FACTORS AFFECTING THE GROWTH OF WOMEN-OWNED MICRO ENTERPRISES IN KENYA: A CASE OF THE NUBIAN WOMEN IN NYANCHWA, KISII COUNTY, KENYA.

BY

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JUNE, 2018
DECLARATION

This project report is my original work and has not been presented to any university.

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SUPERVISOR

I confirm that the work in this project report was done by the candidate under my supervision.

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DEDICATION

This work is a special dedication to my husband Javan, my daughters Gloria and Precious for their immense moral support that led to successful completion of this research work. God bless you.
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OPERATIONAL DEFINITION OF TERMS

**Economic participation:** Refers to the involvement in formal and informal economic activities including decision-making, implementation, evaluation and sharing the benefits of participation.

**Empowerment:** Refers to the process of identifying marginalised groups in a community, which has been silent/isolated for instance women and the youths, helping them gain an understanding of the underlying issues and emancipate them by gaining a voice and power over the decisions that affect their lives and that of the community.

**Entrepreneur:** Refers to a person who is able to identify a business, organize resources and create a successful business venture.

**Entrepreneurship growth:** Refers to the increase in profit margins, sales levels, working capital, stock level and number of workers.

**Gender ideology:** Refers to the social construction of roles that male and female perform in the society due to their culture.

**Growth:** Refers to a multi-dimensional concept that includes objective measures such as sales growth, profits, income, number of employees and subjective measures, which include non-financial goals and global success ratings.
**Marginalisation:** Refers to the discriminative acts that disadvantage women on gender and other discriminative grounds in business accessing and having a say in socio-economic and decision-making arena within the household and management.

**Micro enterprises:** Refers to a business venture with not more than 10 employees.

**Nature of enterprise:** Refers to the type of micro enterprise industry, domain, working period, labour type and mode of ownership.

**Legislative framework:** Refers to legal institutional mechanisms established by the government to regulate specific activity in this case enterprises.

**Socio-economic characteristics:** Refers to the women’s marital status, level of education, entrepreneurship training, experience, commitment and access to finance.

**Women enterprises:** Refers to business entities owned and operated by women.

**Women:** Refers to adult females who have attained the age of 18 years and above regardless of their marital status.
ABBREVIATIONS AND ACRONYMS

ACTIL: African Centre of Inclusive and Transformation Leadership
CEDAW: Convention on Elimination of All forms of Discrimination Against Women
CWES: Constituency Women Enterprises Scheme
DFID: Department for International Development
DTI: Department of Trade and Industry
GDP: Gross Domestic Product
GOK: Government of Kenya
ILO: International Labour Organization
KNBS: Kenya National Bureau of Statistics
K-REP: Kenya Rural Enterprise Program
NGEC: National Gender and Equality Commission
NGOs: Non-Governmental Organizations
SAWEN: South African Women Entrepreneurship’s Network
SES: Socio Economic Status of Women
SMEs: Small scale and Micro Enterprises
SMMEs: Small, Micro and Medium Enterprises
TWIB: Technology for Women in Business
UNICEF: United Nations Children’s Fund
UNIDO: United Nations Industrial Development Organization
WEE: Women’s Economic Empowerment
WEF: Women’ Enterprise Fund
ABSTRACT

