INVESTIGATION OF FACTORS THAT INFLUENCE THE PARTICIPATION OF WOMEN ENTREPRENEURS IN SMALL-SCALE ENTERPRISES: A CASE STUDY OF MACHAKOS DISTRICT.

BY

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1993
DECLARATION

This thesis is my original work and has not been presented for a degree in any other university.

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This thesis has been submitted for examination with our approval as University Supervisors.

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DEDICATION

To my husband

Timothy Mahinda

and my parents

Mr. & Mrs. Wambua

I am grateful to

Nairobi District who agreed to spare their precious time

making the initial contacts. My gratitude goes to

the Nairobi Trade Officer who allowed me to get into

the records of the businesses registered in Nairobi

District.

Special thanks go to Dr. Kenneth M. Mavuti,
Chairman, Management Committee, Law of the Sea Project,
Nairobi University for training me on the use of
computer and allowing me to use the Law of the Sea
Project's Documentation Centre in the writing of this thesis.

May the Lord bless you and

her untiring encouragement at the center

with your sincere love and wishes.

In your love and wishes,

[Signature]
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ABSTRACT
The field of small-scale enterprises has been acknowledged as one of the ways through which the standard of living of many people, especially in the developing world can be improved. It has become apparent that many women in Kenya are getting involved in small-scale enterprises making it necessary for more studies to be conducted in this area.

This study took the form of a survey where an interview schedule and an observational checklist were used as methods of obtaining data. The target group was women operating their own small-scale enterprises or those of their families in Machakos District. The study sample was drawn from women entrepreneurs in three divisions of Machakos District which were, Central, Kathiani and Mwala. A study sample of 90 women was randomly selected from the three divisions. Out of this number, 84 women were interviewed. The data were analysed using descriptive and inferential statistics. Tables were used for data presentation in chapter four.

The findings revealed that the majority of the respondents were married middle-aged women. A good number of them had some secondary school education and
a small family according to Kenyan standards. However, many of the respondents had other dependants other than their own children and a fairly high percentage of them headed their respective households.

The results of the study indicated that a majority of the respondents got into business as a means of earning a living. In the process of starting-up their enterprises the respondents experienced the problem of raising the initial capital mainly because they had to raise this from personal savings.

Subjects taught in the formal system of education did not seem to have been helpful in the operation of the enterprises except mathematics. The respondents who operated businesses that required some skill such as tailoring, received their training from sources other than the formal school system.

Very few relationships were significant between personal and business characteristics. Those that were significant included the relationship between age of the respondents and the duration of operation and the relationship between type of training and business activity (p=0.0005, p=0.00008 respectively).
CHAPTER I

INTRODUCTION AND BACKGROUND INFORMATION

Small-scale enterprises are becoming popular all over the world. This is because the small-scale enterprise has been identified as a better way in which income can be generated and employment opportunities increased. Nelson (1987) stated that small-scale enterprises have important economic, social and political roles in employment creation, income-generation and resource utilization. Small-scale enterprises unlike the large-scale enterprises are more labour intensive (House, 1978). The fact that the small-scale enterprises are labour intensive means that they are able to create far more employment opportunities than the large enterprises. The small-scale enterprise also provides more income, products and services than large-scale enterprises under less favourable conditions (Dulansey & Austin 1986).

According to Gibb (1988), small-scale enterprises have played a major role in more developed countries where living standards are relatively high such as in Japan, Switzerland, and several Scandinavian countries. In developed countries, small-scale enterprises have provided most of the jobs created over the last decade (Locks, 1988). The small-scale
enterprises in developed countries are different from those in developing countries. Nevertheless, developing countries can achieve some of the benefits derived from small-scale enterprises by the concerned governments promoting them.

Initially, most of the governments of developing countries supported the large-scale enterprises especially in the first two decades after independence (ILO, 1972; World Bank, 1989). This economic strategy is now changing towards helping the small-scale enterprises which are more easily accessible to the poor. Supporting the small-scale enterprises is one way through which the incomes of the poor can be improved (World Bank, 1989). Harper (1984) stated that large-scale manufacturing units seem to have failed to improve the income of people in poor countries because they required expensive capital which heavily depletes their foreign currency. Their rate of growth is also low as compared to the numbers of people seeking employment.

There seems to be some confusion in defining the term "small-scale enterprise". Nelson (1987) refers to a study on small-scale enterprises that identified 50 different definitions in 75 countries. This confusion may stem from the fact that there are several forms of enterprises all of which differ in many ways. One definition given by the Government of
Kenya report (1989) described a small-scale enterprise as that which employed less than 50 individuals. The term also referred to self-employed artisans, Jua-Kali enterprises, cottage industries and sole proprietorships and other enterprises which had only a few employees. According to this definition, the small-scale enterprises may be engaged in trade, commerce or distribution.

The entrepreneur is an important person in the small-scale enterprise. According to Nelson (1987), an entrepreneur is a person responsible for evaluating the resources in the environment, then he or she has the ability of working on these resources to bring about change. The World Bank (1989, p.135) defines entrepreneurs as "people who perceive profitable opportunities, are willing to take risks in pursuing them, and have the ability to organize a business."

Gibb (1988, p.2) gives an economist's view of an entrepreneur and states that "he or she is the fourth factor of production and the person responsible for bringing land, labour and capital together for the purpose of generating economic wealth." This means that an entrepreneur aims at making profits which would in

1. "Jua Kali" is a Kiswahili term meaning the hot sun. It is used to refer to enterprises operated in the open-air markets.
turn improve his or her standard of living. From these definitions, it is obvious that an entrepreneur plays the main role in a small-scale enterprise. In most cases the entrepreneur makes the decisions and determines the direction of the business.

The development of small-scale enterprises can improve the economic status of countries and curb unemployment. The World Bank (1989) stated that during the next three decades, the population of sub-Saharan Africa is expected to grow by at least 600 million persons which will double the size of the labour force. In Kenya the small-scale enterprise is expected to play a major role in expanding the present labour force of approximately eight million in 1985 to 14 million workers by the year 2000 (Government of Kenya 1989; UNICEF, 1989). For this to be accomplished, much has yet to be done. Programmes have to be established to encourage the present entrepreneurs to expand. People need to be helped to understand principles for the establishment and management of small businesses. They also need to be encouraged and supported in what may be a risky venture. Groups with special needs in the society should be given more support, (e.g., women who are continuously seeking employment in the small-scale enterprise sector due to the many financial responsibilities they bear for their families).
The small-scale enterprise sector has become a major employer of women in many parts of the world. O'Hare & Lardon (1991) noted that in 1982, there were 2.6 million firms owned by women in America. This figure had increased to 4.1 million by 1987. In Kenya, this sector is second to agriculture in employing women. The reasons behind women joining small-scale enterprises may be different in the developed as compared to those in developing countries though some may still be similar.

There are fewer women than men employed in the formal sector in Kenya which means that many are employed by the informal sector. This is because of their low educational attainment as compared to that of men. Eshiwani (1985) and the World Bank (1989) emphasized the fact that fewer girls than boys proceed to secondary schools, universities and other tertiary institutions. The informal sector is attractive to women because it depends mainly on skills acquired outside the formal school system (ILO, 1972). The high dependancy rate in Kenya which is determined by the number of people who cannot be economically productive, has also forced women to look for employment in the small-scale enterprise sector. Kenya's economically active population (aged, 15-59), numbered 7.5 million out of a total population of 16.7 million in 1980. Therefore, the ratio was at 1.22 : 1 implying that in
1980, there were 122 dependants for every 100 economically active people (UNICEF, 1989). The high dependency rate means that women have to seek employment outside the farm to supplement the family income. An average of about 32 percent of all households are headed by women (Government of Kenya, 1989). Such households tend to be poor since only one person is depended upon economically. This is a motivating factor behind many women entering the field of small-scale enterprises and as Dulansey & Austin (1986) observed, poor women cannot afford to be unemployed.

The majority of people in rural Kenya practise small-scale farming and pastoralism in small pieces of land. Given that only 17.5 percent of the Kenyan land is of high and medium agricultural potential, it shows that all people cannot depend on farming as a source of earning a living (UNICEF, 1989). According to ILO (1972), families in the medium agricultural potential areas or those that own small pieces of land in the high agricultural potential areas, earn very little from the farm. Due to this, both men and women are seeking employment in the small-scale enterprise sector.

As the government of Kenya realized the limitations of the formal sector in creating job opportunities, it began to encourage self-reliance and
involvement in the informal sector culminating into a change in the educational system from the 7-4-2-3 to the 8-4-4 system. This change was prompted by the Presidential Working Party of 1981. The former system had 7 years of primary education, 4 and then 2 years of secondary school and finally 3 years of university education. The 8-4-4 system has 8 years of primary education, 4 years of secondary education and then 4 years of university education. More practical-oriented subjects were introduced into the new system both at primary and Secondary levels. This signified that the students would acquire skills which would enable them to be more self-reliant. The objective of making the learners self-reliant has now been changed to make the learners develop an awareness of practical skills and to make them have a positive attitude towards manual work (Education editor, Daily Nation, July, 23rd 1992). Due the vocational nature of the 8-4-4 educational systems, home economics is viewed as a contributing factor towards economic independence and preparation for life (Gitobu, 1989). Given that jobs are no longer guaranteed not even for university graduates, home economics graduates at secondary and university levels may be in a better position to establish small-scale enterprises. A World Bank report (1989), stated that, until 1987, the government of Kenya guaranteed employment for all university
graduates. However, 1989 forecasts predicted that they would face prolonged periods of unemployment and would be forced to seek employment in the informal sector. Nelson & Ngiru (1987), in their article on training for entrepreneurship, noted that approximately 250,000 young people in Kenya are graduating from educational institutions each year but only 50,000 of them are finding jobs in the formal sector.

Unfortunately some studies point out that education has not played a major role in preparing entrepreneurs, (ECA/ATRCW, 1988; Nge’the & Wahome, 1989; Okelo, 1973). Educational programmes need to sensitize students as to the importance of entrepreneurship as well as enterprising actions (Gibb, 1988).

A study carried out by ECA/ATRCW (1988) on the status of women entrepreneurs in the informal sector revealed that the majority of women in businesses are concentrated in micro-enterprises. Micro-enterprises are those enterprises that have 0-2 employees. Employees, if any, are usually family members (Dulansey & Austin, 1986; Gibb, 1988). Micro enterprises include activities such as petty trading which is trading that makes very little profit, hawking and some service businesses. These enterprises hardly meet the entrepreneurs’ basic needs. While several studies have been done on the informal sector such as (Child, 1976; Fowler, 1984; Harris, 1969; House, 1978;
Nge' the & Wahome, 1989; Marris, 1968; Okelo, 1973), few have concentrated on women entrepreneurs such as (Aspaas, 1991; Awori, 1982; ECA/ATRCW, 1988; Gitobu, 1989). Currently, no research has been conducted in the Machakos District where this study was based.

**Statement of the Problem**

The field of small-scale enterprises has become a major employer of women outside the agricultural sector (Government of Kenya, 1989). Women are forced to join small-scale enterprises because of the many economic responsibilities they have towards their families. The women's low educational attainment also reduces their chances of getting employment in the formal sector. Studies done on small-scale enterprises tend to focus on male entrepreneurs because they are the ones that own the majority of the established small-scale enterprises. Therefore, these studies tend to have a small percentage of women in their samples. Very few studies have been conducted on women in small-scale enterprises.

Seventy percent of the rural population is made up of women (UNICEF, 1989). According to a Government of Kenya report (1989), the rural areas are expected to provide 2.164 million non-farm jobs by the year 2000. Given the high population of women in these areas, women have to be given special consideration in the
development of programmes aimed at promoting small-scale enterprises. Therefore, a study on women entrepreneurs would contribute towards helping policy makers set better policies in favour of women.

The growth and development of small-scale enterprises operated by women would in turn contribute to reducing the high unemployment level in Kenya. This would also be beneficial to women because of the freedom and flexibility small-scale enterprises offer them to attend to their other domestic chores. More enterprises run by women could become a good training ground for their children to develop skills and the right attitudes which would later enable them to set up their own small-scale enterprises. For this to be accomplished, a lot is yet to be done and a study on factors that influence the participation of women operating small-scale enterprises is hoped to make a contribution.

**Purpose of the Study**

The purpose of this study was to investigate the factors that influence the participation of women in small-scale enterprises.

**Objectives of the Study**

The following were the objectives of the study which were meant to:
1. determine the demographic characteristics of the women entrepreneurs in Machakos District;

2. identify the structure of small-scale enterprises in which women are involved;

3. find out the situations that encourage women's participation in this sector;

4. determine in general the role played by the following in the making of entrepreneurs:
   a.) educational level
   b.) home science subjects covered
   c.) the 8-4-4 system of education

5. establish the problems the women encounter while operating their businesses and suggest possible solutions and

6. establish the relationship between selected demographic variables and business variables.

Research Questions

1. What are the general characteristics of women operating small-scale businesses?

2. What is the structure of small-scale enterprises operated by women?

3. What are the main reasons behind women joining the area of small-scale enterprises?

4. What subjects covered in the formal school system have been helpful to the entrepreneurs in their business operations and how?
5. Which are the most common problems encountered by women in business?

6. What is the relationship between selected personal variables of:
   i.) age
   ii.) educational attainment
   iii.) former occupation
   iv.) number of dependants
   and business variables of:
   a.) years in business
   b.) perception of satisfaction with business
   c.) perception of satisfaction with profit
   d.) amount and source of initial capital?

Significance of the Study

This study is meant to bring into light the factors that influence the participation of women in small-scale enterprises. It is expected that the information generated from this study may be helpful to policy-makers in designing policies meant to encourage small-scale enterprises in rural areas.

Non-Governmental Organizations (NGO's) that have encouraged the initiation of programmes operating at the village level may also find the results of this study helpful.
This study may also be helpful to women entrepreneurs and to those aspiring to join the small-scale enterprise sector as it will provide information as to the factors which influence women entrepreneurs.

Finally, this study will contribute to the body of knowledge regarding small-scale enterprises. It also has great potential for comparison with other related studies and future ones.

Definition of Terms as used in this Study

1. A *small-scale enterprise* refers to any business in which 0-10 employees are involved in the trade of essential commodities, foodstuffs and handicrafts. This will also include enterprises dealing with tailoring and dress-making, hair salons, eating places and all types of kiosks.

2. The words "enterprise" and "business", will be used synonymously in this study.

3. An *entrepreneur* is a person who is able to perceive profitable opportunities, is willing to take risks in venturing in them, and has the ability to organize a business (World Bank, 1989).

4. The *informal sector* is a situation where free entry to new enterprises exists; enterprises in this sector rely on indigenous resources; they are usually family owned and small scale; they are labour as opposed to capital intensive and depend on adapted technology;
their workers rely on non-farm sources of education and skills and they operate in unregulated and competitive markets (ILO, 1972).

