSebhatu(2012, the empowerment of women could be analyzed in terms of the role of savings and credit cooperatives in terms of income, health and education drawn from their saving. if women are equipped with the necessary resources, skills and opportunities to start their businesses while able to ensure the growth of their enterprises, this will lead to better economy as well as reduced poverty, Stevenson and St-Onge (2007).

Motivation studies show that what motivates Kenya women to engage in co-operative activities as they run their businesses is the fact that by working together in groups, women can collectively manage and gain from their businesses thus, gaining financially and socially. It is
also established that they access several benefits and subsidies from the government such as subsidies and other support agencies. As the women come together to form a co-operative group enterprise, they provide many services to themselves and to their members. Such co-operative Societies provide services such as loan services through the credit and savings co-operatives and government agencies at low and affordable interest rates. Nelson, Candace and Walsh, (1992).

The studies show that women are also motivated through education, training and skill improvement as they attend various seminars on businesses, saving and borrowing and are also encouraged to save at any lowest level and still reap the benefits through small loans. The women are also motivated as they are able to share the business buildings, machines, equipment and material as they run their businesses. The women are also motivated with the common sale of products to their clientele as well as marketing and technical skills according to Were, M., and J. Kiringai, (2003).

According to Pollet, 2011 and Kyazze, 2010, women funding has fundamental impact on poverty reduction and economic betterment for women. Women entrepreneurs borrow through banks and financial institutions after presenting their business plans to the Women Enterprise Fund. Women Enterprise Fund was established to provide alternative financial services to women who are not able to get funding from the formal and informal financial sectors. The Fund provides accessible and affordable credit to support women as they start and expand businesses. The fund is a demonstration of the Government’s commitment to the realization of the Millennium Development Goal (MDG) on gender equality and women empowerment. The Fund is seen as a flagship project in the Vision 2030. (Pollet, 2011 and Kyazze, 2010).
Sample characteristics show that the share of women in primary co-operatives in Kenya, Tanzania and Uganda is; percentage of women in Kenya was 30%, the number of women was 1,100,000, total membership 3,649,078 and the overall national total membership was 9 million between 2009 and 2010; in Tanzania percentage of women was 40%, the number of women was 102,684, total membership was 255,189 and the overall national total membership 2.1 million in was 2010, whereas in Uganda the percentage of women was 42%, the number of women was 505,983, the total membership was 1,230,218, and the overall national total membership was 3.9 million in 2009. (Pollet, 2011 and Kyazze, 2010).

The core mandate of the fund is providing credit to women for enterprise development, capacity building of women beneficiaries and their institutions, promotion of local and international marketing, promotion of linkages of micro, small and medium enterprises owned by women with big enterprises and attract and facilitate investments in infrastructure that support women enterprises. (Pollet, 2011 and Kyazze, 2010).

2.4 Assessing benefits of SACCOs on performance of women enterprises.

According to Stevenson & St-Onge (2005) are policies notably improvement of access to markets by women, removal of barriers to the start-up, formalization and growth of enterprises; Improvement of access to economic and financial resources and control; strengthening social protection and social inclusion, and reduction of risks and vulnerabilities facing women entrepreneurs. These also include women workers and women entrepreneurs with disabilities; in order to create a conducive business environment for women entrepreneurs, Stevenson and St-Onge (2005).

Studies show that among the benefits that women co-operators benefited from both economic and social benefits include income generation, increase in production, creation of new activities
which are economic benefits and social benefits including ability to make decisions, increase in responsibilities in the home and the ability to participate in the community. There are marketing opportunities for businesses owned by women. Woman-to-woman marketing strategies are developed for certain types of products and services.

According to Wanjau, K., and V. Ndolo 2003, women are social beings that are able to interact very easily, as such, through their enterprises, they have networked and built relationships in their enterprises. Through these networks, the women have supported each other and have also established their own entrepreneurial websites in order to be global as they sell their products. This is applicable for businesses that are certified as a woman’s business enterprise (WBE).

Benefits of SACCOs to women include income generation because according to (International Labour Organization 2012), the income of an 88-respondent sample comprising members from the three countries increased by 186% as compared to pre-co-operative membership income; productivity also went up because in a sample of 76 co-operative members, 84% found that their volume of agricultural production had increase, with an average percentage change of 186% and new activities also went up as 59% had started new productive activities after they joined the co-operative out of a sample of 101 co-operative members. Socially, the women have become serious decision makers as statistics indicate that decisions made equally between spouses increased from 45% to 80%. Due to co-operative membership, the responsibility of the women taking care of children has reduced by 9% and community participation in the community had increased to 64%. International Labour Office. – according to Dar es Salaam: ILO, (2012) and Wanjau, K., and V. Ndolo (2003).

2.5 Determining challenges faced by Kenyan women Enterprises
The study by Stevenson and St-Onge (2005) found that growth of women’s enterprises in Kenya was seriously impeded by lack of access to credit. Women were limited to informal sources of capital, which included their savings, money from family and mutual guarantee loans. Barriers faced by women included low micro-finance lending limits, poor availability of credit in rural and some urban areas, stereotypical attitudes about the size and scope of women’s enterprises, lack of interest and capability of commercial banks, prejudicial treatment of women in regard to property rights, lack of access to collateral security for bank credit as well as lack of knowledge in financial options and administration.

According to McCormick (2001), there is a great deal of gender segregation by women dominating enterprises that are generally low value businesses such as food processing, retail of second-hand clothes, designer dressmaking, whereas men dominate the higher value businesses such as motor vehicle repair, construction, ICT-related businesses and transportation.