5. The **formal sector enterprises** are capital intensive; they are generally subject to corporate ownership and large-scale operation; their workers possess education and skills acquired through formal sources and they operate within the formal economic framework (ILO, 1972).

6. Small-scale enterprises could either belong to the formal sector or the informal sector, but the majority of small-scale enterprises in the rural areas belong to the informal sector.

7. **Labour intensive enterprises** use greater proportions of labour as compared to capital in the production of commodities contrary to the capital intensive enterprises.

8. A **market** is a place where people meet to buy and sell commodities. To qualify for this study a market must have had more than five shops and an open air space for trade. It also had to be a registered market with the Machakos county council.

9. **Jua kali**: This is a Kiswahili term which means "the hot sun". It signifies enterprises operated in the open air. Nowadays some have sheds.

10. **A vocational subject**: This is a subject that makes one acquire skills which can enable them to follow a
career line dependent on those skills.

Basic Assumptions

The following were the basic assumptions of the study.

1. That the women in the sample would be co-operative and give honest responses.
2. That the factors that influence the women in the selected sample are similar to those of other women entrepreneurs in the survey location.

Limitations

1. Some information required for this study could not be elicited accurately from the entrepreneurs since most of them relied on memory.
2. The findings may only be generalized to Machakos District only.
CHAPTER 2

LITERATURE REVIEW

Introduction

This chapter will include findings from general studies on small-scale enterprises and the informal sector but the researcher will lay major emphasis on women entrepreneurs. It will be divided into the following sub-headings:

1) the nature and activities of small-scale enterprises
2) the entrepreneur;
3) a historical perspective;
4) factors that encourage the participation of women;
5) factors that hinder the participation of women in small-scale enterprises; and
6) the role of education and home economics in making entrepreneurs.

The nature and activities of small scale enterprises.

Small-scale enterprises which are business activities that employ a few people, have been recognized as having great potential in the creation of employment, resource utilization and income generation (Child, 1976; GOK, 1989; ILO, 1986; Neck & Nelson, 1987; GOK Sessional Paper No. 1, 1986).
Studies on small-scale enterprises have tended to divide the activities of this sector into three groups. These are trade, services and manufacturing (Aspaas, 1991; Gitobu, 1989; House, 1978; Nge’the & Wahome, 1989). Research in developing countries reveals that most of the activities are concentrated on trade (Aspaas, 1991; Gitobu, 1989; Nge’the & Wahome, 1989).

Gitobu’s study (1989) revealed that 63.1% of the activities women engaged in were under trade, 20% services and 15.4% were under manufacturing. Nge’the & Wahome’s survey (1989) identified 69.2% of the activities to be trade and fewer of the activities were under service and manufacturing.

More women are involved in trade activities (ECA/ATRCW, 1988) rather than in-service and manufacturing activities. This is because of the ease with which trade businesses can be entered into, the minimal amount of capital needed to begin and the similarity of these activities with traditional roles of trading surplus farm products for other goods. Women’s relatively low educational attainment also restricts their entry into service and manufacturing activities. Most of the activities under service and manufacturing are also socially approved for men such as woodwork, metalwork and vehicle repair. Women also dominate trade in other parts of the world other than in the developing countries as is the case in America.
(O'Hare & Lardon, 1991). The reason given for this is that women tend to be good shoppers and they are also good at presenting themselves which makes trade a natural outlet of this interest.

Some of the trade enterprises engaged in by women include the sale of basic commodities, agricultural produce and boutique items as well as the sale and manufacture of handicrafts. Other common activities engaged in by women include tailoring, dress making, hair styling and food production and processing (Gitobu, 1989).

According to Aspaas (1991) most trading activities in the rural areas are carried out in the open air, semi-permanent structures and few in permanent buildings. In her study of rural women in small-scale enterprises, she identified the activities engaged in by women to include the sale of vegetables, fruits, dried foods, household dry goods, hardware, second hand clothes, handicrafts and utensils. According to Aspaas' (1991) study, the retail shops sell the basic necessities of the local people such as cooking fat, salt, sugar, soap and tea and in the rural setting there may be one or two wholesale shops. House (1978) found the following as the activities under service: Footwear repair, vehicle repair, clothes repair, barbers, shoeshine and other miscellaneous repairs. Activities under manufacturing included tailoring,
footwear manufacture, furniture making, knitting, food processing and metal working. Though activities have been categorized into these three groups, it is difficult to make them exclusive as some activities may fall into more than one group.

Since most of the activities in small-scale enterprises are concentrated in trade which has the least potential of growth (Aspaas, 1991; Gitobu, 1989; Nge'the & Wahome, 1989), it is not surprising that their labour absorption capacity is very low. Many of them employ an average of about 1 employee (Marga Institute, 1984; Nge’the & Wahome, 1989). A research carried out by ECA/ATRCW (1988) on the status of women entrepreneurs in the informal sector in Kenya, Swaziland, Zambia and Mauritius revealed that the majority of women involved in businesses are concentrated in micro-businesses or those which involve only one or two people, who are often family members (Gibb, 1988). Women enterprises tend to be even smaller when measured by the number of employees they have (ECA/ATRCW, 1988). A study done on a sample of highly educated and experienced business owners who were members of the smaller Business Association of New England revealed that women enterprises tended to be smaller than those of men (Loscocco, Robinson, Hall & Allen, 1991). It was stated in this study that only 15% of the women owned enterprises had paid workers.
Despite the fact that small-scale enterprises are not a major source of employment so far, they offer an opportunity for self-employment and training hence reducing unemployment.

In most cases an entrepreneur owns his or her business alone which shows that the type of organization of the businesses to be sole proprietorship. In a study by Ngethe and Wahome (1989) and another by the Marga Institute in Colombo, (1984) over 90% of the activities were sole proprietorships.

The entrepreneur

Studies that have been done on small-scale enterprises in general tend to reveal that women’s participation in small-scale enterprises is less common than that of men (Fowler, 1984; Marga Institute, 1984; Ngethe & Wahome, 1989). One of the reasons behind this observation may be the invisibility of women’s activities as highlighted by Dulansey & Austin (1986) and Aspaas (1991). Another reason may be the omission in the sample of activities dominated by women such as petty trade and hawking (House, 1978). This means that factors that influence the participation of women in this sector have not fully been understood.

Most studies done on small-scale enterprises have identified the average age of the entrepreneur, both
male and female as 35 years (Gitobu, 1989; Fowler, 1984; House, 1978; Nge’the & Wahome, 1989; Okelo, 1973). This signifies that the very young and the fairly elderly people are not well-represented in this sector. The young are kept away because the initial capital required to establish an enterprise and the poor attitude many of them hold about the sector. It is no wonder that most of the entrepreneurs were formerly employed elsewhere (Gitobu, 1989; Nge’the & Wahome, 1989) before starting their enterprises because many of them depend on personal savings to start up their businesses. The recent development of enterprises in this sector may explain why there are few of the elderly.

Given the age of the majority of the entrepreneurs in small-scale enterprises it follows that most of them are married with children. Slightly over half of the women in Gitobu’s study (1989) were married and the same proportion of the women had households consisting of six people or more. In respect to a study in Canada, by Capjack, Fetterman & Eggertson (1990), more than 80% of the women were married and 60% of them had children at home.

The educational level of the entrepreneurs in developing countries has been noted to be relatively low. The majority of the entrepreneurs have primary level of education or even lower (Fowler, 1984; Moir,
However, Gitobu's study in 1989 revealed different findings. Fifty three percent of the sample had some secondary school education or higher. Studies in some developed countries have established that the entrepreneurs have much higher education in comparison to those in developing countries (Capjack, et.al., 1990; Loscocco, et. al. 1991).

A Historical perspective

In the pre-colonial era, roles were divided along gender lines. The women were responsible for food production and other major activities which made them hold major roles in societies. Since the women were the ones who worked on the land, it gave them some control over it (Gutto, 1975; Meghji, Meghji & Kwayu, 1985). Men were responsible for the protection of the homestead, construction of houses and heavy clearing of the land. Colonial rule disrupted this pattern by encouraging men's involvement in economic activities such as working in plantations and industries which were owned by expatriates. They also introduced private ownership of land which robbed the women the control they had over it (Gita & Caren, 1988).

Colonial authorities also gave male children first access to educational opportunities. Even after independence, women's issues were not taken seriously
by those in positions of decision-making. In the 1970s following the United Nations (UN) world conference on the status of women and the women decade (Business and Economic Research Co. Ltd., 1984), the government began to conform to the international trend. This eventually led to the 1975 formation of the Women's Bureau in Kenya which seeks to promote the welfare of women.

**Factors that encourage the participation of women in small-scale enterprises**

Many researchers have attributed the growth of the small-scale sector which forms part of the informal sector to the slow growth of the formal sector (Child, 1976; ECA/ATRCW; Gitobu, 1989; House, 1978; Nge'the & Wahome, 1989). This indicates that many people in the small-scale enterprises got involved in this sector when it became apparent that jobs were not forthcoming in the formal sector and more so women as discussed later in this section. The Government of Kenya (1989) describes the development of small-scale enterprises as spontaneous especially in the jua kali sector. This means that activities in this sector developed on their own without the interference of the government though it has now begun to show keen interest.

Research on women entrepreneurs indicates that a large number of women are involved in small-scale enterprises. A government of Kenya report, (1989) stated
that, the small-scale enterprise sector is the highest employer of women outside the agricultural sector. About 82.5% of Kenya’s land is of limited agricultural potential (UNICEF, 1989). The inability of the land to fully support the rural population has also been increased by continued sub-division of the land. It is no wonder that more women are seeking employment in the small-scale enterprise sector.

Urban migration by men in particular has increased the number of households headed by women. This has been approximated at 32 percent (Government of Kenya, 1989; UNICEF, 1989). This means that there is a large number of women who are expected to provide for most if not all the needs of the family members such as food, clothing, health and the education of children, thus making it neccessary for the women to seek various ways of meeting these needs.

Today parents have heavy responsibilities in educating their children. They participate in building schools, paying school fees and buying books. Women provide over 60 percent of the above stated needs especially in the rural areas (World Bank, 1989). All these responsibilities motivate women to enter the small-scale enterprise sector as an attempt to make ends meet.

Many studies on women entrepreneurs support the fact that a majority of women join the small-scale
enterprise sector as a means of earning income to meet family needs (Awori, 1982; ECA/ATRCW, 1988; Harper, 1984; UNICEF, 1990). Gitobu's study (1989), however, indicated that about 40% of the women involved in small-scale enterprises had chosen to do so for freedom and flexibility to do own things.

Factors which hinder women's involvement in the small-scale enterprises

"Social attitudes concerning women's values, abilities and proper roles often internalized by women themselves are the single most serious barriers to women's entry and success in small-scale enterprises" (Dulansey & Austin, 1986, p. 106). A study by Riria-Ouko (1986) on women's attitudes to education and careers, revealed that very few women thought fellow women should be involved in business. In one group only about 2% percent of the respondents thought that women should be involved in business. Many of the respondents in this study thought that women should choose to be teachers and nurses. This shows that women have been socialized to regard some jobs as being appropriate for them while others are not. From this study, the area of business was not considered ideal for women. People need to change their attitudes so that this does not keep women from avenues that can earn them a decent living.
Most activities are conducted in the open air or semi-permanent buildings (Aspaas, 1991). Unfortunately women especially in the urban areas, experience constant harassment (ECA/ATRCW, 1988; UNICEF, 1990). The harassment is from the municipal council or the county council. These women are considered a nuisance by the authorities because they operate from streets instead of the respective markets which are usually far from their customers. They are accused of obstructing traffic and making the streets untidy and dirty.

A study by Aspaas (1991) on women's small-scale enterprises in Kirinyaga district which looked at influences of spatial isolation on economic linkages, indicated that 22 out of the 34 markets in the sample were poorly serviced with infrastructural facilities. Most of them had poor connectional or social infrastructure. This means that the majority of the markets in the rural areas only serve the surrounding people.

Another problem faced by many rural entrepreneurs is that once they are seen as successful, they are expected to help needy relatives which can deplete their profits (Gitobu, 1989; Marris, 1968; Nge'the & Wahome, 1989). In spite of the many demands, it is encouraging to note that some successful business people have learned to be firm with their relatives and meet their needs from the salary they pay themselves.
Another of the major problems experienced by entrepreneurs as identified in various studies is raising the initial capital needed to establish business (Okelo, 1973; Levy, 1988; Nge'the and Wahome, 1989 and UNICEF, 1990). Banks and other financial institutions are usually unwilling to lend money to ventures such as small-scale enterprises (ILO/SIDA, 1986). "If bankers feel that very small businesses represent too great a risk, they are likely to perceive an even greater risk when such businesses are owned by women" (Loscocco, et al., 1991, p. 81). A majority of people, seeking to establish small-scale enterprises usually do not have the security or collateral required by banks and financial institutions. This is required before a loan can be granted. Therefore many entrepreneurs tend to depend on personal savings or informal credit (World Bank, 1989) to establish their businesses which are usually not sufficient. The problem of having collateral is mostly experienced more by women than men because most women tend to have little property.

On realizing the limitation of the financial institutions to assist the small-scale enterprises among the poor, the ILO has developed different programmes to help them gain access to credit (Balkenhol, 1991). This ILO publication continued to
state that the ILO changed their policy towards financial assistance because the enterprises they promoted failed to generate sufficient income and employment opportunities. The failure of these enterprises meant that the ILO was not succeeding in its main aim of alleviating poverty and promoting employment and income-generating programmes. According to Balkenhol (1991), the ILO is now providing funds directly in the form of revolving loan funds, credit guarantee schemes and open funds. These programmes have already begun, for example, women in groups associated to the Women’s Bureau in Kenya can now borrow money from the Barclays Bank. The ILO acts as a security in the bank for the women. The government of Kenya has showed its commitment by setting aside some funds to help people in small-scale enterprises. The Kenya Women Finance Trust (KWFT) has also been trying to assist women financially.

Another problem that has been observed in studies is the marketing of products (Aspaas, 1991; Gitobu, 1989) Few women are aware of the importance of a needs assessment before establishing a small-scale enterprise. Many women try to market products, many of which are in the local market. Duplication of products results in poor sales (Aspaas, 1991).

The fact that a majority of the women enterprises tend to be small (ECA/ATRCW, 1988), may signify that they
are not able to be as successful as they can be. Loscocco, et.al. (1991) stated that the smallness and newness of the women enterprises are major factors behind their failure to being as successful as those of men. Other problems peculiar to women identified by this study were the women's relative lack of experience and the role-strain between business demands and the family responsibilities. The lack of experience can mainly be attributed to the fact the many women have operated their business for a shorter time compared to men. Women are bound to experience some role-strain between their family and business responsibilities because the home is still considered a woman's domain so that if anything goes wrong in this area, the woman tends to get more affected.