Studies show that some of the challenges facing women enterprises in Kenya include Discrimination, Lack of Education, Managing Employees, Inadequate Finance, Poor Access to Justice, Lack of Property Rights and dealing with the City Council. Many businesses started by women have not been able to perform well as a result of the above challenges. As a result, the businesses started by women have performed very poorly. Due to the above challenges, the enterprises have been adversely affected because the enterprises are not able to grow as expected. Innovative as women are, they have diverse ideas on how to run the enterprises and as a result, they fail to implement the ideas as enterprises since they are not able to be creative and innovative enough in order to implement the ideas they have in order to have a competitive edge in business. Women do not have an idea on how to go through the various stages of enterprises
as they do not have the know-how of the stages of enterprise development right from the start-up stage to the death stage and as a result, most of the enterprises started by women end up not reaching the maturity stage of the business life cycle. As they face the normal challenges, they do not know what the dos and don’ts of enterprises are as they operate the businesses, thus, they are not able to operate the enterprises to the standard of men. The biggest challenge facing women entrepreneurs in Kenya is lack of enough capital. This is right from business start-ups, and through all the stages and processes of the business. (Kanake, L. 1997).

Studies show that women lack access to vital information on the product market. This has led to the competitors having an upper hand in the market as women stagnate and do not know what to do in order to fit in the competition. Lack of marketing skills has led to women losing out on their products, leading to losses in businesses. Lack of good transportation system has led to goods perishing and compromising the quality of goods of women. Women lack the basic education because most of them are illiterate and are not able to understand business jargon and the accountancy skills due to lack of skills in accountancy. They are poor book and record keepers and are also not good managers due to lack of professionalism in business.

According to ILO, the society discriminates against women. This is mainly their male counterparts who consider women as weaker sex who lack the ability to do profitable businesses. There is also stiff competition from similar businesses which are apparently larger, this leads to the fall of the small women enterprises. (International Labour Office. – Dar es Salaam: ILO, 2012). Discrimination disguised in the requirements for recruitment, promotion and appointments, academic and professional qualifications are used in appointments and promotions and research has shown that other factors which have the effect of discriminating against women are also used, (Kanake, 1997; Onsongo, 2000 and Onsongo, 2002). Due to lack of merit set of
factors in Kenyan organizations, these affect the rate of promotion, the range of responsibilities allocated and the opportunities for future success of women, (Kanake, L. 1997). Political loyalties, closeness to bosses, tribalism, nepotism and favouritism, apparently play a significant role in allocating people into various top positions.

Studies on benefits show that the performance of women enterprises has been far less than optimal compared to men, which is an indication that women enterprises begin with less capital investment, less likely to grow, are smaller and less profitable compared to enterprises owned by men. Studies also show that women are most likely to operating from home, McCormick (2001).

2.6 Effects of these challenges on women enterprises

According to Karim, 1995, it has been noted, all over the world, that women are underrepresented and generally face discrimination and marginalization on the basis of their gender and according to the World Education Report (1995), research has shown a long-standing imbalance in participation in formal education by women. International concerns about the situation of the world’s women have enhanced campaigns for more equitable distribution of the world’s resources between men and women. The literacy rate of the world’s women (71.2 per cent) is significantly lower than that of men (83.6 per cent). It also states that nearly two thirds of the world’s illiterate adults are women (565 million), most of whom live in Africa, Asia, and Latin America.

In spite of laws banning discrimination, it has often been difficult to distinguish discrimination on the grounds of sex from discrimination on other grounds, such as social class, regional difference, race, language or disability. These forms of discrimination accelerate gender discrimination and cannot be assumed.
Job advertisements for positions of senior managers and administrators, contain elaborate descriptions of the qualifications required, work experience of several years and testimonials. Besides all other demands of a woman, one is expected to self-sponsor in order to pursue further studies and many times women are disadvantaged especially in terms of the kind of scholarship available (Jane Onsongo, 2012).

Studies show that the interviewing panels are a formal barrier to women’s participation in higher positions at all levels as they are mainly male dominated and women candidates are frequently subjected to gender-biased questions, which in most cases are irrelevant to the positions they are applying for (Manya, 2000; Gachukia, 2002). Other forms of gender inequality issues include unfriendly work environment, resistance to women’s leadership, institutional practices, sexual harassment, affirmative action, curriculum, lack of gender awareness among managers, absence of gender desegregated data, lack of legislation, lack of gender mainstreaming, lack of development of equal opportunities policies, lack of research, lack of publication and documentation, not involving women in management, not increasing gender awareness, not changing existing structures, lack of organizational and institutional practices, and challenging or preventing behaviour that is discriminatory and offensive. (Beijing Declaration and Platform for Action (1995), World Declaration on Higher Education for the 21st Century (1998).

The study has shown that educating women reduces poverty, dependence of women on their husbands and also reduces illiteracy level in women, thus improving the quality of life of women. Women generally receive informal education whereas men receive formal education, leading to men occupying the elite roles in the society. (Kenya Studies Review Volume 1 Number 2 December 2010). Among the population that is out of school, two-thirds of these are women,
most age of school going girls are not receiving the basic education (Oxfam 2001). As a result, the number of girls enrolled in schools has increased by about 2% (Kwesiga, 2002). Even though enrolment of girls is increasing, more girls than boys drop out of school. According to Hill et al., 1993, many nations have today committed themselves to drafting policies that eliminate gender and education disparities in order to meet the educational needs of women. Many African women are faced with many challenges in the area of educating its population and economic development, thus neglecting the needs of women population and education. The educational policies are therefore geared towards assisting the already educationally advantaged groups.

Gender and education has been greatly emphasized, it is necessary for both men and women. Studies have indicated that educating girls increases the wages of women, women health productivity, as well as allowing women to gain access to rising job markets, thus, making them the main benefactors.

2.7 Conceptual Framework

A variable is a synonym for construct or it is the property being studied, according to Cooper et al (2001). A variable is a symbol to which numerals are assigned. There are two types of variables namely independent and dependent variables. Usually researchers are interested in the relationships among the variables. The researchers hypothesis the relationship of independent and dependent variables.

According to Henderson (1994), the conceptualization of the views of the researcher and ideas depend on the variables under study. He states that the major aims of research should either be related to data, to a theory or to generate a theory for data. He states that in order to hold existing and new knowledge, a conceptual frame work should be provided in order to interpret
knowledge from empirical application in a comprehensive manner. For this research, the conceptualization was based on the following variables: The impact of Savings and Credit Co-operative Societies on performance of enterprises: A case study of selected women enterprises in Nairobi County.

This formed the independent variable of the study. The dependent variables were: what determines the influence of motivation on performance of women enterprises, what the benefits of SACCOs on performance of Kenyan women are, what the challenges of SACCOs on performance of women enterprises are and what the effects of these challenges on women enterprises.

The figure below shows the conceptualization of the relationship between the dependent and the independent variables.
The Conceptual Framework

Dependent Variables

Motivation
- Financial access to credit facilities
- Low interest rates
- Varied loan products

Benefits
- Income generation
- Increase in production
- Decision making
- Communication

Challenges
- Discrimination
- Inadequate finances
- Managing employees
- Gender segregation

Effects of challenges
- Business start-ups
- Business ownership
- Seminars

Independent Variable

Performance of women enterprises in SACCOs in Kenya
- Elements of growth
- Women Funding
- International Trade
- Competitive Edge
- Education and Training

Source: Researcher (2012)
From the above diagram women enterprises receive assistance from various co-operative societies in form of funding, motivation, co-operative activities, education and training, after which they invest in their businesses where they are faced with various challenges, thus, lack of access to loan facilities, decision making powers, deterioration in women health, low education levels, gender inequalities, lack of empowerment of female leaders and women lacking training programmes. The development of women enterprises depends on assistance provided by the Co-operative Societies in Nairobi County, the challenges they face in doing business and the intervening variables are those that the women enterprises have no control over. Such variables include economic, cultural, Social and political conditions. This finally affects the personal level income of the women enterprises, level of their entrepreneurial activities, their entrepreneurial development and finally it affects their engagement in formal sector.

**Summary and Gaps to Be Filled**

Research has been done generally on women entrepreneurship and women co-operators by Lemmon, G. (2012), Brush, C. G. 1992, Carter, S., & Rosa, 1998 and Schumpeter. (2011). Research has been done on women co-operators but specifically in the recent years, this has not been done in Kenya.

The Gaps to be filled include outcome and impact indicators that cover the full range of economic, social and psychological results of women entrepreneurs development interventions, evidence for or against the hypothesis that support women-led business leads to better performances and a more widespread distribution of benefits, strategies or methodologies that enable women entrepreneurs to transition their businesses from informal to formal economy, strategies or methodologies that increase women entrepreneurs’ control over productive resources and decisionmaking at the household level, strategies that ensure policy and program
developers take into account women’s needs in small-medium entrepreneurships promotion, (Thao Nguyen2012).

The gap that this study intends to fill is to study the impact of Savings and Credit Co-operative Societies on performance of enterprises in Kenya despite the fact that the Government of Kenya and non-governmental organizations are supporting women in Kenya, (SEED Working Paper No.58,(WEDGE)).
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter gives in detail an outline of how the study was carried out. The researcher has highlighted the research design that was used in the study, the target population, the sampling strategy and design, the data collection procedure, data analysis, data presentation as well as the expected output.

3.2 Research Design

A descriptive research design was used to gather data on the challenges facing women enterprises. Descriptive study design also provided a further insight into the research problem by describing the variables under investigation.

The problem under investigation is a social science matter. Descriptive research design was used when investigating matters which deal with the impact of social issues in the society, as recommended by Saunders et al (2003). These are issues such as “who” is responsible for “what” and “where” in the society. He also states that descriptive research should be used in development studies where intension is to understand a specific situation.

The study adopted a descriptive survey design defined by Gay1981 as the attempt to collect data from some members of a population, in order to determine the current status of the population with respect to one or more variables. The survey determines and reports the way things are and

Wiersma states that it concerns gathering facts and obtaining pertinent precise information concerning the current status of phenomena and whenever possible, drawing conclusion from the facts discovered.

3.3 Target Population

The target population for this study was150 Co-operative SocietiesWomen Entrepreneurs who are membersofCo-operative Societies in Nairobi. From this population a representative sample was drawn to represent the targeted population.

The women Entrepreneurs were those female members of the various Co-operative societies in Nairobi County. The sample was drawn from United Women SACCO,NACICO SACCO, Solutions SACCO, Women Trust SACCO andKenya Canners SACCO, in Nairobi County. Women Enterprises targeted fell into the classification of small and medium enterprise business and have been in business for a minimum of one year.

A list of the total number of women who are members of the various Co-operative societies in different parts of Nairobi County was obtained from the various SACCOs. A population parameter was drawn from this list. This was used to form the population sample where the questionnaires were sent. Same proportional incidences were used to estimate the population proportion of interest, (D. Cooper et al 2005). The population proportion of this incidence is equivalent to the number of elements of the population belonging to the category of interest, divided by the total number of elements in the population. The percentage can be used as a proportion measure.
Number to administer questionnaires = Population x Percentage

\[
\frac{30}{100} = \frac{150 \times 20}{100}
\]

**Target Population Table**

The table is a list of Women Entrepreneurs in Co-operative Societies in different parts of Nairobi County.