The role of education and home economics in making entrepreneurs

There is common belief that education has great potential in making successful business persons. According to Harris (1969, p.12) education can be assumed to contribute to "general organizational, managerial, technical skills as well as to particular skills which affect the ability to undertake large and complex projects." Marris (1968) noted that education is also necessary as it opens one's eyes to the needs and practices of others in different societies. This would mean that the educated are able to assess the
needs of the people and tailor their business activities to suit them. However, these hypotheses have been proved wrong in various studies. Contrary to the belief, there seems to be no correlation between education and success of businesses (Child, 1976; Fowler, 1984; Marris, 1968; Nge’the & Wahome, 1989). There are various reasons that have been given to explain the above observation. Nelson & Ngiru (1987) and Gibb (1988) stated that the problem may be embedded in the educational curriculum given to students which teach little on concepts leading to successful entrepreneurship. Kerre (1991) also noted that in Kenya, institutes of science and technology and the national polytechnics which are meant to train people to be self-reliant seem to operate in isolation to the world of work.

Apart from education not being able to play a significant role in making the entrepreneurs better, the educated are also poorly represented in this sector. A reason that may explain the low participation level of the educated in the small-scale enterprises may be the negative attitude people have towards the sector. Many of the activities in this sector are considered as illegal (ECA/ATRCW, 1988; Nge’the and Wahome, 1989). Gibb (1988, p.6) stated that this sector has long been "viewed as informal, a secondary market and a less professional outlet for career choice and use of
Parents would rather have their children sought employment in the formal sector than enter the small-scale enterprise sector. Masinde (1992) stated that career aspirations and expectations are a result of the monetary value and social benefits given to a particular career choice. From her observation, self-employment was considered a last resort by the youth which means that the income from this sector is not considered sufficient and also that self-employment does not enjoy a favourable image. Apart from this, the young and educated people are kept away from this sector by their limitation of being able to raise the initial capital. But given the high level of unemployment facing this country and other developing countries, even the very educated will have to seek employment in the small-scale enterprise sector.

The current educational system in Kenya seeks to develop an awareness in pupils of the practical skills and it also aims at making pupils develop a positive attitude towards self-employment. The emphasis on the relevance of Home Science skills in the occupational sector has been acknowledged in Kenya. This has led to the Home Science subject being made compulsory at primary level and it is now offered by many secondary schools (Gitobu, 1989). Home science has the potential of imparting skills and knowledge that could help people establish businesses in catering,
dress making, interior design and beauty salons. Courses offered in home management would also help them know how to manage their resources such as time, money and energy effectively. Gitobu (1989) observed that skills learned in Home Science did not play a major role in making successful enterpreneurs. Many women suggested that business courses should be offered in Home Economics classes to enable the graduates to be able to manage their businesses better.

Summary

The small-scale enterprise sector is generally dominated by young people mainly in trade. A majority of these enterpreneurs have little education and solely own their businesses. The businesses are performed in the open air, semi-permanent buildings and few in permanent buildings.

In the rural areas women are continually seeking employment in the small-scale sector. There are various reasons that have led to this. UNICEF (1989) highlights the fact that the land is no longer capable of supporting the rural population which has lead to many women joining the small scale businesses. Another reason behind this is the high dependancy rate in Kenya (GOK 1989 and UNICEF 1989). This has been caused by the migration of men to the urban centres and the high population growth.
Women are concentrated in trading activities which have the least potential of growth and employment creation. Various socio-economic factors have contributed to this such as social norms and financial implications.

Home Economics and education in general have the potential of making successful business women. However, studies done in this area do not support the above fact. Given that many women are currently involved in small-scale enterprises, then a study on factors that influence their participation would help those in decision-making positions to improve their status.
CHAPTER 3

METHODOLOGY OF THE STUDY

This was an exploratory survey study. The survey method was used because it is an effective way of deriving data from a cross-section of people (Alreck & settle, 1985).

Survey Area

The study was designed to take place in Machakos District which is one of the seven districts within the Eastern Province in Kenya. Initially Machakos District was part of a larger district which combined the present Machakos and Makueni districts. At the beginning of 1992, the District was divided into two. Since there is no information that has yet been made available on the new Machakos District, the information on this section will be based on the old Machakos.

The old Machakos District measured 14,250 KM squares. (Machakos District Development Plan, 1989-1993). The present district is bordered by six districts, namely, Kajiado, Taita-Taveta, Kitui, Embu, Murang’a, Makueni and Kiambu. The District also borders the Nairobi Province.

Machakos District has a series of hill masses at the centre which act as catchment areas for rivers and streams. The southern parts of the district are low lying with gentle sloping plains. Rain varies according
to the altitude and it ranges between 500mm to 1000mm. Machakos District falls within the zone of arid and semi arid lands. Only 5.4 percent of the land is of high agricultural potential, 38.2 percent is of medium potential and 56.4 percent is of low potential (Machakos District Development Plan, 1989-1993).

According to the 1989 population census, Machakos District has a population of 1,393,000 from 1,023,000 in 1979 census. The intercensal growth rate is 3.09 percent which is lower than the national intercensal growth rate of 3.34 percent (Economic Survey, 1991). The low growth rate may be attributed to the migration of people mainly men to the urban centres in search of employment. There is also very little inmigration to the district.

Gazetted forest in Machakos occupies 15,927.5 hectares and the district has no large quantities of minerals of economic value (Development Plan, 1989-1993). People in the district depend mainly on subsistence farming which involves growing of crops such as maize, beans, a variety of peas and green grams. Cash crops grown in the district include coffee, cotton and citrus fruits. These are mainly concentrated in the high and medium potential areas.

The Akamba people who occupy the district are gifted in handicraft making, a talent that should be encouraged. If the handicraft products are marketed
well, they could become a good source of income to the people in the district.

The present Machakos District is divided into six administrative divisions which are Central, Kathiani, Mwala, Yatta, Kangundo and Masinga.

Selection of Sample

The target population of the study was made up of women entrepreneurs operating their own businesses or those of their families in Machakos District.

The study's sample was drawn from three divisions in the district which are Central, Kathiani and Mwala. These three divisions were chosen because of their accessibility to the researcher in terms of their distance from Machakos town and regular means of public transport. From a general observation, women operating small-scale enterprises in Machakos District are fairly homogeneous which explains why women operating in the three divisions may be a good representative of others in the district.

From talking to some authorities in Machakos District headquarters, a list of 16 market centres in the selected three divisions was developed. The list that was given by the Machakos development Plan (1989-1993) was not used because it is not up-to-date since it was based on information collected in the 1970s. From the list of markets, 3 market centres were
randomly selected from each division to make a total of 9 market centres the researcher visited. This was done through balloting which is a method under simple random sampling.

Once the market centres were identified, the researcher visited the Machakos District trade office to get access to records of all the businesses that operated in the different centres. The list developed from the licence registry was not helpful as a sampling frame since it did not include information on how the women could be located but it was useful in that it gave an idea of the number of women the researcher was going to expect from each centre.

The selected centres were all visited and the researcher listed down the names of the entrepreneurs who operated their own or family enterprises. To be listed, the entrepreneurs had to be operating from a permanent premise. The researcher also noted the location of the enterprises. At this stage, the researcher explained the purpose of the study to the women entrepreneurs and inquired from them whether they would be willing to be interviewed about their businesses later. Confidentiality and anonymity was assured. Many women expressed a willingness to participate in the interview. At the same time a tentative date was set when the interview would be conducted.

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The list of the women developed by the researcher formed the sampling frame from which the sample was drawn. There were 200 women who qualified to be interviewed. Out of this number, 90 women were selected from the nine centres. This was done through the stratified random sampling method where every third woman in the list was selected. This was mainly done in the larger centres. In the smaller centres there was no basis of selection because some of them had less than ten women operating their own small-scale enterprises or those of their families from permanent premises. Therefore in such an instance, all women who had indicated a willingness to participate were interviewed. Of the 90 women in the sample only 6 were not able to participate in the study which brought down the number of those interviewed to 84.

**Instruments**

An interview schedule was used. This was made up of both closed-ended and open-ended questions. The items were constructed according to the objectives of the study and the literature review. Some questions used by Gitobu’s study (1989) on women entrepreneurs in Meru were adapted into the interview schedule. The interview schedule was divided into three sections. The first section dealt with the general characteristics of the enterprises, reasons behind women starting small-
scale enterprises and the problems they faced. The second section of the questionnaire sought to establish the information related to the business such as source and amount of the initial capital, number of people employed, profit made from the business, importance of and skills acquired from school and attitudes of the women towards their work. The third section was on the background characteristics of the entrepreneurs such as age, educational attainment, number of dependants. The schedule was translated into the Kikamba language since most of the women do not speak English.

An observational checklist was constructed. This was filled by the interviewer. It mainly consisted of items related to the location of the business and the infrastructural facilities available in the centres.

Pre-testing of the instrument

The instrument was given to other scholars in the area of small-scale businesses to assess whether the items would be able to address the objectives of the study. A pilot study was conducted in the area of study. This consisted of women who formed part of the sampling frame but they were not included in the sample. Six women were interviewed. From the pilot study a question on the family income was dropped because all of the women interviewed were not able to disclose this. The flow of the questions was also
improved since it was discovered that there were questions in the last section that needed to precede others in the first two sections. The pilot study was meant to enhance clarity, effectiveness and the flow of the items.

Data Collection Procedure

Since most of the women who operate small-scale enterprises are not highly educated, an interview schedule was the best method to collect information from them. Their low educational attainment made it difficult for them to write responses on a questionnaire. The process of collecting data took a period of two months.

The researcher visited all the women in the sample and arranged an appropriate time for the interview. At the set time, the interviewer wrote down the responses of the interviewees.

Analysis Of Data

A coding scheme was developed. The responses were assigned numbers to make the analysis process easier. The data was then entered into the spreadsheets and later entered and analysed by computer. The descriptive statistics and the frequency distributions were done using Lotus 1-2-3 while the inferential statistics were carried out using Statistical Graphics computer packages. Descriptive statistics were helpful in
analysing the first five research questions. Chi-Square tests and Pearson Product Moment Correlation Coefficient were used to analyse the sixth research question which sought to establish the relationship between selected demographic characteristics and selected business variables.

Measurement of Variables in the Study

Personal related variables

Age. This was measured by asking the respondents to state their age.

Marital status. The respondents were asked whether they are married, single, divorced or widowed.

Education. This was measured by the highest number of years one has spent in the formal educational system.

Number dependants. This was determined by the number of children a respondent had.

Home Science background. This was measured by asking the interviewee to state the Home Science subject they had done and the period within which it was covered.

Business related variables

Profit. This was measured by asking the respondents to estimate the amount of money they made for the month preceding the interview after subtracting the expenses.

Type of business. This was determined by the activities carried out by the entrepreneur in her business.
Operational structure. The interviewer wrote a description of the structure from which the businesses were operated.

Level of satisfaction. To measure this variable the interviewees were asked to indicate how satisfied they were with their businesses. There were five choices to the question which were very dissatisfied, dissatisfied, fairly satisfied, satisfied, very satisfied and undecided.

Attitudes. These were measured by using an attitude scale. The entrepreneurs were requested to state whether they agreed, were undecided or disagreed with various attitude statements.
CHAPTER 4
FINDINGS AND DISCUSSION

Introduction

The purpose of this study was to investigate the factors that influence the participation of women in small-scale enterprises. These factors included personal and business characteristics, reasons for joining small-scale enterprises, the problems experienced by women in this sector and the benefits derived from the educational system. To be able to achieve the objectives of the study, a number of questions were answered through the analysis of data collected. The following were the research questions of the study:

1. What are the general characteristics of women operating small-scale businesses?

2. What is the structure of small-scale enterprises operated by women in Machakos District?

3. What are the main reasons behind women's participation in small-scale enterprises?

4. What subjects covered in the formal school system have been helpful to the entrepreneurs in their business operation and how?

5. Which are the most common problems encountered by women in business?

6. What is the relationship between selected personal variables of:
i) age  
ii) educational attainment  
iii) former occupation  
iv) number of dependants  

and business variables of:  

i) years in business  
ii) perception of satisfaction with business  
iii) perception of satisfaction with profits  
iv) amount and source of initial capital.

In order to accomplish this, the findings were organized in the following sub-topics:

1. Background characteristics of the respondents  
2. Business characteristics of the respondents.  
3. Reasons for starting small-scale enterprises.  
4. The role played by education and Home Science in making entrepreneurs.  
5. The problems the women face while starting and operating the small-scale enterprises.  
6. The relationship between personal and business characteristics.

Background characteristics of the respondents  

In order to answer the question on background characteristics of the respondents the following
measures were used: frequency distribution, percentages and means. The background characteristics studied were age, marital status, educational status, number of children, number of other dependants, former occupation, occupation of husbands of the respondents and whether or not the women lived with their husbands.

Age

To establish the age category in which the majority of the women entrepreneurs fell, it was necessary to ask them to state their age.

Table 1:

<table>
<thead>
<tr>
<th>Age</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>26-30</td>
<td>6</td>
<td>7.1</td>
</tr>
<tr>
<td>31-35</td>
<td>12</td>
<td>14.3</td>
</tr>
<tr>
<td>36-40</td>
<td>22</td>
<td>26.2</td>
</tr>
<tr>
<td>41-45</td>
<td>19</td>
<td>22.6</td>
</tr>
<tr>
<td>46-50</td>
<td>12</td>
<td>14.3</td>
</tr>
<tr>
<td>51-55</td>
<td>6</td>
<td>7.1</td>
</tr>
<tr>
<td>greater than 56</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td>No response</td>
<td>5</td>
<td>6.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean 35.9, Median 35, Mode 31

The ages of the respondents were concentrated between 25 and 45 years as indicated in table 1. The age category of between 31 and 35 years represented the largest number of women (26.2%). A majority of about 70% of the respondents were 40 years old or younger whereas, a small group of 27.4% were above 40 years of age.
age. This observation indicates that the participants of small-scale enterprises are fairly mature women.

The mean age was 35.9 years. This compares well with other studies done on small-scale enterprises such as those of Gitobu, (1989) Fowler, (1984) Nge’the & Wahome, (1989) which identified about 35 years as the average age of the participants in their respective studies.

Marital status

Marital status was one of the variables used to determine the background characteristics of the respondents. The women entrepreneurs were requested to state whether they were married, single, divorced or separated and also whether they were widowed.