<table>
<thead>
<tr>
<th>S/No.</th>
<th>Area</th>
<th>Women Entrepreneurs</th>
<th>20% Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kenya Canners</td>
<td>20</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>Nacico</td>
<td>35</td>
<td>7</td>
</tr>
<tr>
<td>3</td>
<td>Solutions</td>
<td>40</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>United Women</td>
<td>25</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>Women Trust</td>
<td>30</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>150</strong></td>
<td><strong>30</strong></td>
</tr>
</tbody>
</table>

**Source:** Ministry of Co-operatives Report, 2010

Stratified random sampling of this population frame was used to select participants to administer questionnaires. This is because the population exists in strata. Strata was identified and the researcher randomly sampled each and obtain a total of 150 entrepreneurs. The random sampling was used because it is suitable for a large group and has a higher efficiency and sampling procedure.
3.4 Sampling Procedure

Worthew et al (1987). Sampling is drawing a portion of a target population for observation. When examining specific relationships, Peil (2005) and Mugenda (1999) recommend a large sample is necessary. She asserts that the larger the sample, the more likely it will be a representative of the population and that a large sample size is not necessary if the group under investigation is homogenous. This is because one or two people could still provide as much as 500 people. Therefore it is better to have a small sample size which is well done than a big sample group when considering necessities such as personnel, research funds and time.

The assumption is that women are a homogeneous group. A list comprising of 30 women was availed from the Co-operative Societies in Nairobi County and this was used as a sampling frame of the 150 women entrepreneur.

The sampling technique that was used for the research to select the women was Random from the sampling frame. Random sampling technique is recommended as the best technique by Saunders et al (2003) when a researcher has accurate and easily accessible sampling frame which lists the population entirely. This is the method that is ideal in conducting research covering a geographical area that is small.

Kenyatta University provided a covering letter authorizing the researcher to conduct the research and a list of questionnaires were distributed to the women co-operators that administered the
questionnaires. To ensure that many respondents participate in the study, a follow up was done. (Mugenda, O.M & Mugenda, A.G. 1999).

3.5 Validation of research instruments

According to Gay, 1992, validation is ensuring that a test measures what it is supposed to measure. This research was designed in such a way that the data collected from the field was analyzed, interpreted and validated by the researcher. This is important and necessary in order to enhance the validity and reliability of the results, and the conclusions of the study. The research instruments were validated.

3.6 Reliability of research instruments

This is the degree to which a test consistency measures what it measures, according to Gay, 1992. This was tested during piloting. The test was conducted on enterprises from each co-operative in order to enable the researcher identify sections of the research instruments that required improvement in order to give the best results. The research instruments were very reliable.

3.7 Data Collection Procedure

Questionnaires were used in the research study. These were self-administered by the respondents. A method of collecting data that was used if the biographical particular of the respondents such as income, educational qualifications and age, needed to be known as well as their attitude towards issues to be known was the questionnaire, (Welman et al 2001).
The researcher prepared a list of research questions which were sent to a group of respondents that answered the questions thereafter the researcher collected the list of the questions together with the answers from the respondents. The researcher assisted the respondents that were not able to self-administer the questionnaires. Structured (closed questions) and unstructured (open ended questions) were both used. The structured questions enabled the respondents to have a fixed set of choices to make whereas open ended questions enabled the respondent to have choice to feely respond were used. Open ended questions help the respondents to get the most information possible from the limited space on the questionnaire form and also provide a frame of reference when need arises, (Cooper et al 2005).

3.8 Data Analysis Tools
The researcher used the measures of central tendencies which are mean, mode and median. These were used to find out the average number of women-co-operators who are in co-operatives in spite of the challenges encountered. The median gauged the general income level of the women-co-operators on monthly basis and the most common challenges affecting women-co-operators.

According to Welman et al (2001), standard deviation was used to find out if the challenges women-co-operators are facing are similar among the various players.

In order to determine the association between the challenges faced by women-co-operators, correlation coefficient was used. Analysis of the data was done and with the help of SPSS computer package, raw data was coded and fed in the computer.(Welman et al 2001).

3.9 Data Presentation
In order to show the various types of women operation activities, frequency distribution tables were generated. The percentages of various types of women operational activities were drawn by the use of pie charts. The relationship between the level of education, training and the type of challenges faced were shown by the use of bar graphs. Welman et al (2001).

3.10 Expected Output

The research is expected to reveal the following: -

University and College women will be ready to face challenges in the entrepreneurial environment. These will strongly need support from the Government and the entire community. In spite of support from both the Government and the community, students from secondary and primary schools will not be ready to face these challenges. The expectation from the study is that many youths after graduating are ready to engage in entrepreneurial activities. Due to lack of confidence, finance and capital, the women are not able to engage in start of business ventures. The study is expected to reveal that the government should encourage women to engage in entrepreneurial activities. The study is expected to reveal that the women desire role models who are entrepreneurs to guide and direct them about how to succeed as entrepreneur.
CHAPTER FOUR
DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents the data analysis and interpretation on findings of the study. It is divided into sections following the major objectives of the study. A questionnaire was used to collect primary data while secondary data was collected through literature review on the independent variables. The data was analyzed with the help of SPSS statistical package, using descriptive statistics and presented using tables, charts, frequencies and percentages.

The first section presents the background information detailing personal information which includes location and age, marital status, number of children, reasons for joining and the level of education of the respondents. The second section focuses on motivational factors such as reasons for joining, support from other SACCOs, kind of training received and the decision to encourage other women to join the SACCO. The third section focuses on the benefits of SACCOs on women enterprises, the future of women enterprises (in Kenya and other sources of capital to start the businesses. The fourth section tackles challenges. These consist of major challenges faced by women in co-operatives, suggested ways of overcoming these challenges and what the women think the government can do to help the co-operative industry to overcome the challenges. Finally, the chapter looks at the analysis on the findings on the effects of these challenges, the role of women in SACCOs, what women have been able to do to overcome the challenges and how the respondents intend to encourage other women entrepreneurs. The chapter concludes with a summary of the study findings.
4.2 Response Rate

The total sample used in this study was 30 respondents and all responded gave a response rate of 100%. This was so since each co-operative enterprise had a woman representative who accessed the questionnaire, filled it and returned it to the research assistants, making it easy for the researcher. This created a lot of convenience in the response. The respondents found the questionnaire simple and easy to understand.

4.3 Characteristics of Respondents

4.3.1 PERSONAL INFORMATION

The data was collected from 30 respondents, all women in co-operative societies who have enterprises. All respondents were located in Nairobi County.

Table 4.1

<table>
<thead>
<tr>
<th>AGE</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>1</td>
</tr>
<tr>
<td>23</td>
<td>1</td>
</tr>
<tr>
<td>24</td>
<td>3</td>
</tr>
<tr>
<td>25</td>
<td>4</td>
</tr>
<tr>
<td>26</td>
<td>2</td>
</tr>
<tr>
<td>28</td>
<td>5</td>
</tr>
<tr>
<td>30</td>
<td>1</td>
</tr>
<tr>
<td>31</td>
<td>1</td>
</tr>
<tr>
<td>32</td>
<td>2</td>
</tr>
<tr>
<td>35</td>
<td>1</td>
</tr>
<tr>
<td>37</td>
<td>3</td>
</tr>
<tr>
<td>41</td>
<td>1</td>
</tr>
<tr>
<td>42</td>
<td>1</td>
</tr>
<tr>
<td>43</td>
<td>1</td>
</tr>
<tr>
<td>44</td>
<td>1</td>
</tr>
<tr>
<td>47</td>
<td>1</td>
</tr>
<tr>
<td>50</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)
The age of the respondents ranged from 20 years to 50 years. The highest number of respondents was of age 28 (16.66) and the lowest was 3.33%. This age is reflective of those women that are entrepreneurs in Nairobi County.

Figure 4.1

i. Age

Source: Researcher (2013)

Table 4.2

<table>
<thead>
<tr>
<th>MARITAL STATUS</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>13</td>
</tr>
<tr>
<td>Single</td>
<td>15</td>
</tr>
<tr>
<td>Divorced</td>
<td>1</td>
</tr>
<tr>
<td>Separated</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)

Majority of the respondents were single women (50%), consisting of the divorced (3%), separated (3%) while the married respondents were 44%. This shows the age that is active and able to engage in business activity and also borrow funds from the co-operative societies.
**Figure 4.2**

ii. Marital status

Source: Researcher (2013)

**Table 4.3**

<table>
<thead>
<tr>
<th>CHILDREN</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children below school age</td>
<td>15</td>
</tr>
<tr>
<td>Children in school</td>
<td>38</td>
</tr>
<tr>
<td>Total number of dependent children</td>
<td>53</td>
</tr>
<tr>
<td>Women without children</td>
<td>8</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)

Most of the children of the respondents were young and dependent children most of whom were in school. The number of dependent children was 73.3% and 26.7% of respondents did not have children. These are child bearing women mostly in their twenties, thus, they have young children of school going age.
iii. Children

Source: Researcher (2013)

Table 4.4

<table>
<thead>
<tr>
<th>REASON</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low interest rates</td>
<td>20</td>
</tr>
<tr>
<td>For fun</td>
<td>0</td>
</tr>
<tr>
<td>Curiosity</td>
<td>5</td>
</tr>
<tr>
<td>Lack of alternatives</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)

The respondents indicated that they joined the co-operative society largely due to the fact that it gave them low interest rates on loans (80%) to the members. Some respondents said they joined the co-operative society out of curiosity (17%) and only 3% joined due to lack of alternatives. The whole of population of the respondents was literate (100%). The secondary education level was the least with 7%, tertiary education level was 10% and majority was College education level with 56% and University education level was at 27%.
iv. **Reason for joining SACCO**

Source: Researcher (2013)

### Table 4.5

<table>
<thead>
<tr>
<th>LEVEL OF EDUCATION</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>No formal education</td>
<td>0</td>
</tr>
<tr>
<td>Primary education</td>
<td>0</td>
</tr>
<tr>
<td>Secondary education</td>
<td>2</td>
</tr>
<tr>
<td>Tertiary education</td>
<td>3</td>
</tr>
<tr>
<td>College education</td>
<td>17</td>
</tr>
<tr>
<td>University education</td>
<td>8</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)

The above statistics are evident of Mahinda (1993) and Luvanga (1998) which revealed that a large number of secondary school graduates were joining the sector in search of self-employment. This is an indication that women joining enterprises who are in Savings and Credit Co-operative Societies are literate and that a large number of the women are self-employed due to lack of employment in Kenya.
The kind of training the respondents had received from their Savings and Credit Co-operative Societies was mainly management training (70%) and other forms of training were 13%. Technical training of respondents was 10% and 7% never received any form of training from the SACCOs. The respondents all indicated that they would encourage other women to join the Savings and Credit Co-operative Societies because of the benefits they had achieved from the SACCOs.

![Level of education chart]

Figure 4.5

v. Level of education

Source: Researcher (2013)

4.3.2 MOTIVATORS

Table 4.6

<table>
<thead>
<tr>
<th>MOTIVATORS</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low interest rates</td>
<td>20</td>
</tr>
<tr>
<td>For fun</td>
<td>0</td>
</tr>
<tr>
<td>Curiosity</td>
<td>5</td>
</tr>
<tr>
<td>Lack of alternatives</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)
On motivation the respondents said that they were motivated to join the Savings and Credit Co-operative Societies due to the fact that the Savings and Credit Co-operative Societies offered low interest rates on loans (77%) and the rest joined the Savings and Credit Co-operative Societies in order to find out what goes on in the Savings and Credit Co-operative Societies (23%). Most respondents indicated that they belonged to only one Savings and Credit Co-operative Society (87%) nut 13% said they belonged to more than one Savings and Credit Co-operative Society due to opening of the common bond in SACCOs.