Table 2
Frequency and percentages of marital status of the respondents

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>6</td>
<td>7.1</td>
</tr>
<tr>
<td>Married</td>
<td>70</td>
<td>83.3</td>
</tr>
<tr>
<td>Widowed</td>
<td>5</td>
<td>6.0</td>
</tr>
<tr>
<td>Divorced/separated</td>
<td>3</td>
<td>3.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>84</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Over 80% of the respondents in this study were married whereas only a small proportion of them (16.7%) were single. Given the age of the majority of the respondents, it is not surprising that many of them
Educational status

In the literature review it was noted that the participants of small-scale enterprises generally have low educational status. Therefore it was important to establish the educational status of the respondents in this study.

Table 3:
Frequency and percentages of educational status of the respondents

<table>
<thead>
<tr>
<th>Education</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No formal education</td>
<td>6</td>
<td>7.1</td>
</tr>
<tr>
<td>Lower primary</td>
<td>4</td>
<td>4.8</td>
</tr>
<tr>
<td>Upper primary</td>
<td>20</td>
<td>23.8</td>
</tr>
<tr>
<td>High school education</td>
<td>53</td>
<td>63.1</td>
</tr>
<tr>
<td>University education</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The results presented in table 3 show that slightly more than three fifths (63.1%) of the respondents had some or all of secondary education. Very few (7.1%) had no formal education and only 1.2% had some university education. The fact that many educated women are participating in small-scale enterprises may be due to the scarcity of jobs in the formal sector.

The educational level attained by the respondents in this study was slightly higher than in other studies carried out in relation to small-scale enterprises. The
results from this study on the educational attainment of the respondents are comparable to those of Gitobu's study in 1989. This study was carried out on women operating from permanent premises and this may mean that women operating from such premises are more educated than those who operate in the open air. Other studies may have also targeted people who operate in the open air, thus lowering the educational status of the sample.

**Former occupation**

To be able to understand the women entrepreneurs better, it was necessary to find out their former occupation. The literature review indicated that most of the participants in small-scale enterprises are bound to have held other occupations before establishing their own enterprises.

**Table 4**  
**Frequency and percentages of former occupation of respondents.**

<table>
<thead>
<tr>
<th>Former occupation</th>
<th>number</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmer</td>
<td>9</td>
<td>10.7</td>
</tr>
<tr>
<td>Housewife</td>
<td>20</td>
<td>23.8</td>
</tr>
<tr>
<td>Student</td>
<td>3</td>
<td>3.6</td>
</tr>
<tr>
<td>Teacher</td>
<td>4</td>
<td>4.8</td>
</tr>
<tr>
<td>Nurse</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Worked in office</td>
<td>14</td>
<td>16.7</td>
</tr>
<tr>
<td>Involved in another business</td>
<td>19</td>
<td>22.6</td>
</tr>
<tr>
<td>Employed in a business</td>
<td>8</td>
<td>9.5</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
<td>7.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

An observation of the information presented in table 4
indicates that a majority of the respondents had held another job before starting up their present small-scale enterprises. Nearly two thirds of the women in this study had been self-employed or employed somewhere else before starting their enterprises. This, as will be seen later, is due to the fact that most people start-up small-scale enterprises from their personal savings. Therefore, it is helpful for one to have had a prior source of income to be able to start up an enterprise. Table 4 shows that slightly over 20% of the respondents worked at home. It is possible that they sold some property or got help from their spouses.

Number of dependants

To establish the number of dependants per woman the researcher elicited the number of children each woman had and the number of other dependants.

Table 5:
Number and percentages of dependants per woman

<table>
<thead>
<tr>
<th>Dependents</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of children</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0</td>
<td>4</td>
<td>4.8</td>
</tr>
<tr>
<td>1-3</td>
<td>37</td>
<td>44.0</td>
</tr>
<tr>
<td>4-6</td>
<td>32</td>
<td>38.1</td>
</tr>
<tr>
<td>7-10</td>
<td>11</td>
<td>13.1</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Other dependants</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0</td>
<td>21</td>
<td>25.0</td>
</tr>
<tr>
<td>1-3</td>
<td>40</td>
<td>47.6</td>
</tr>
<tr>
<td>4-6</td>
<td>18</td>
<td>21.5</td>
</tr>
<tr>
<td>7-10</td>
<td>5</td>
<td>6.0</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.2</td>
</tr>
</tbody>
</table>

\[a\] mean = 4.1  \[b\] mean = 3.1

The mean number of children for each woman in this
study was 4.1 which is lower than the average number of children in Kenya which is at 8 children per woman. The fact that many women in this study were fairly educated may explain the low average number of children. Many of the women in this study are also in the reproductive stage in terms of their age and so they are capable of having more children in the future.

Apart from their own children, the respondents had other dependants mainly relatives. The average number of dependants apart from their own children was 3.1. However, 25% of the respondents did not have other dependants apart from their own children.

Husbands of the respondents

To be able to gain some insight into the respondents economic background, it was important to obtain some information about the occupation of their husbands and to find out whether or not the respondents lived with their husbands.

Table 6

Frequency and percentages of information on husbands of the respondents

<table>
<thead>
<tr>
<th>Husbands</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmer</td>
<td>3</td>
<td>3.6</td>
</tr>
<tr>
<td>Teacher</td>
<td>6</td>
<td>7.1</td>
</tr>
<tr>
<td>Businessman</td>
<td>29</td>
<td>34.5</td>
</tr>
<tr>
<td>Employed by gvt or privately</td>
<td>25</td>
<td>29.8</td>
</tr>
<tr>
<td>In security force</td>
<td>3</td>
<td>3.6</td>
</tr>
<tr>
<td>Does not work</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td>N/A</td>
<td>14</td>
<td>16.7</td>
</tr>
</tbody>
</table>
Those that live with husbands

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lives with husband</td>
<td>45</td>
<td>53.6</td>
</tr>
<tr>
<td>Does not live husband</td>
<td>25</td>
<td>29.8</td>
</tr>
<tr>
<td>Not applicable</td>
<td>14</td>
<td>16.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>84</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

As can be observed in the contents of table 6, over 30% of the husbands of the respondents were involved in business activities, which shows that some must have contributed to their wives decision to enter into the small-scale enterprise sector. About 30% of them held jobs with government ministries or private companies while only 2.4% of the respondents indicated that their husbands were not involved in any occupation. If it is assumed that the respondents receive financial help from their husbands, then it can be concluded that a majority of the women who participated in this study did not belong to the class of the very poor.

Of the seventy married women, about 53% of them lived with their husbands either at the market centre they operated from or in the surrounding areas. The remaining 46.4% of the respondents lived alone with their children. According to GOK (1989), 32% of the Kenyan households are headed by women. The percentage in this study of women who did not live with their husbands and those who did not have husbands was at 46.4% which is much higher than the national one. Since these women live alone for most of the time they
are bound to meet their needs and those of their children and other dependants from their own income. Women in this category therefore tend to go into business so as to be economically independent.

**Business characteristics of the respondents**

This section seeks to answer the second question of the study which aims at establishing the structure of small-scale enterprises operated by women in Machakos District. The following business characteristics were examined: Small-scale enterprise activities, age of business, business ownership, type of building from which the business is operated, premises ownership, infrastructural facilities available in the centres, jobs created, amount of money used when starting a business, source of the money, whether records are kept or not and the profits derived from the enterprises. Frequency distributions, percentages and means were used to analyse these characteristics.

**Small-scale enterprise activities**

To establish the business activities engaged in by the women in the sample, an open-ended question was used. The researcher wrote down all the activities a particular woman carried out. All the women had to have at least one activity to qualify to be included in the study.
Table 7:

Frequency and percentages of small-scale enterprise activities

<table>
<thead>
<tr>
<th>Activities</th>
<th>st Activity N</th>
<th>nd Activity N</th>
<th>rd Activity N</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 %</td>
<td>2 %</td>
<td>3 %</td>
</tr>
<tr>
<td>Retail of households goods</td>
<td>29 34.5</td>
<td>16 19.0</td>
<td>2 2.2</td>
</tr>
<tr>
<td>Tailoring/knitting</td>
<td>16 19.0</td>
<td>8 9.5</td>
<td>0 0.0</td>
</tr>
<tr>
<td>Selling clothes/materials</td>
<td>16 19.0</td>
<td>0 0.0</td>
<td>0 0.0</td>
</tr>
<tr>
<td>Selling vegetables/fruits</td>
<td>8 9.5</td>
<td>0 0.0</td>
<td>0 0.0</td>
</tr>
<tr>
<td>Selling grains</td>
<td>4 4.8</td>
<td>2 2.4</td>
<td>0 0.0</td>
</tr>
<tr>
<td>Food service</td>
<td>3 3.6</td>
<td>0 0.0</td>
<td>0 0.0</td>
</tr>
<tr>
<td>Hair salon</td>
<td>3 3.6</td>
<td>0 0.0</td>
<td>1 1.2</td>
</tr>
<tr>
<td>Other</td>
<td>3 3.6</td>
<td>4 4.8</td>
<td>0 0.0</td>
</tr>
<tr>
<td>Wholesalers</td>
<td>1 1.2</td>
<td>2 2.4</td>
<td>0 0.0</td>
</tr>
<tr>
<td>N/A</td>
<td>0 0.0</td>
<td>52 61.9</td>
<td>80 95.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>84 100.0</strong></td>
<td><strong>84 100.0</strong></td>
<td><strong>84 100.0</strong></td>
</tr>
</tbody>
</table>

The information presented in table 7 shows that about 37% of the women had two or more activities. Almost two fifths of the respondents were engaged in the retail of household goods as their first activity whereas a fifth of the respondents were involved in tailoring and another fifth in the selling of clothes and fabrics as their first activity. An observation of results presented in table 7 indicates that the retail of household goods was the most popular type of business activity engaged in by women in Machakos District. The selling of household goods does not require any special skills and neither does it need many expensive equipment which makes it easily accessible to many.

If the activities as shown in table 7 are classified into trade, services and manufacturing it
will become apparent that many of the women in this study were involved in trade. In putting the activities into three groups, the following will be under trade: Selling clothes or materials, selling vegetables or fruits, selling grains, retail of household goods and wholesale of commodities. Under service we have food service and hair salons. Tailoring and knitting are the only activities under manufacturing.

Table 8:
Frequency and percentages of classification of small-scale enterprise activities

<table>
<thead>
<tr>
<th>Activities</th>
<th>1st activity</th>
<th>2nd activity</th>
<th>3rd activity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Trade</td>
<td>59</td>
<td>70.2</td>
<td>19</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>16</td>
<td>19.1</td>
<td>8</td>
</tr>
<tr>
<td>Services</td>
<td>6</td>
<td>7.1</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>3.6</td>
<td>4</td>
</tr>
<tr>
<td>Not applicable</td>
<td>0</td>
<td>0.0</td>
<td>53</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.0</td>
<td>84</td>
</tr>
</tbody>
</table>

Examination of the information presented in table 8 reveals that slightly over 70% of the women were involved in trade as their first activity, about 20% of the respondents were in manufacturing and only 7% of the respondents were engaged in service activities. Therefore it can be concluded that trade is the most common business choice for women in Machakos District. This may be because it requires little skill and the starting-up capital may be lower than that of setting up the service and manufacturing activities.
Period of operation

To establish whether enterprises operated by women were stable, it was important to find out the length of time the majority of women had been in operation.

Table 9
Frequency and percentages of period of operation

<table>
<thead>
<tr>
<th>Years in business</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than 1</td>
<td>16</td>
<td>19.0</td>
</tr>
<tr>
<td>between 1 and 2</td>
<td>9</td>
<td>10.7</td>
</tr>
<tr>
<td>between 2 and 5</td>
<td>15</td>
<td>17.9</td>
</tr>
<tr>
<td>between 5 and 9</td>
<td>20</td>
<td>23.8</td>
</tr>
<tr>
<td>greater than 9</td>
<td>24</td>
<td>28.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The information shown in table 9 reveals that over half of the respondents had operated their enterprises for more than five years, 19% of the respondents had been in operation for less than one year and another 28.6% had been in their enterprises for periods between 1 and 5 years. From this observation, it can be deduced that many of the enterprises are not very young which indicates the fact that most of these enterprises are fairly stable. The average number of years that the women respondents had been operating their businesses was 6.5 years.

Business ownership

The person who owns a particular business is bound to be the one who makes the major decisions on how the business should be run. Therefore, it was important to
find out whether the women found in these enterprises owned the businesses or they operated them on behalf of other people.

Table 10: Frequency and percentages of ownership of business and premises

<table>
<thead>
<tr>
<th>Ownership</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Business ownership</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>45</td>
<td>53.6</td>
</tr>
<tr>
<td>Husband &amp; Self</td>
<td>31</td>
<td>36.9</td>
</tr>
<tr>
<td>Husband only</td>
<td>6</td>
<td>7.1</td>
</tr>
<tr>
<td>A relative &amp; Self</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premises ownership</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Business woman</td>
<td>18</td>
<td>21.4</td>
</tr>
<tr>
<td>Rented</td>
<td>66</td>
<td>78.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The information shown in table 10 also reveals that slightly over 50% of the enterprises were owned by the respondents alone while 37% of the enterprises were owned by the women respondents and their husbands. Only 7% of them were owned by the husbands of the female respondents. This shows that the most common type of business organization is sole proprietorship and also that the women entrepreneurs have major roles to play in the running of their enterprises.

Premises ownership

The information presented in table 10 also reveals that a majority of the respondents (80%) operated from
rented buildings while the remaining 20% owned the premises they operated in. Given that a large number of the respondents operated in rented premises may be an indication of the economic status of the respondents. This may mean that the respondents who participated in this study do not belong to the group of the very poor since they can afford to pay rent.

Type of building

An observation checklist was used to record the type of premises the women operated in. Given that the study was carried out on women entrepreneurs operating in permanent premises, it was not surprising that about 70% of the respondents carried out their business in fairly large buildings made of stone, building blocks or bricks. Nineteen percent of the respondents operated in small rooms made of permanent materials while about 10% of them operated in kiosks made of iron sheets.