![Motivators](image)

**Figure 4.6**

i. **Motivators**

Source: Researcher (2013)

**Table 4.7**

<table>
<thead>
<tr>
<th>SACCO MEMBERSHIP</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>4</td>
</tr>
<tr>
<td>No</td>
<td>26</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)

Many respondents (87%) belong to at least one SACCO. Very few (13%) indicated that they belong to more than one SACCO.
ii. SACCO Membership

Source: Researcher (2013)

iii. Training received

Table 4.8

<table>
<thead>
<tr>
<th>TRAINING</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Technical</td>
<td>3</td>
</tr>
<tr>
<td>Management</td>
<td>21</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
</tr>
<tr>
<td>No training</td>
<td>2</td>
</tr>
</tbody>
</table>

The respondents said that the kind of training they received was mainly in management (70%) followed by other types of training (13.33%), then technical training (10%) and finally others never received any form of training (7%). Most of the women have undergone some form of training in management even though they have attended various types of trainings.
Figure 4.8

Source: Researcher (2013)

iv. Encouraging others

Table 4.9

<table>
<thead>
<tr>
<th>ENCOURAGING OTHERS</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>30</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
</tr>
</tbody>
</table>

The respondents were positive (100%) about encouraging other women to join co-operative societies mainly because of how the co-operative societies have benefited them in many other ways. This is an indication that the co-operative societies are successful and a virtue in their lives.
The respondents said that the benefits they received from SACCOs included varied loan products (30%). Quick access to loans (30%) and easy loan repayment terms (30%). 10% of respondents said they benefited from SACCOs because they asked for no collateral on granting loans. This also shows that the co-operative societies are an asset in the lives of the women.
Figure 4.10

i. Benefits from SACCOs

Source: Researcher (2013)

Table 4.11

<table>
<thead>
<tr>
<th>FUTURE</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bleak</td>
<td>2</td>
</tr>
<tr>
<td>Bright</td>
<td>28</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)

The majority respondents said that they thought in their opinion that the future of women enterprises in Kenya was bright 93% and 7% thought the future was bleak. This was due to the many benefits drawn from the co-operative societies.
Figure 4.11

ii. Future of women enterprises

Source: Researcher (2013)

Table 4.12

<table>
<thead>
<tr>
<th>SOURCES OF CAPITAL</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank loan</td>
<td>4</td>
</tr>
<tr>
<td>Business savings</td>
<td>15</td>
</tr>
<tr>
<td>Family</td>
<td>11</td>
</tr>
<tr>
<td>Friends</td>
<td>0</td>
</tr>
<tr>
<td>Sold assets</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)

The respondents said that other sources of capital to start their businesses included business savings (50%), capital from family members (37%) and capital from bank (13%). This is an indication that they were able to start their businesses from some little funding.

Figure 4.12

iii. Sources of capital

Source: Researcher (2013)

4.3.4 CHALLENGES OF SACCOS
Table 4.1

<table>
<thead>
<tr>
<th>CHALLENGES</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial</td>
<td>9</td>
</tr>
<tr>
<td>Management</td>
<td>10</td>
</tr>
<tr>
<td>Technical</td>
<td>2</td>
</tr>
<tr>
<td>Security</td>
<td>6</td>
</tr>
<tr>
<td>Others</td>
<td>3</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)

The respondents said that the major challenges in SACCOs were management (33%), followed by finances (30%), security (20%) and others were 10%. The least challenge was technical. This explains why the respondents indicated that they needed more training in management.

Figure 4.13

i. Major Challenges

Source: Researcher (2013)

Table 4.14

<table>
<thead>
<tr>
<th>OVERCOMING CHALLENGES</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have knowledge in business training</td>
<td>21</td>
</tr>
<tr>
<td>Share some family responsibilities among family members</td>
<td>0</td>
</tr>
<tr>
<td>Provision of adequate security by concerned parties</td>
<td>8</td>
</tr>
<tr>
<td>Provision of shelter</td>
<td>0</td>
</tr>
<tr>
<td>Policies and programmes on women’s economic empowerment and self-employment</td>
<td>1</td>
</tr>
</tbody>
</table>
They said ways of overcoming these challenges would be to have knowledge in business training (70%), provision of adequate security by concerned parties (27%) and 3% said policies and programmes on women’s economic empowerment and self-employment would be ideal in overcoming the challenges.

**Figure 4.14**

ii. **Overcoming Challenges**

Source: Researcher (2013)

**Table 4.15**

<table>
<thead>
<tr>
<th>GOVERNMENT OVERCOMING CHALLENGES</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide a working atmosphere to the co-operative industry players in various urban centres</td>
<td>19</td>
</tr>
<tr>
<td>Encourage the co-operative industry players</td>
<td>11</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)
The respondents said that providing a working atmosphere to the Co-operative industry players in various urban centres by the government would help the co-operative industry overcome the challenges (63%) and 37% said the government should encourage the co-operative industry players.

![Figure 4.15](image)

### iii. Government overcoming Challenges

Source: Researcher (2013)

#### 4.3.5 EFFECTS OF THESE CHALLENGES

**Table 4.16**

<table>
<thead>
<tr>
<th>EFFECTS OF CHALLENGES</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business start-ups</td>
<td>14</td>
</tr>
<tr>
<td>Business ownership</td>
<td>6</td>
</tr>
<tr>
<td>Seminars</td>
<td>5</td>
</tr>
<tr>
<td>Incentives</td>
<td>5</td>
</tr>
</tbody>
</table>

Source: Researcher (2013)

The effects of these challenges have led to respondents major business start-ups (46%), business ownership (20%), seminars and incentives stand at 17% each, respectively. Respondents have
been motivated to start their own businesses, quite a number are able to own their own enterprises and many have benefited from trainings and incentives drawn from enterprises.