Employment capacity of small-scale enterprises operated by women respondents

To find out whether the small-scale enterprises operated by women in Machakos District offered some employment opportunities to other people, it was necessary to inquire about the number of paid workers. The respondents were asked to indicate the number of paid workers they had.
Table 11:
Frequency and percentages of employment capacity of small-scale enterprises

<table>
<thead>
<tr>
<th>Do you have workers?</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>42</td>
<td>50.0</td>
</tr>
<tr>
<td>No</td>
<td>42</td>
<td>50.0</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of workers</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>21</td>
<td>25.0</td>
</tr>
<tr>
<td>2</td>
<td>9</td>
<td>10.7</td>
</tr>
<tr>
<td>3</td>
<td>7</td>
<td>8.3</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>5</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td>6</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>7</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>8</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>50.0</td>
</tr>
</tbody>
</table>

When the respondents were asked whether they had employees or not, half of them indicated that they had employed at least one person as indicated in Table 11. The remaining half of the respondents operated their enterprises single-handedly. Twenty five percent of the interviewees had only one employee while 14.3% of the women had more than 3 paid workers. The average number of workers per woman entrepreneur was 1.1. This shows that small-scale enterprises owned by women in Machakos District are mainly a source of self-employment though they also have the potential to create jobs to other people.
Amount and source of money used when starting-up a small-scale enterprise

The amount and source of the initial capital is an important business characteristic for anyone interested in promoting or joining the area of small-scale enterprises. Therefore, it was necessary to establish the amount of money the women used while starting their enterprises and the source of the money as revealed in Table 12. Over 80% of the interviewees responded positively to the question on the amount of money they used when starting their businesses. Only 14.3% of the respondents did not know the amount of money that was used or they were unwilling to reveal the information.

Table 12: Frequency and percentages of initial capital

<table>
<thead>
<tr>
<th>Initial capital</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount (Kshs.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below 1000</td>
<td>3</td>
<td>3.6</td>
</tr>
<tr>
<td>1000-4999</td>
<td>20</td>
<td>23.8</td>
</tr>
<tr>
<td>5000-9999</td>
<td>13</td>
<td>15.5</td>
</tr>
<tr>
<td>10000-19999</td>
<td>16</td>
<td>19.0</td>
</tr>
<tr>
<td>20000-49999</td>
<td>8</td>
<td>9.5</td>
</tr>
<tr>
<td>Above 50000</td>
<td>12</td>
<td>14.3</td>
</tr>
<tr>
<td>Don't know/ N/A</td>
<td>12</td>
<td>14.3</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The modal figure was Ksh.10,000 and the average amount of money used was Ksh. 15,364.

The average amount used by the women in this study to start up their enterprises was relatively higher than in other studies. For example in Ng'ethe and Wahome's
study (1989), the initial amount was at Ksh. 5127; 4622; 3066 and 2242 in Nyeri, Meru, Uasin Gishu and Siaya respectively. The rather high average amount of money used may be partly due to the high percentage of respondents involved in retail of household goods. A lot of money is needed to buy the stock and also a majority of the respondents operated in rented premises. Many of them were expected to pay rent and a deposit when they first rented the premises. The deposit is usually equivalent to a month's rent.

To get some insight as to the source of the initial amount of money, the respondents were asked to state where they derived this money from as shown below.

Table 13:
Frequency and percentages of source of initial capital

<table>
<thead>
<tr>
<th>Source</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal savings</td>
<td>55</td>
<td>65.5</td>
</tr>
<tr>
<td>Husband</td>
<td>13</td>
<td>15.5</td>
</tr>
<tr>
<td>Relative</td>
<td>5</td>
<td>6.0</td>
</tr>
<tr>
<td>Friend</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Bank loan</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td>Co-operative loan</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td>Did not know</td>
<td>6</td>
<td>7.2</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

More than half of the women in the sample (65.5%) derived their initial capital from personal savings, 15.5% of the respondents got their initial money from their husbands, 7.2% borrowed money from friends or
relatives and only about 5% got money from formal lending institutions such as the bank or a co-operative society. The information presented in Table 13 shows that another 7.2% did not know where the initial money came from. This means that the business had been started by someone else who would most likely be the husband. The fact that a majority of the women were able to start up their businesses from personal savings supports the idea that many (61.9%) had held another occupation before joining their present enterprises as observed earlier. This may also be due to the reluctance of financial institutions to lend to people starting small-scale enterprises especially when women are involved.

Keeping records

Out of the total number of respondents, about 40% stated that they did not keep records while the remaining 57.1% expressed the fact that they kept records. When probed, many women who had said they kept records did not seem to have kept proper records of their purchases and sales. They either kept receipts or noted once in a while the amount of money they spent in buying commodities and the amount they had derived from sales. No wonder many were not able to indicate the profit of the previous month as seen in the following account.
To be able to gain some insight into the profits women in small-scale enterprises derive from their businesses, a relevant item was included in the interview schedule. The profits of the month preceding the study was used since the researcher assumed that many of the women would remember this more accurately.

Table 14:

Frequency and percentages of profit of the month preceding the interview

<table>
<thead>
<tr>
<th>Profit</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1000</td>
<td>7</td>
<td>8.3</td>
</tr>
<tr>
<td>1000-4999</td>
<td>12</td>
<td>14.3</td>
</tr>
<tr>
<td>5000-9999</td>
<td>20</td>
<td>23.8</td>
</tr>
<tr>
<td>10,000 or more</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td>Don’t know/NA</td>
<td>52</td>
<td>61.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>84</td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

More than half of the respondents (61.9%) did not know the amount of profit they had made in the previous month or they were not willing to disclose the amount of profit they had made. The low response rate in this question may be partly due to poor record keeping practices or the lack of the whole exercise. Some may have feared that the information on the profit they make may eventually reach the income tax department though confidentiality had been assured. Of the 32 women who gave the profit they had made for the previous month, the modal figure was Ksh.5000 and the average amount was Ksh. 4390.6. The fairly high profit
the women seem to have made in the month preceding the interview may be due to the fact that only a few (38.1%) of the women responded positively to the question and these may have been the women doing well in their businesses. The high initial amount of money put in the enterprises as seen earlier may also have contributed to the fairly high profit. Slightly over half of the women (52.4%) had been operating their businesses for more than five years which may explain their high average profit. The age of the business has been identified as one of the major indicators of success in small-scale enterprises as determined by money derived from the enterprise (Loscocco, et al., 1991).

Reasons for starting a small-scale enterprise

Most of the studies on small-scale enterprises have established that the majority of the enterprises were initiated because the entrepreneurs needed some source of income. It was interesting to find out whether this observation was going to apply to this sample.
The information in table 15 shows that more than half of the respondents (58.3%) started their enterprises for this reason. This has also been established in other studies for example in Ngethe and Wahome's study (1989) 51.5% and 50% of the enterprises in Uasin Gishu and Siaya had been started for this reason. In this study a very small proportion of the respondents (7.1%) got involved in business because they wanted to be their own boss.

The role played by education in making entrepreneurs

To be able to establish the role of education in making entrepreneurs, various questions were included in the interview schedule which sought to answer the following research question:

What general roles have been played by the following in making entrepreneurs:

a) subjects covered in school
b) home science skills
c) the 8-4-4 system of education
d) other sources

The first part of this question was answered by asking the respondents to indicate which subjects among those covered in the formal system of education had been helpful in the operation of their businesses.

Table 16:

<table>
<thead>
<tr>
<th>Subjects</th>
<th>1 response</th>
<th></th>
<th>2 response</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Maths</td>
<td>40</td>
<td>47.6</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Business related subject</td>
<td>9</td>
<td>10.7</td>
<td>3</td>
<td>3.6</td>
</tr>
<tr>
<td>Languages</td>
<td>5</td>
<td>6.0</td>
<td>7</td>
<td>8.3</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>2.4</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>None or N/A</td>
<td>28</td>
<td>33.3</td>
<td>74</td>
<td>88.1</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.0</td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

When the entrepreneurs were asked to state the subjects they covered in the school curriculum which had been helpful in carrying out their businesses, about half of the respondents gave Maths as the first subject. The information in table 16 indicates that 32% of the respondents did not benefit at all from subjects covered in school or they had been in school for very few years or none at all.

It is not surprising that many of the women stated that Mathematics had been helpful in operating their businesses since 83.3% were involved in trade either as the first, second or third business activity. In
trading, it is important for one to be able to do simple mathematics that involves addition, subtraction, division and multiplication skills which may explain why many thought that Maths had been helpful. The importance of Maths received through formal education in being able to operate a small-scale enterprise is questionable since those with no formal education were able to operate the same enterprises. From a general observation there was little difference between enterprises operated by those who never went to school and those who had some education.

Home Science can be described as a vocational subject since it involves the teaching of skills which can enable one to establish a career based on the skills acquired. Hence, it was important to establish the type of home science subjects the respondents did and whether they had helped the respondents to operate their enterprises.

Table 17: Home science subjects taken

<table>
<thead>
<tr>
<th>Type of home science</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clothing &amp; textiles</td>
<td>11</td>
<td>13.1</td>
</tr>
<tr>
<td>Foods &amp; nutrition</td>
<td>5</td>
<td>6.0</td>
</tr>
<tr>
<td>Home management</td>
<td>18</td>
<td>21.4</td>
</tr>
<tr>
<td>Catering</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Tailoring</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>N/A</td>
<td>48</td>
<td>57.1</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Have home science subjects been helpful?

<table>
<thead>
<tr>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 No</td>
<td>29</td>
</tr>
<tr>
<td>2 Yes</td>
<td>7</td>
</tr>
<tr>
<td>3 N/A</td>
<td>48</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
</tr>
</tbody>
</table>
Thirty six of the respondents (42.9%) had done Home Science. Sixteen of the women who had done Home Science did it up to primary level, ten women had done it up to form two level, six had done Home Science up to form four level and three had done it in other institutions for periods not less than two years. From these results, it is obvious that many women entrepreneurs had not done Home Science and many of those who had done it, did it up to primary level. This is partly due to the educational system that the majority of the respondents went through. Since the average age of the entrepreneurs was 35.9 years, it means that many went through the 7-4-2-3 system of education which laid little emphasis on practical subjects. In this system Home Science was taught at primary schools but it was not examinable, thus many schools tended to ignore it. In secondary schools Home Science was an optional subject and many schools opted not to offer it because of the expenses involved and lack of trained manpower.

Results presented in table 17 indicate that among the women who had done Home Science eleven of them had done Clothing and Textiles, five Foods and Nutrition, eighteen Home Management, one Catering and another one Tailoring.

Home Management had a higher representation of respondents (21.4%) because it is the Home Science
subject that was offered in primary schools and the lower secondary classes which include Form One and Two. Examination of the information presented in table 17 reveals that 13.1% of the women had done Clothing & Textiles as compared to 6.0% who had done Foods & Nutrition. These two subjects were offered in secondary schools. The results indicated that more schools offered Clothing and Textiles and Home Management instead of Foods and Nutrition. This information was also established by Sigot (1987).

After finding out the different home science subjects the women respondents had covered, it was important to inquire whether these subjects had been helpful in establishing their small-scale enterprises. Seven of the 36 women who had done home science stated that the subject had helped them in the acquisition of skills which they were using in their enterprises. The remaining 29 respondents were not involved in home science related activities or the skills they had acquired through the subject were not sufficient to help them start-up a small-scale enterprise based on them. Evidence of the low percentage of women who benefitted from home science in establishing their own businesses point to the fact that the home science curriculum was not geared towards this. A study by Sigot (1987) revealed that a majority of teachers (74%) and students (58%) felt that home science prepared
students for home making as compared to 28% of teachers and 26% of the students who thought home science prepared students for wage earning.

The 8-4-4 system of education

The 8-4-4 system of education was initiated with the main aim of making the graduates at the different levels self-reliant. It was hoped that many would become self-employed with the help of skills acquired through the system. Therefore, it was important to establish whether some of the respondents had gone through the system as shown in table 18.

Table 18:
Women who had gone through the 8-4-4 system
--------------------------------------------------
Have you gone through the system?  N   %
--------------------------------------------------
No             81   98.4
Yes            3   3.6
--------------------------------------------------
Total          84  100.0

Among the women respondents only 3.6% indicated that they had gone through the 8-4-4 system of education. People who have gone through this new system of education are fairly young and as observed earlier, the area of small-scale enterprises is dominated by those above the age of 30 years who in most cases had held other jobs. Young people find it difficult to start-up small-scale enterprises because of the finances needed.
Other sources of education

From the literature review, it was observed that participants of small-scale enterprises relied on other sources of education other than the formal system such as receiving skills through apprenticeship. Therefore, it was important to find out whether the respondents had received any training outside the formal system of education, the type of training and where the training was received as indicated in the following table.

Table 19: Number and percentages of respondents who had received training, type of training and where training was received

<table>
<thead>
<tr>
<th>Have you received any training?</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>64</td>
<td>76.2</td>
</tr>
<tr>
<td>Yes</td>
<td>20</td>
<td>23.8</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of training</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tailoring</td>
<td>14</td>
<td>16.6</td>
</tr>
<tr>
<td>Home management</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Catering</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Hair dressing</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td>No training</td>
<td>64</td>
<td>76.2</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Where training was received</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Better Living center</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Singer</td>
<td>6</td>
<td>7.2</td>
</tr>
<tr>
<td>Commercial colleges</td>
<td>3</td>
<td>3.6</td>
</tr>
<tr>
<td>Apprenticeship</td>
<td>6</td>
<td>7.2</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
<td>4.7</td>
</tr>
<tr>
<td>N/A</td>
<td>64</td>
<td>76.2</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>100.0</td>
</tr>
</tbody>
</table>
The information in table 19 indicates that only a small proportion of the respondents (23.8%) had received some training related to the kind of business activities they were involved in. A further observation of the contents of this table reveals that the type of training received was related to manufacturing and service activities according the classification done earlier in this chapter. This points out to the fact that for one to start-up a small-scale enterprise dealing with manufacturing activities they need to have some training. A general observation revealed that those who did not have any training and their were involved in tailoring used hired trained tailors.

The problems the respondents face while starting and operating small-scale enterprises

To be able to establish the problems the women entrepreneurs face, two open ended questions were set. In the first question the interviewees were expected to give the problems they experienced while starting up their enterprises as shown in table 20 and in the second question they were expected to give the problems they were currently facing while operating their enterprises.
Table 20:

<table>
<thead>
<tr>
<th>Problems of starting a small-scale enterprises</th>
<th>1 Problem</th>
<th>2 problem</th>
<th>3 problem</th>
</tr>
</thead>
<tbody>
<tr>
<td>Problems when starting N % N % N %</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of sufficient funds 43 51.2</td>
<td>2 2.4</td>
<td>1 1.2</td>
<td></td>
</tr>
<tr>
<td>Scarcity of a premises 12 14.2</td>
<td>12 15.5</td>
<td>0 0.0</td>
<td></td>
</tr>
<tr>
<td>Competition from others 4 4.8</td>
<td>1 1.2</td>
<td>0 0.0</td>
<td></td>
</tr>
<tr>
<td>Scarcity of commodities 3 3.6</td>
<td>6 7.2</td>
<td>1 1.2</td>
<td></td>
</tr>
<tr>
<td>Few customers 4 4.8</td>
<td>4 4.8</td>
<td>2 2.4</td>
<td></td>
</tr>
<tr>
<td>Marketing the business 2 2.4</td>
<td>3 3.6</td>
<td>0 0.0</td>
<td></td>
</tr>
<tr>
<td>Had no skills 1 1.2</td>
<td>2 2.4</td>
<td>1 1.2</td>
<td></td>
</tr>
<tr>
<td>Problems with workers 1 1.2</td>
<td>3 3.6</td>
<td>1 1.2</td>
<td></td>
</tr>
<tr>
<td>Other 6 7.1</td>
<td>3 3.6</td>
<td>7 8.3</td>
<td></td>
</tr>
<tr>
<td>N/A 8 9.5</td>
<td>45 53.6</td>
<td>71 84.5</td>
<td></td>
</tr>
<tr>
<td>Total 84 100.0</td>
<td>84 100.0</td>
<td>84 100.0</td>
<td></td>
</tr>
</tbody>
</table>

Results presented in table 20 show that slightly more than half of the respondents (51.2%) had the problem of raising the initial capital as their major problem. Very few women gave this as their second and third problem (2.4% and 1.2% respectively). The fact that many of the respondents seemed to struggle in raising the initial capital, indicates their family economic status. Very few of the respondents gave lack of skills as a problem when starting a business which can be explained by the fact that many of the women interviewed in this study were involved in trade activities. About a sixth of the respondents gave the problem of lack of a suitable premises to operate in as the first and second problem. This was the next most dominant problem. Owing partly to the fact that the
women included for the interview had to operate in permanent premises.

The question on the problems experienced while starting up the businesses was followed by the current problems the respondents encountered while operating their enterprises as revealed by information presented in the following table.

Table 21:

b Problems encountered while operating small-scale enterprises

<table>
<thead>
<tr>
<th>Problems when operating</th>
<th>st problem N</th>
<th>st problem %</th>
<th>nd problem N</th>
<th>nd problem %</th>
<th>rd problem N</th>
<th>rd problem %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of sufficient funds</td>
<td>15</td>
<td>17.9</td>
<td>2</td>
<td>2.4</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Competition from others</td>
<td>5</td>
<td>6.0</td>
<td>0</td>
<td>0.0</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Scarcity of commodities</td>
<td>27</td>
<td>32.1</td>
<td>6</td>
<td>7.1</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>High taxation</td>
<td>5</td>
<td>6.0</td>
<td>1</td>
<td>1.2</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Few customers</td>
<td>19</td>
<td>22.6</td>
<td>11</td>
<td>13.1</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Regulation problems</td>
<td>0</td>
<td>0.0</td>
<td>2</td>
<td>2.4</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Rise of prices</td>
<td>0</td>
<td>0.0</td>
<td>12</td>
<td>14.3</td>
<td>4</td>
<td>4.8</td>
</tr>
<tr>
<td>Poor payment by customers</td>
<td>6</td>
<td>7.1</td>
<td>4</td>
<td>4.8</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>2.4</td>
<td>5</td>
<td>6.0</td>
<td>3</td>
<td>3.6</td>
</tr>
<tr>
<td>N/A</td>
<td>5</td>
<td>6.0</td>
<td>41</td>
<td>48.8</td>
<td>72</td>
<td>5.7</td>
</tr>
</tbody>
</table>

Total                      | 84           | 100.0        | 84           | 100.0        | 84           | 100.0        |

When the respondents were asked to indicate the kind of problems they encountered when operating their enterprises, 32% of them gave scarcity of commodities as the first problem whereas 7% gave it as a second problem and none indicated it as a third problem. An observation of the information presented in table 21 shows that scarcity of commodities was the most
predominant problem. This was followed by the low customer turnover where almost 23% felt that it was a major problem, while 13.1% gave this as a second problem. Another 18% of the respondents indicated that the lack of sufficient funds to operate their enterprises was a problem.

Taking into consideration the scarcity of essential commodities that has hit this nation in the recent past, it is not surprising that a total of about two fifths of the respondents complained of this problem. The scarcity of commodities may also have been responsible for the low customer turnover since what the customers commonly buy was not available.

Attitudes

In the literature review, it was pointed out that the attitudes of the women towards small-scale enterprises can be a major barrier to their entry and success in this sector. To investigate whether negative attitudes towards small-scale enterprises was a barrier to the entry and success of the respondents, several statements were constructed as shown in table 22.
Table 22: 
Attitudes of the respondents towards their involvement in small-scale enterprises

<table>
<thead>
<tr>
<th>Attitude statement</th>
<th>Agree</th>
<th>Undecided</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I like my present occupation.</td>
<td>72</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Given another chance I would still choose this occupation.</td>
<td>62</td>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>I'm satisfied with the profits I get.</td>
<td>31</td>
<td>8</td>
<td>45</td>
</tr>
<tr>
<td>Women can make successful business persons just like men.</td>
<td>82</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>I would like some of my children or close relatives to be involved in business.</td>
<td>62</td>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>Successful business persons are respected in this town/centre.</td>
<td>72</td>
<td>9</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>84</td>
<td>84</td>
<td>84</td>
</tr>
</tbody>
</table>

When the respondents were asked whether they liked their occupation, about 86% answered in the positive whereas only 11% gave a negative response and 3.6% were not decided. This shows that the respondents are not involved in small-scale enterprises just to make ends meet but that they also liked their work.

Since the profit the respondents derived from their enterprises was assessed as one of the major factors that would make them view the small-scale enterprises favourably, a statement on profits was constructed which sought to establish whether the respondents were satisfied with the profits they made.
An observation of the results in table 22 reveals that slightly over half of the women (53.6%) stated that they were not satisfied with the profits they made. About two fifths of the respondents (36.9%) were satisfied with the profits they made and 9.5% of them were not decided.

To verify whether the respondents really liked their present occupation hence an indication of their attitudes towards small-scale enterprises, the respondents were asked whether they would still choose their present occupation given another chance. Over 70% of the women indicated that they would still choose their present occupation. On the other hand about 20% of the respondents stated that they would choose another career. About 2% of them were undecided on this.

Studies done on small-scale enterprises have revealed that most of the activities in this field are dominated by men. Therefore, to find out whether the women respondents held the attitude that small-scale enterprises were a male domain, the researcher sought to establish whether the women thought that they could be as successful as the men. An overwhelming 97.6% of the respondents thought that women could be as successful. To this statement, many women went on to add that women could even be better. Only 2.4% of the respondents thought that women could not be as
successful as men.

Asked whether they would like either their children or other very close relatives to enter the field of small-scale enterprises, slightly over 70% of the women responded positively. About 20% of them gave a negative response and 2.4% of the respondents were undecided.

Since the attitudes of others close to the respondents are bound to influence their attitudes towards their occupation, the researcher sought to establish whether the women received some encouragement from their husbands and whether successful business women were respected by the people around them. The information presented in table 22 indicates that nearly 70% of the respondents stated that their husbands were a source of encouragement in their business activities. Few women (15.5%) expressed the fact that their husbands did not encourage them. This statement was not applicable to another small group of respondents (16.7%) because they were either single, widowed, divorced or separated. A majority of 85.7% of the respondents agreed with the statement that successful business women were respected in their respective centres. Only 3.6% of the respondents disagreed with it while 10.7% were undecided.

An examination of the responses on the different attitude questions revealed that the women respondents
held positive attitudes towards small-scale enterprises.

The relationship between personal and business characteristics

To be able to determine the relationship between certain personal and business characteristics the chi-square test and Pearson Product Moment Correlation Coefficient were used. The personal characteristics selected were: age, educational status, former occupation and number of dependants. The business characteristics considered were: years in business, perception of satisfaction with business, perception of satisfaction with profits and source of initial capital.

To establish whether age of the respondents had some influence on the perception of satisfaction with the business and profits the chi-square test analysis was carried out. Pearson Product Moment Correlation Coefficient was also used to analyse the available data to establish whether there was any relationship between age of the respondents and the duration in business as indicated in table 23.
Table 23: The relationship between age and selected business characteristics

<table>
<thead>
<tr>
<th>Business characteristics</th>
<th>Age of respondents</th>
<th>35 years and below</th>
<th>Above 35 years</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Satisfaction with business</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfied</td>
<td>31</td>
<td>36.9</td>
<td>18</td>
<td>21.4</td>
</tr>
<tr>
<td>Not satisfied</td>
<td>14</td>
<td>16.7</td>
<td>19</td>
<td>22.6</td>
</tr>
<tr>
<td>Total</td>
<td>45</td>
<td>53.6</td>
<td>37</td>
<td>44.0</td>
</tr>
</tbody>
</table>

\[ a^2 (2, n = 82) = 3.53, \ P = .17 \]

\[ b^2 (4, n = 82) = 1.87, \ P = .75 \]

Note: The total number of respondents was 82 instead of 84 because 2 of the respondents did not know their age.

Information presented in table 23 shows that 36.9% of the respondents aged 35 and below and 21.4% of the women aged above 35 were satisfied with their businesses. On the other hand, 16.7% of the respondents aged 35 and below and 22.6% of those respondents above 35 years were not satisfied with their businesses. About 20% of the respondents aged 35 years or below were satisfied with their profits and almost the same proportion of 17% of the respondents in the older category were equally satisfied with their profits. There was no significant difference between the numbers of the respondents who were not satisfied with their profits in the two age categories. From this observation, it is clear that the age of the respondents is not a factor in determining whether or not their satisfaction with their businesses.

79
not the respondents were satisfied with their businesses and profits.

To find out whether the age of the respondents was related to the duration in business, a Pearson Product Moment Correlation Coefficient was done as shown in the following page. Table 24:

Pearson correlation Analysis between age of the respondents and years in business

<table>
<thead>
<tr>
<th>Business variables</th>
<th>Age of the respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration in business</td>
<td>a: .47 b: 82 c: 0.00</td>
</tr>
</tbody>
</table>

The results reveal that there is a significant relationship between the age of the respondents and the duration in business. This points to the fact that the older women have been in business for a longer time as compared to the younger women.

The educational level of the respondents was cross tabulated with various business characteristics to establish whether it had any influence on them. The
The educational level of the respondents was divided into two categories: Those with primary level education or lower and those with secondary education or higher as presented in Table 25.

Table 25:

<table>
<thead>
<tr>
<th>Business characteristics</th>
<th>Level of education attained</th>
<th>Primary</th>
<th>Secondary</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Satisfaction with business</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfied</td>
<td>17</td>
<td>20.2</td>
<td>21</td>
<td>25.0</td>
</tr>
<tr>
<td>Not satisfied</td>
<td>13</td>
<td>15.5</td>
<td>33</td>
<td>39.3</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>35.7</td>
<td>54</td>
<td>64.9</td>
</tr>
<tr>
<td>Satisfaction with profits</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfied</td>
<td>10</td>
<td>11.9</td>
<td>21</td>
<td>25.0</td>
</tr>
<tr>
<td>Not satisfied</td>
<td>20</td>
<td>23.8</td>
<td>33</td>
<td>39.3</td>
</tr>
<tr>
<td>Total</td>
<td>31</td>
<td>36.9</td>
<td>54</td>
<td>64.2</td>
</tr>
<tr>
<td>Source of initial capital</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal</td>
<td>22</td>
<td>26.2</td>
<td>33</td>
<td>39.3</td>
</tr>
<tr>
<td>Other sources</td>
<td>8</td>
<td>9.5</td>
<td>21</td>
<td>25.0</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>35.7</td>
<td>54</td>
<td>64.3</td>
</tr>
</tbody>
</table>

An observation of the results reveals that the level of education attained by the respondents did not have any relationship with the variables of perception of satisfaction with the business, profits and the source of initial capital. This shows that those who had more education were not any more satisfied with their profits when compared to those with only primary education.
level education or even lower. One possible reason behind this could be that the education received by the respondents who had secondary education or higher did not help them become better entrepreneurs. Earlier findings on subjects that had been learned in school which had proved to be helpful in business revealed that Mathematics was the only subject that seemed to have been helpful to many. If Mathematics is important for one to operate an enterprise then the Mathematics covered in primary school may be adequate, thus making no difference for those with higher education in the satisfaction they derived from their businesses.

Still under educational attainment of the respondents it was interesting to find out whether there was any relationship between training and the type of activity engaged in by the respondents. Since multiple responses were given to the item on business activities, the first activity recorded was used for the purpose of this comparison.

Table 26:

<table>
<thead>
<tr>
<th>Type of business</th>
<th>Trained</th>
<th>Not trained</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>Trade</td>
<td>8</td>
<td>54</td>
<td>62</td>
</tr>
<tr>
<td>Service &amp; manufacturing</td>
<td>12</td>
<td>10</td>
<td>22</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>64</td>
<td>84</td>
</tr>
</tbody>
</table>

2

$X^2 (1, n = 84) = 15.5, P = .00008$
From the information in table 26, it can be seen that a very small proportion of those engaged in trade activities (9.5%) had received training as compared to those involved in service and manufacturing activities (14.3%) given the small number of the respondents who had received training related to their business activities (23.8%). This reveals that those with enterprises dealing with service and manufacturing activities require training unlike those involved in trading activities. It is no wonder that the relationship between training and type of first activity is highly significant as shown in table 26.

To establish whether there was any relationship between former occupation and the source of the initial capital, a chi-square analysis was carried out. The different former occupations were divided into two groups: those who were formerly employed and those that did not have any occupation. The source of the initial capital was also divided into two categories: those who derived their money from personal savings and bank loans and those who got their money from other sources.
Table 27:

Distribution of former occupation of respondents by source of initial capital

<table>
<thead>
<tr>
<th>Former occupation</th>
<th>Source of capital</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Personal savings</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Housewives &amp; students</td>
<td></td>
<td>17</td>
<td>20.2</td>
<td>15</td>
<td>17.9</td>
</tr>
<tr>
<td>Employed formerly</td>
<td></td>
<td>38</td>
<td>45.2</td>
<td>14</td>
<td>16.7</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>55</td>
<td>65.5</td>
<td>29</td>
<td>34.5</td>
</tr>
</tbody>
</table>

2

\[ X^2 (1, n = 84) = 3.48, P = 0.06 \]

About an equal proportion of 20% of the respondents who had not held a former occupation derived their initial amount of money from both personal and other sources mainly from relatives and friends. A higher percentage (45.2%) of those who held a formal job before initiating their present business secured their initial capital from personal savings whereas a smaller number of women in this category (16.7%) derived their initial money from other sources.

To find out whether the number of children the respondents had influenced their perception on satisfaction with their businesses and profits chi-square tests were done as can be observed in table 28.
Table 28:

Distributed number of children and the perception of satisfaction with business and profits.