![Effects of challenges](image)

**Figure 4.16**

i. **Effects of the Challenges**

Source: Researcher (2013)

The respondents said the role of women in SACCOs include: - educating other members, ensuring adequate financial security, contributions, business networks and investment plans, investment ideas, helping each other, encouraging other women to join a SACCO, educating others on benefits of SACCOs, raising capital to sustain and build up SACCOs, independence, management and leadership, economic and social growth, improved and better living standards, economic empowerment, development improvement, independence and security, to be visionary, to generate income, to be proactive, accountability and transparency, easy access of funds, expand businesses, improved lifestyles, save and borrow and dividends and other loan products.

**Table 4.17**

<table>
<thead>
<tr>
<th>WOMEN OVERCOMING CHALLENGES</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taken Bank loan</td>
<td>2</td>
</tr>
</tbody>
</table>
What the respondents have been able to do to overcome these challenges include:

- They have formed business networks (46.7%), they have formed business savings (44.3%), some have taken bank loans (6.7%) and others have invested in stock markets (3.3). Through these systems, the respondents are able to counter their challenges.

<table>
<thead>
<tr>
<th>ENcouraging WOMEN</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Save shares</td>
<td>9</td>
</tr>
<tr>
<td>Take loans</td>
<td>1</td>
</tr>
<tr>
<td>Train their members</td>
<td>19</td>
</tr>
</tbody>
</table>

**Figure 4.17**

**ii. Women overoning the Challenges**

Source: Researcher (2013)
To encourage other women entrepreneurs, the respondents said they would train other women entrepreneurs (63.34%), they would encourage them to save shares in SACCOs (33%), they would encourage them to take loans (3.33%) and encourage them on incentives (3.33%). Which is a way of motivating other women entrepreneurs to reap benefits of belonging to co-operative societies.

![Figure 4.18](image)

**iii. Encouraging women**

Source: Researcher (2013)

### 4.4 Summary of findings

The chapter attempted to establish the impact of Savings and Credit Co-operative Societies on performance of enterprises; a case study of selected women enterprises in Nairobi County. It was noted that the impact of SACCOs on performance of enterprises is enormous. This is due to
the many benefits that women entrepreneurs have enumerated on how these benefits have enhanced performance of the enterprises. SACCOs have enabled women to engage in enterprise activities in order to save shares and take loans at low interest rates. Many women that have finished schooling and are not in employment are able to engage in entrepreneurship. The women are motivated by the low interest rates. Women have received training such as management training and are therefore able to encourage other women to join the co-operative societies in order to gain and grow. Some of the benefits enjoyed include varied loan products, quick access to loans and easy loan repayments.

The future of women enterprises in Kenya is thus seen to be bright. Major challenges of the women is management of their businesses, security and capital. Which are overcome by knowledge received through business training. The government is therefore charged with the responsibility of providing a working atmosphere to the co-operative industry players in various urban centres. Due to these challenges, more women are able to operate business start-ups. The role of women in SACCOs includes economic empowerment, capital and security.
CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1 Conclusion

Having looked at the Literature Review and the findings from this study as depicted from feedback from the respondents, we can conclude that Savings and Credit Co-operative Societies have a great impact on women performance enterprise in Kenya. Currently, the Savings and Credit Co-operative Societies have not exhausted all avenues on performance of women enterprises and with the recommendations made by the researcher, the Savings and Credit Co-operative Societies should impact the women enterprises greatly.

Savings and Credit Co-operative Societies determine the influence of motivation on performance of women enterprises, they improve benefits on performance of Kenyan women, manage challenges on performance of women enterprises and are effective in handling challenges on women enterprises.

In this section, major conclusions drawn from the research findings state that if women are supported by the SACCOs, through saving of shares and borrowing of loans at affordable rates, varied loan products, training and incentives, women are likely to be economically empowered and therefore rely on the proceeds from their businesses. The SACCOs will be able to provide what financial institutions such as banks have not been able to give.
5.2 Study Recommendations

This study has been able to identify the impact of SACCOs on performance of women enterprises and the following recommendations are made:

(i) There is need to create more awareness on impact of SACCOs on performance of women enterprises. The government needs to avail information to women as concerns the activities of SACCOs and how they can benefit women enterprises. This is because very many women are not informed of the movement and therefore are not aware that they can benefit in order to improve the performance of their enterprises.

(ii) Women entrepreneurs need to get more training on management of their enterprises at all levels, right from business start-ups through the life cycle of their businesses including maturity stage. Since women are challenged in the area of management of their businesses, capital and security, it is recommended that they get more training in order to arrest the areas where they are most challenged.

(iii) Women need to get more training on various loan products as they do their businesses. Many women do not know that SACCOs have many loan products at affordable interest rates that may be friendly to the entrepreneurs. Trainings need to be carried out in order to sensitize women so that they can choose products that they are comfortable with.
(iv) Women need to train more in the area of finances, security, technical and ownership of the business. These are areas where women are challenged and if the government can endeavour to take women through issues of finances, security, technical and ownership of the business, this would enable them to look at business more positively.

5.3 Summary

The purpose of the study was the impact of Savings and Credit Co-operative Societies on performance of enterprises; a case study of selected women enterprises in Nairobi county, addressing specific questions which included determining the influence of motivation on performance of women enterprises, assessing benefits of SACCOs on performance of women enterprises, identifying challenges of SACCOs on performance of women enterprises and assessing effects of these challenges on performance of women enterprises. A questionnaire was used to collect data from the respondents. The data collected and analyzed is an indication that SACCOs need to impact the performance of women enterprises in Kenya, as depicted from the enterprises in Nairobi County.
REFERENCES


Isabelita (1998) Women in Business and Globalization, President of the Women's Business Council of the Philippines and Deputy Chair of the Confederation of Women's Business Councils - APEC.