<table>
<thead>
<tr>
<th>Number of children</th>
<th>Less or equal to 4</th>
<th>Greater than 4</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perception of satisfaction</td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>----------------------</td>
<td>------------------</td>
<td>----------------</td>
<td>-------</td>
</tr>
<tr>
<td><strong>Satisfaction with business</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfied</td>
<td>24</td>
<td>28.6</td>
<td>16</td>
</tr>
<tr>
<td>Not satisfied</td>
<td>30</td>
<td>35.7</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>64.3</td>
<td>30</td>
</tr>
<tr>
<td><strong>Satisfaction with profits</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfied</td>
<td>16</td>
<td>19.0</td>
<td>15</td>
</tr>
<tr>
<td>Not satisfied</td>
<td>38</td>
<td>45.2</td>
<td>15</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>64.3</td>
<td>30</td>
</tr>
</tbody>
</table>

\[X (1, \, n = 84) = 0.04, \, P = 0.8\]

\[X (1, \, n = 84) = 3.44, \, P = 0.06\]

The contents of table 28 indicate that the number of children was not related to the perception of satisfaction with the business and profits.
Summary

Descriptive statistics were used to analyse most of the data. Chi-square tests and Pearson Product Moment Correlation Coefficient were also used. These were used to answer six research questions in this study on small-scale enterprises operated by women in Machakos District.

The female participants of small businesses in Machakos District were fairly mature, married and with children. Apart from their own children, these women had other dependants mainly relatives to take care of. A good number of the respondents were the heads of their households owing to being single, widowed, separated or having a husband that worked away from home. In respect to the heavy financial burden most of these women seemed to have, it is no wonder that most of them got involved in business as a means of making ends meet. Many of the respondents had some or all of secondary school education. The majority of the women in this study had held other jobs before starting their present enterprises. Having a job before initiating a business is important as it helps in raising the initial capital which is usually high. The most common problem among the respondents in this study was the raising of the initial money needed to establish a business.
The majority of the businesses operated by women in Machakos District were owed by the women or jointly with their husbands. These businesses included the selling of household goods, fabrics, clothes, fruits and vegetables. The fact that these activities do not require particular skills or expensive equipment may have contributed to their being popular. The small-scale enterprises operated by women in Machakos District can be described as being stable since most of them had been in operation for more than two years.

The employment capacity of these enterprises was low but they have some potential of creating more jobs. It was difficult to come up with an average profit the respondents derived from their businesses since most of them did not keep careful records. The response rate to the question on profits was also low.

Subjects covered in the school curriculum were generally not of much help to the respondents in terms of assisting them in establishing and operating their enterprises. The only subject that emerged to have been of some help was Mathematics. Many of the respondents noted that the Mathematics learned in school had been useful in doing calculations related to their businesses. Education received outside the
school system in the form of training seemed to have been most useful especially to the respondents in enterprises that required specialized skills.

SUMMARY, CONCLUSION AND IMPLICATIONS

In the light of this study, it can be concluded that the school system in the form of training has been most useful especially to the respondents in enterprises that required specialized skills. The study did not show any significant relationship between the amount of education and the respondents' level of employment or income. However, the study did show that the amount of education and the respondents' level of employment or income were positively correlated. The study also showed that the amount of education and the respondents' level of employment or income were negatively correlated. The study also showed that the amount of education and the respondents' level of employment or income were positively correlated. The study also showed that the amount of education and the respondents' level of employment or income were negatively correlated. The study also showed that the amount of education and the respondents' level of employment or income were positively correlated.

The researchers selected the 9 market centres and went round each of the 9 market centres and prepared a comprehensive list of women. The women interviewed were then selected by a simple random sampling method from this list. The study was conducted in 1971. The study aimed to assess the impact of education on the employment and income of women in the informal sector.

The study found that education was not a significant predictor of employment and income for women in the informal sector. However, the study did find that education was positively correlated with the level of education and the respondents' level of employment or income. The study also found that education was negatively correlated with the amount of education and the respondents' level of employment or income. The study also found that education was positively correlated with the amount of education and the respondents' level of employment or income.

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CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The purpose of this study was to investigate the factors that influence the participation of women entrepreneurs in small-scale enterprises in Machakos District. An exploratory design was used in this study and data was collected by using an interview schedule and an observational check list. The sample was made up of 84 women operating their own or family small-scale enterprises in 9 market centres located in three divisions of Machakos District. The nine centres were selected randomly while purposive sampling method was used to select the three divisions. The researcher visited all the 9 market centres and went round identifying the enterprises operated by women in the respective centres and prepared a comprehensive list of them. The women to be interviewed were then selected using systematic random sampling method from this list. The data was analysed using descriptive statistics, frequencies, chi-square and Pearson Product Moment Correlation Coefficient.

Analysis and discussion of data in chapter four revealed that there were several trends which brought out the factors that influence the participation of women in small-scale enterprises in Machakos District.
Specifically, the majority of the women were below the age of 40 with an average age of 35.9 years. Most of the women were married with children. The average number of children being 4.1. Apart from own children, the women respondents also had other dependants who were mainly relatives. Many of the women were found to be living alone with their children in the market centres of operation or the surrounding areas. This was an indication of the heavy financial responsibilities the entrepreneurs undertake.

From the findings of the study, it was observed that the participants were fairly educated with a majority of them having some secondary school education or higher. A high percentage of the respondents were found to have held another occupation before either initiating or joining their present enterprises. A good number of the husbands of the entrepreneurs were in business which shows that they must have influenced their wives' decision to enter the field of small-scale businesses.

A typical small-scale participant in Machakos District is most likely to be operating an enterprise dealing with trade. This was found to be a popular choice for many of the entrepreneurs and the researcher attributed this to the ease of entry into trade activities as compared to entry into service and
manufacturing activities. This is mainly due to the relatively little capital and few skills required for one to start trade-related activities. The small-scale enterprises operated by women in Machakos District are fairly stable given that a good majority of them had been in operation for more than two years.

Concerning the ownership of the businesses, the majority of the women either owned the businesses alone or jointly with their husbands. This is contrary to a common belief that women mainly operate their husband's enterprises. With respect to the nature of the study, many of the women operated from fairly large buildings made out of permanent materials. Most of the buildings the women operated from were rented. From this observation, it can be deduced that the women that operate small-scale enterprises in Machakos District do not belong to the class of the very poor since they could afford to rent fairly good rooms.

One of the reasons behind the promotion of small-scale enterprises by the government and various international bodies is because of their potential in the creation of employment opportunities. Exactly half of the women entrepreneurs in this study had employed at least one person. The average employment rate was 1.1. This shows that apart from the women being able to provide employment for themselves they had created
another 89 job opportunities. This employment rate is low but with little assistance more jobs can be created.

The findings revealed that for one to start a small-scale enterprise a fairly high amount of money is required. In this study the average amount of money used was Ksh. 15,364. It was interesting to observe that the majority of the entrepreneurs derived this money from personal savings while very few borrowed from formal money lenders such as the bank.

Concerning whether the respondents kept records, it was found that many of the women either did not keep records or their mode of keeping the records was poor. This may be one of the reasons behind the poor response towards the item on profits derived from the enterprises. The average figure of the few that responded to this item was Ksh.4390.60.

In Machakos District, the female participants in small-scale enterprises were motivated to enter this occupation mainly because of the need to support self and family. Failure of a former business or loss of a job was the next most predominant reason behind women entering the field of small-scale enterprises. Hence, it can be said that the need to meet basic requirements of life is a major motivator to starting a business as
compared to higher needs such as those related to recognition or self-actualization.

In regard to subjects that the women had covered in school which had been helpful in starting and running the enterprises, Mathematics was mentioned by many of the respondents. Since most of the women operating businesses were engaged in trade activities, simple calculations learned in school must have been useful.

Few of the women in business in Machakos District had done Home Science in school. An even smaller number benefited enough from the subject so as to establish an enterprise dependent on the skills learned from this subject.

The 8-4-4 system of education was mainly initiated so as to make the graduates of the system more self-reliant. The findings of this study revealed that a negligible number of participants had gone through this system. The attitudes young people hold about this sector and the lack of sufficient funds may have contributed towards making the graduates of the 8-4-4 system few in small-scale enterprises.

On whether the respondents had gone through training, very few women indicated that they had received training relevant to their current businesses. Of those who had received some training, many were
engaged in service and manufacturing activities.

Further findings revealed that the lack of sufficient funds was the problem given by many of the respondents. As seen in the previous chapter, the participants of small-scale enterprises mainly depend on personal savings to start their businesses and in most cases they are hardly sufficient. No wonder, many of the entrepreneurs complained of having experienced this problem. Regarding the attitudes the respondents held towards their participation in small-scale enterprises, the findings revealed that the majority of them held positive attitudes toward their occupation. This rules out the notion that negative attitudes hinder women's participation in this sector as noted in the literature review.

The results of the study also revealed that there is very little relationship between personal and business variables. The relationships that were significant were between age and duration in business and training and type of business (P = 0.00 and P = 0.00008 respectively).
CONCLUSIONS

The major aim of this study was to identify factors that influence the participation of women in small-scale enterprises in Machakos District. According to the findings of this study, the following conclusions were made:

Women participating in small-scale enterprises seemed to be fairly mature. Most of the women were married with children and many of them also had other dependants. The women respondents appeared to have heavy financial responsibilities over their dependants who included their own children and other dependants mainly relatives. This responsibility is increased by the fact that a fairly high percentage of the respondents were the heads of their respective households. The women respondents in Machakos District were mainly engaged in trade businesses. They also seemed to have held major responsibilities over their businesses given that many of them either owned the businesses alone or did so with their husbands.

The ability to employ others through the enterprises operated by women in Machakos District is low but given that in this study the women were able to create slightly more job opportunities than their total number, shows that there is some potential for more jobs being created.
The participants in small-scale enterprises in Machakos District appeared to have used fairly high amounts of money in starting their businesses. Consequently, many of them complained of having experienced the problem of raising the initial amount given that little outside assistance was offered to them.

The entrepreneurs need to be exposed to management training. Though the area of management was outside the scope of this study, this need was observed from an interview schedule item on record keeping practice and from the researcher’s general observation. The poor record keeping practices make it difficult to draw conclusions on the profits the women made from their enterprises. The average profit made by the few women who responded to the question on profit was fairly good compared to what the women would get for a salary if they worked for the government.

Subjects covered in school were not helpful in establishing and operating the businesses apart from Mathematics. The role played by Mathematics requires a further investigation to establish whether the subject is as useful as the study seemed to suggest. What seemed to have been helpful was training given outside school especially to the respondents operating service and manufacturing enterprises.
The economic problem that has affected this nation in the recent past seemed to have also affected the small-scale enterprises as evidenced in this study. The major problem experienced by women operating their businesses was the scarcity of commodities followed by the lack of sufficient funds. Negative attitudes were not found to be a problem that could hinder the progress of women in small-scale enterprises.

Relationships existed between personal and business variables such as that between age of the respondents and duration in business and the relationship between training and type of business. There was no relationship between the educational attainment and perception of satisfaction with the business and profits. There was also no relationship between the number of children and the perception of satisfaction stated above.
RECOMMENDATIONS

From the findings of the study, the researcher made the following recommendations which are hoped to contribute to the promotion of small-scale enterprises.

1. The findings revealed that small-scale enterprises have few young women straight from school or college. To increase the participation of this category of people, schools have an important role to play. The career masters in schools should be given seminars on the role of small-scale enterprises in our present society in the hope that they would in turn offer better service to the students. By so doing it would be hoped that the students would acquire better attitudes towards this sector.

2. The study indicated that many of the participants had held another job before starting their present occupation. Therefore, young people interested in starting small-scale enterprises should be encouraged to work for the more established businesses so as to gain experience and save some money which would be helpful in establishing a business.

3. The participants of small-scale enterprises in various parts of the country especially in the rural areas should be encouraged to form associations. The government through the ministry of Science and
Technology should be involved in these associations by offering training in the recommended areas by the participants of the groups. In case of availability of funds, the same ministry should provide loans to the members, on condition that the members act as garantors to one another. The government could use this avenue to ensure that the more successful enterprises offer training and employment to jobless citizens by putting this as a condition before any financial assistance is given.

4. Apart from the associations, either the ministry of Science and Technology, ministry of Labour or interested organizations should open centres in the different towns or markets in the country. These centres can be operated by retired members of the local community with wide experience in management or business-related fields. These people could be resource persons to those interested in joining the area of small-scale enterprises.

5. Raising the initial amount of money was one of the major problems experienced by the respondents in this study. This problem should be addressed by the individuals willing to establish their businesses and either the government or organizations interested in making people self-reliant. The person interested in starting a business should raise a certain percentage
of the initial capital and the other party should provide capital such as the building and simple equipment on condition that they supervise the running of the business for a specified duration.

6. To deal with the problem of raising the initial amount of money, people employed on permanent basis should be encouraged to start their own enterprises since most of them have access to credit facilities. Since these people cannot be able to run their business and work for their employers at the same time, they will be forced to employ other people and thus help in reducing the number of the unemployed.

7. Subjects taught in school should have elements of helping one get a job or establish their own. Given the high level of unemployment facing this country, vocational subjects should be emphasized in schools. Home economics is one of the vocational subjects that has great potential in helping one start their own job. Some of the subjects taught such as Clothing & Textiles and Foods & Nutrition can enable one to start their own business.

Successful entrepreneurs should be invited in schools as guest speakers to help the students relate the theory learned to practice.
SUGGESTIONS FOR FURTHER RESEARCH

1. A study should be done on factors that lead to successful and unsuccessful enterprises in the rural areas. The information generated from such a study would be useful in the promotion of small-scale enterprises in such areas.

2. A research should be conducted on secondary school students to establish their career aspirations from a cross section of schools in the country. This would help indicate their ambitions and help correct their misconceptions.

3. A study should be conducted on enterprises in the rural areas that require skills of operation such as those dealing with tailoring, hairdressing, shoe making, capentry and metal workshops to establish the effectiveness of various avenues of training and their ability to provide employment opportunities.

4. Further research should be conducted on the role played by home economics in making entrepreneurs. Such research should also indicate what should be included in the curriculum to equip people better.
BIBLIOGRAPHY


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APPENDIX I

AN INTERVIEW SCHEDULE FOR WOMEN ENTREPRENEURS MANAGING SMALL-SCALE ENTERPRISES IN MACHAKOS DISTRICT

Hello, my name is Anne Mbula Mahinda from Kenyatta University. I am currently doing my postgraduate studies in the Home Economics department. At the moment I am carrying out a survey on factors that influence the participation of women entrepreneurs in managing small-scale enterprises. Your ideas will be helpful in making many people understand better the areas of small-scale businesses which may eventually lead to the improvement of this area.

1. Who owns this business?
   1. Myself
   2. My husband and I
   3. My husband
   4. A relative and I
   5. A friend and I
   6. Other spouse
   7. Have you ever worked for someone else?
   8. I have never worked for someone else
   9. Other
SECTION 1

(General characteristics of the business and factors that encourage and discourage the participation of women in small-scale enterprises).

Identification number ____________________________

1. How long have you been operating your current business?
   ____________________________________________

2. What activities do you carry out in your business?
   1. __________________________________________
   2. __________________________________________
   3. __________________________________________
   4. __________________________________________

3. Who owns this business?
   1. Myself __________
   2. My husband and I __________
   3. My husband __________
   4. A relative and I __________
   5. A friend and I __________
   6. Other specify __________

4. How did you acquire this premises you operate from?
   1. I built it __________
   2. I have rented it __________
   3. Other specify __________
5. What was your occupation before started this business?
   1. Farmer ______
   2. Housewife ______
   3. Student ______
   4. Primary school teacher ______
   5. Nurse ______
   6. Copy typist ______
   7. Clerk ______
   8. Factory worker ______
   9. Other specify ______

6. Please state the various reasons that led you to start this business in order of importance.

   1. ____________________________
   2. ____________________________
   3. ____________________________

7. What reasons have made you to continue in your business for the length of time you have?

   1. ____________________________
   2. ____________________________
   3. ____________________________

8. What problems did you encounter while starting this business?

   1. ____________________________
9. What problems do you face while operating this business?
   1. 
   2. 
   3. 

10. How do you think the above problems can be solved?
    1. 
    2. 
    3. 

SECTION 2
(Business related questions)

11. Do you have employees who help you to run your business?
    1. Yes 
    2. No 

12. If your answer to the above question is yes, how many are they?
    

13. How much money did you require to start your business?
    

14. Where did you get the money from?
    1. Savings 

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2. Husband________
3. A relative ________
4. A friend ________
5. Bank loan _______
6. Cooperative loan ________
7. Other specify ________

15. Please indicate the level to which you feel satisfied with your business.
   1. Very dissatisfied_______
   2. Dissatisfied ________
   3. fairly satisfied ________
   4. Satisfied ________
   5. Very satisfied ________

16. What is the highest level of your education?
   1. Below standard 5 _______
   2. C.P.E. _______
   3. K.J.S.E. _______
   4. 'O'level _______
   5. 'A' level _______
   6. Other specify _______________________

17. Have you ever done a home science subject?
   1. yes ______
   2. No ______

18. If your answer to Q.17 is yes, which home science related subjects/training have you studied or received?
<table>
<thead>
<tr>
<th>Subject</th>
<th>Period/level (months/years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Clothing and textiles</td>
<td></td>
</tr>
<tr>
<td>2. Foods and Nutrition</td>
<td></td>
</tr>
<tr>
<td>3. Home Management</td>
<td></td>
</tr>
<tr>
<td>4. Institutional Management</td>
<td></td>
</tr>
<tr>
<td>5. Catering</td>
<td></td>
</tr>
<tr>
<td>6. Child care</td>
<td></td>
</tr>
<tr>
<td>7. Tailoring</td>
<td></td>
</tr>
<tr>
<td>8. Other specify</td>
<td></td>
</tr>
</tbody>
</table>

19. If you have done any of the home science subjects, has it been helpful in the setting up and running of your business?

1. Yes
2. No

20 a. If yes, why?

20 b. If no, why?

21. If your answer to 20.b, is no, what do you think should be done to make the home science subject helpful in your business?
22. Is there any other subject you did in school which you feel has been useful?

<table>
<thead>
<tr>
<th>Subject</th>
<th>Reason</th>
</tr>
</thead>
</table>

23. Did you go through the 8-4-4 system of education?

1. Yes ______
2. No ______

24. If your answer is yes, please state whether there are any skills you acquired which were helpful in starting and running your business.

25. Have you received any training that has been helpful in your business?

1. Yes ______
2. No ______

26. If your answer to the above question is yes, please state the kind of training and where you received it.

<table>
<thead>
<tr>
<th>Training</th>
<th>Where received</th>
</tr>
</thead>
</table>

27. Please state the range within which your last month's profit falls.

1. Below Kshs. 100 ______
2. Between kshs. 101-200 ______
3. kshs. 201-300 ______
4. kshs. 301-400 ______
5. kshs. 401-500 ______
6. kshs. 501-600 ______
7. Other specify ______

28. What is your marital status?
   1. Single ______
   2. Married ______
   3. Widowed ______
   4. Divorced_______

   (Attitude Scale)

29. I am going to read a series of statements and I would like you to state whether you agree, disagree or are undecided about them.

   ____________________________________________
   Statement Agree disagree undecided
   1. I like my present occupation
   2. I am satisfied with the profits I get from my business
   3. If I had a choice of a career, I would still choose my present occupation
   4. Women can make successful business persons just like men

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5. I would like some of my children/younger brothers and sisters to be involved in this kind of job.

6. My husband has been a source of encouragement in this business.

7. Successful business women are respected in this local community.

30. Is there anything else you would like to tell me about your business?

________________________

SECTION 3

(Demographic Characteristics)

31. From this market center, how far away is your home? __________

32. How many children do you have? ______

33. Apart from your own children, how many other people are dependent on you financially?

1. None ______
2. 1-2 ______
3. 3-4 ______
4. 5-6 ______
5. Other specify ______
34. If you have other dependants apart from your children, please state who they are.

1. ______________________
2. ______________________
3. ______________________
4. ______________________
5. ______________________

35. What is your husband’s occupation? ______________________

36. Do you live with your husband?

1. Yes ________
2. No ________

37. What is your age? ________
APPENDIX II

MAKULYO MA AKA ALA MAMBILIILYE VIASALA SYOO NINI

Wimuseo, nitawa Anne Mula kuma Kenyatta University vala nisomea. Nisomea Home Economics. Katika ivinda yii nimanathana na maundu ala makonetia aka ma vyasala. Umwe wa maundu aa ni itume ila itumaa aka mambilisya vyasala syoo nini na kusyiungamia.

Mawoni menyu makatetheesya andu aingi ma manye nesa ilungu syaviasala nini ila itina wa kavinda kanini itonya kutethya kilungu kii.

1. Ninjia
2. Ninjia na muaa
3. Ninjia
4. Ninjia na munda ungi wa muni
5. Ninjia na munanywa
6. Ethwa na munda ungi ndatwa

1. Mula
2. Mula
3. Mula
4. Mula
5. Mula

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KILUNGU KYA MBEE

(Mumbilwe wa vyasala na itumi ila syendeeasya na itaedeeasya byasala nini).

Namba ya mwene vyasala________________________

1. Vyasala ila winayo yu utwaiisye vandu va ivinda yianata?
   ____________________________________________________________________________

2. Nimaundu mau utwaiisya vyasalani yaku?
   1.________________________________________________________
   2.________________________________________________________
   3.________________________________________________________
   4.________________________________________________________

3. Mwene vyasala nuu?
   1. Ninyie ______
   2. Ninyie na muemewa________
   3. Nimuemewa________
   4. Ninyie na mundu ungi wa musyi________
   5. Ninyie na munyanyawa________
   6. Ethiwa ni mundu ungi ndavya ____________________________

4. Nyumba ila uthukumiaa niyau?
   1. Ninyie naakie ______
   2. Ninikomboete ______
   3. Ethiwa nikwa nzia ingi, niyiku? _______________________

5. Wathukumaa wia mwau utanamba kwambiisya vyasala ino?
   1. Muimi____________

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2. Kiveti kya musyi

3. Naisukulu

4. Mwalimu wa primary school

5. Nurse

6. Mukumi wa kyavuleta

7. Kalani

8. Muthukumi wa factory

9. Wia ungi utevaa ula ni


1.________________________________________

2.________________________________________

3.________________________________________

7. Ni itumi myau ila iitumite uendee na vyasala kwa ivinda yila wiithitye vyasalani?

1.________________________________________

2.________________________________________

3.________________________________________

8. Nimathina mau wakomanaa namo uyambiia vyasala?

1.________________________________________

2.________________________________________

3.________________________________________

9. Ukomanaa na mathina mau ila utwaiisye vyasala?

1.________________________________________

2.________________________________________
10. Wiona mathina aa mevaa iulu matonya kwikwa ata makathela?

1. ____________________________

2. ____________________________

3. ____________________________

KILUNGU KYA KELI

(Makulyo ma konetia vyasala)

11. Wina athukumi makuutethesya kuthukuma vyasalani?

1. yii____

2 Aiee____

12. Ethiwa usungio wa ikulyo (12) ni yii, athukumi nimeana?

13. Uyambiliilya vyasala yaku watumie mbesa ta syiana?

14. Waumisye imbesa va?

1. Kuma kwa kinandu kyakwa____

2. Kuma kwa muemewa ______

3. Kuma kwa mundu wa musyi_____

4. Kuma kwa munyanyawa_____

5. Kuma kwa mukovo wa vengi____

6. Kuma kwa mukovo wa kikundi____

7. Ethiwa waumisye vandu vangi, niva?

___________________________

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15. Wiw'aa we mwiania ata ni vyasala yaku?

1. Ndimwianie una vanini _____
2. Ndimwianie_____
3. Nimwianie vanini_____
4. Nimwianie ______
5. nimwianie muno _____

16. Wasomie sukulu wavika va?

1. Ittheo wa kilasi kya katano _____
2. Kilasi kya muanza _____
3. Kilasi kya nyanya kila kikuu _____
4. Kilasi kya nyanya kya 8-4-4 _____
5. Form 2 _____
6. Form 4 _____
7. Form 6 _____
8. Ethiwa tikimwe kya ii syivaa iulu tavania

17. Waaeka isomo ya home science?

1. Yii
2. Aiee

18. Ethiwa niweekia isomo ii weekia maundu mau?

<table>
<thead>
<tr>
<th>Masomo</th>
<th>uasa/ngilet(mwii/mwika)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Utumi wa ngua</td>
<td>(Clothing and textiles)</td>
</tr>
<tr>
<td>2. Uvoo wa maleu</td>
<td>(Foods &amp; Nutrition)</td>
</tr>
<tr>
<td>3. Uungamii wa musyi</td>
<td>(Home Management)</td>
</tr>
</tbody>
</table>
4. Uuagamii wa sukulu, hoteli  
   (Institutional Management)  

5. Useuvya wa maleu  
   (Catering)  

6. Usuvii wa syana  
   (Child Care)  

7. Uvundi  
   (Tailoring)  

8. Ethiwa ve isomo ingi weta  

19. Ethiwa niwikite masomo amwe ma "home science"  
   nimautethetye katika kuungamya na kueendesya byasala yaku?  
   
   1. Yii_____  
   2. Aiee_____  

20. a) Ethiwa nimautethetye, mautethetye ata?  

   Ethiwa niwasomie kisomo kya 8-4-4, kyandavia kana  

   20. b) Ethiwa maiutethetyi, maleete ukutethya niki?  

   21. Ethiwa niwikite masomo ma "home science" na  
   maiutethetye, niundu mwau waailitwe nikwikwa nikana masomo  
   asu makethiwa matonya ukutethya vyasalani yaku?  

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22. Ve isomo yingi weekie sukulu uusuania ta yiutetheesya?
Isomo ______________________________
Kitumi ______________________________

23. waakwata training ya wia uu waku?
1. Ii ______
2. Aiee ______

24. Ethiwa niwakwatie ndavye niyiku nawamikwatie va?
Training __________________________________________
Wamikwatie va ______________________________

25. Waasoma kisomo kya 8-4-4?
1. Yi i __________
2. Aiee __________

26. Ethiwa niwasomie kisomo kya 8-4-4, kyandavia kana ve
maundu ala weemanyisyeyma la mauntetheeisye wambiliilyani na
uendeesyanyawayasalayaku.

27. Vatonyeka ndavie kwakunyuva vaa itheo vala utandithyo
wa vyasala yaku unavikite mwei usu unathelile.
1. Itheo wa Ksh. 100____________________
2. Kati kati wa Ksh. 101-200____________________
3. Kati kati wa Ksh. 201-300____________________
4. Kati kati wa Ksh. 301-400____________________
5. Kati kati wa Ksh. 401-500____________________
6. Kati kati wa Ksh. 501-600

7. Ethiwa tiithi syivaa nitasyana

28.

1. Ndwemutwae
2. Wimutwae
3. Windiwa
4. Nimwataanisye na muemeu

(Attitude scale)

29. Ithukiisyen ngosomee ilungu syivaa sya ndeto na uisungia kana nukwitikilana nasyo, kana nuuleana nasyo kana ndutonyakutwa.

<table>
<thead>
<tr>
<th></th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ilungu</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Ninendete wia uu ninaw'o wa vyasala</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Nimwianie na utandithyo ula ngwataa kuma vyasala yakwa.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Ngethiwa na mwanya ungi wa uyuva wia, ninyuva wia uu ninaw'o wa vyasala.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Aka no methiwe akuni ma vyasala anene ota aume.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. No nendeew'e syana syakwa imwe kana ainawa malike wiani uu wa vyasala.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Muemewa nundetheeasya wiani uu wa vyasala.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Aka ma vyasala ala anene nimanengetwe ndaia kilunguni kii.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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30. Ve undu ungi wendeew'a nikundavya iulu wa vyasala yaku?

31. Kwaku musyì ni vaasa ata kuma sokoni uu?

32. Wima syana syiana? _________

33. Ve andu angi meana ala utethasya, eka syana ila syaku?
   1. Vaii________
   2. 1-2________
   3. 3-4________
   4. 5-6________
   5. Ethiwa ni aingi kutea, ni meana?________

34. Ethiwa ve andu angi utethasya eka syana ila syaku, naou?
   1. ______________________
   2. ______________________
   3. ______________________
   4. ______________________
   5. ______________________

35. Muemeu atethasya wia mwau? ______________________

36. Niwikalanasya na muemeu?
   1. Ii________
   2. Aiee________

37. ukuu waku nimwau?________

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1. Syitwa yaku________________________
2. Namba sya posta________________________
3. Vyasała ino ni yaku?______Ii____Aiee
4. Wina athukumi meana______________
5. Niwendeewa ni kukulw’ a makulyo iulu wa vyasała waku?
   ______Ii____Aiee
6. Ethiwa ni witikila kukulw’ a makulyo, weta muthenya ula muses kwaku________________________

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APPENDIX III

OBSERVATIONAL CHECKLIST (FOR THE INTERVIEWER)

This instrument will establish the operational surrounding of the entrepreneurs. Please tick the right answer.

1. What kind of structure does the entrepreneur operate from?
   a) Kiosk made out of iron sheets
   b) Kiosk made of permanent materials
   c) Shop made of permanent materials
   d) A small shop made of permanent materials

2. What kind of facilities are available in the market centre?
   a) Telephone
   b) Electricity
   c) Tap water
   d) Health centre

3. What kind of road connects this centre with other areas?
   a) Earth road
   b) Tarmac road