Kevin Kane and the staff of Tototo Home Industries, 1992.


National Co-operative Policy, 2010, Uganda, Section 1.1 and 4.7.1


2009-10 data provided by Ministry of Gender, Children and Social Development (Kenya), 2011.
SPECIMEN LETTER TO RESPONDENTS

School of Business

Department of Business Administration

Kenyatta University

P.O. Box 43844

NAIROBI

Dear Sir/Madam,

My name is Esther Okaya Muchilwa, a postgraduate student at Kenyatta University, taking a masters degree course in Entrepreneurship, in the school of business. I am carrying out research on impact of savings and credit co-operative societies on women co-operators in Kenya, the case of SACCOs in Nairobi County. Attached is a questionnaire developed to help gather data for research.

You have been identified as a respondent of the study. In this regard, I kindly request your participation in facilitating collection of data. Kindly answer the questions provided. The information is for academic purposes and will be treated with the confidentiality it deserves.

Your co-operation is highly appreciated.

Yours faithfully,

Esther O. Muchilwa.
APPENDIX II

QUESTIONNAIRE

The purpose of this questionnaire is to help collect the data for a master’s degree in entrepreneurship project, school of business, department of business administration, Kenyatta University. All the respondents will be treated as confidential. Where appropriate, kindly fill in the spaces provided with the correct answer or supply the required information. For “Others” please do specify.

Date of interview …………………………………………………

A. PERSONAL INFORMATION

Name of respondent ……………………………………………

Location of respondent ………………………………………

Age of respondent ……………………………………………

1. Marital Status (Tick One)

(a) Married

(b) Single

(c) Divorced

(d) Separated

2. Please indicate the following regarding the number of children you have: -(Tick One)

(i) Children below school age

(ii) Children in school

(iii) Total number of dependant children
3. What was the reason that led you to join a co-operative society? (Tick One)

(a) Low interest rates
(b) For fun
(c) Curiosity
(d) Lack of alternatives

4. Level of education (Tick One)

(a) No formal education
(b) Primary education
(c) Secondary education
(d) Tertiary education
(e) College education
(f) University education
(g) Others (specify) .................................................................

B. MOTIVATORS

1. What was the reason that led you to join a co-operative society?

(a) Low interest rates
(b) For fun
(c) To find out what goes on in SACCOs
(d) Lack of alternatives
2. Apart from support from your SACCO, do you belong to any other co-operative society?

(a) Yes □
(b) No □

If yes, please indicate which one.

……………………………………………………………………………….
……………………………………………………………………………….
……………………………………………………………………………….
……………………………………………………………………………….

3. Please indicate the kind of training you received from the SACCO. (Tick One)

(a) Technical □
(b) Management □
(c) Other (specify) □

4. Would you encourage other women to join the co-operative societies? (Tick one).

(a) Yes □
(b) No □

Why?

……………………………………………………………………………….
……………………………………………………………………………….
……………………………………………………………………………….
(C) BENEFITS OF SACCOS

1. Investigating benefits of SACCOS to women enterprises in Kenya. (Tick One)

   (a) Varied loan products
   (b) Quick access to loans
   (c) No collateral
   (d) Easy Loan repayment

2. In your opinion, what is the future of the women enterprises in this country? (Tick One)

   (a) Bleak
   (b) Bright

3. Apart from support from your SACCO, what was your other source of capital to start the business? (Tick One)

   (a) Bank loan
   (b) Business savings
   (c) Family
   (d) Friends
   (e) Sold assets
(D) CHALLENGES OF SACCOS

1. Please indicate the major challenges faced by women in co-operatives. (Tick One)
   
   (a) Financial
   (b) Management
   (c) Technical
   (d) Security
   (e) Others (specify)

2. Please suggest ways of overcoming these challenges. (Tick One)
   
   (a) Have knowledge in business training.
   (b) Share some family responsibilities among family members.
   (c) Provision of adequate security by concerned parties.
   (d) Provision of shelter

3. In your opinion, what do you think the government can do to help the co-operative industry overcome these challenges? (Tick One)
   
   (a) Provide a working atmosphere to the co-operative industry players in various urban centres.
   (b) Encourage the co-operative industry players.
E. EFFECTS OF THESE CHALLENGES

1. What are some of the effect of these challenges (Tick One)

(a) Business start-ups
(b) Business ownership
(c) Seminars
(d) Incentives

2. What is the role of women in SACCOs?

3. As women, what have you been able to do to overcome these challenges? (Tick One)

(a) Taken Bank loan
(b) formed Business savings
(c) Formed Business Networks
(d) Invested in Stock Markets

4. How do you intent to encouraged other women entrepreneurs? (Tick One) To:

(a) Save shares
(b) Take loans
(c) Train their members
(d) Incentives

Thank you.
APPENDIX III

POPULATION LIST

The table is a list of 5 Co-operative Societies in different parts of Nairobi County.

<table>
<thead>
<tr>
<th>S/No.</th>
<th>Co-operative Society</th>
<th>Total Population</th>
<th>Female Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kenya Canners</td>
<td>4,754</td>
<td>4,279</td>
</tr>
<tr>
<td>2</td>
<td>NACICO</td>
<td>7,000</td>
<td>2,800</td>
</tr>
<tr>
<td>3</td>
<td>Solutions</td>
<td>9,000</td>
<td>5,200</td>
</tr>
<tr>
<td>4</td>
<td>United Women</td>
<td>1,200</td>
<td>240</td>
</tr>
<tr>
<td>5</td>
<td>Women Trust</td>
<td>3,671</td>
<td>3,671</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>25,625</strong></td>
<td><strong>16,190</strong></td>
</tr>
</tbody>
</table>

**Source:** Ministry of Co-operatives Report, 2010