The Nubian women-owned micro enterprises continue to encounter structural challenges despite multi-intervention strategies aimed at providing conducive environment for their growth. This study sought to assess the factors that affect the growth of Nubian women-owned micro enterprises in Nyanchwa, Kisii County. This study’s specific objectives were; to interrogate the impact of the nature of the business, the Nubian women socio-economic characteristics, gender ideology and legal framework on their micro enterprises. The independent variables were nature of business, Nubian women socio-economic and cultural characteristics and the legal framework. Micro enterprise growth was treated as the dependent variable while politics and ethnic exclusion were the intervening variables. The study findings will be used to inform policy formulation, empowerment strategies and long-term remedies on challenges faced by Nubian women micro-entrepreneurs. The study employed a cross sectional survey design that was largely qualitative and quantitative in nature. The target population was all the 78 registered and non-registered micro enterprises owned by the Nubian women of Nyanchwa. The study sampling technique was a survey census of all the Nubian women enterprises in Nyanchwa. Primary data was collected by the help of semi-structured questionnaires with closed and open-ended questions. Data was collected through interviews and observation by the researcher. Interviewing was done during site visits to the Nubian women micro enterprises. Secondary data was obtained from journals, books, government documents, women group data and business enterprise records. Data reliability was enhanced through test re-test method. This test validated the tools for use and helped to improve the instruments where necessary. Pilot study was also conducted with 10 women entrepreneurs before the final survey was undertaken. The pilot study was useful in ascertaining the reliability of the research instruments in relation to the research objectives. Collected data was subjected to both qualitative and quantitative analysis. Analysis entailed transcription, editing, coding, and establishing patterns and interpretation. The analysed data was presented by use of themes, bar graphs, frequency tables and charts. The study established that limited access to finance, the nature of the enterprise, the socio-economic characteristics of the Nubian women entrepreneurs as well as the legislative framework impede the growth of the Nubian women-owned micro-enterprises in Nyanchwa, Kisii County. The study recommended that various stakeholders to undertake multi-intervention strategies to mitigate on the challenges facing Nubian women micro entrepreneurs. The Nubian women micro entrepreneurs need to register their micro enterprises, the national government need to fast track issuance of identification documents to the Nubians. Both the national and county governments to implement empowerment policies and programmes for Nubian women micro entrepreneurs. Developmental agencies need to have regular training and mentorship programmes targeting the Nubian women micro entrepreneurs. Financial institutions need to adopt flexible lending policies to accommodate Nubian women micro entrepreneurs. The study recommends for a detailed analysis of the factors affecting the performance of other marginalised women-owned micro enterprises in Kenya.
1.1 Background to the study

1.1.1 The Nubian question on micro enterprise ownership

Studies have shown that women have continued to play a key role in the economies of their societies globally through micro and small enterprises (Mungumi, 2011; World Bank, 2012). A survey of historical studies reveal that women have played significant role in production of goods and their distribution. However, the place of women in the production and distribution process has been undervalued and continue to face structural challenges (Mokebo, 2015).

Comparative studies have indicated that women-owned micro enterprises are few in comparison with those owned by men. This is a clear evidence of economic inequality in contemporary times (Mungumi, 2011). These gender inequality in micro enterprise and other property ownership in international, regional and local levels has been attributed to structural barriers facing women-owned micro enterprises (Chege, 2012).

Studies have revealed that globally, women-owned micro enterprises experience commonalities of structural factors that affect the growth of their micro-enterprises. However, certain factors affecting the growth of women-owned micro enterprises are region, ethnic and historically specific (Balaton-Chrimes, 2015). It is within this framework the marginalized communities are located. A case in point is Nubian community in Kenya which historically have been viewed as “aliens”. Consequently, the Nubian community have been denied access to identification documents, property rights, education and other human rights. As a result the
Nubians have been settled in informal settlements in urban areas in Kenya where they face constant evictions and changing livelihood patterns (Open Society Justice Initiative, 2010; Equal Rights Trust, 2012).

1.1.2 The role of micro enterprises in the economy

According to Owino (2008), an entrepreneur is characterized by being self-confident, risk taker, resourceful, hardworking and innovative. The Ministry of Labour in Kenya, classified micro enterprises as having 1 to 9 employees, small enterprises between 10 to 49 employees and medium enterprises between 50 to 99 employees (Government of Kenya, 2005). Although SMEs vary, they are mainly small units and family owned. They have low division of labour, low costs of raw materials, small production lines, and low start-ups capital and with well-defined markets (Karo, 2012).

Existing studies have revealed that SMEs play a critical role in leading economies globally, the United States and the United Kingdom notwithstanding (Mbungu, 2011).

In Kenya, SMEs contributed in employment creation, poverty reduction and 18 percent of Kenya’s national wealth (Economic Survey, 2010; NGEC, 2016). As a result, Kenya’s developmental strategy has been oriented in playing a facilitative role that will enable SMEs to grow (Owino, 2008; National Gender and Equality Commission, 2016). The main challenges faced by SMEs lie on the start-up and early stages of their growth hence this stage of growth is critical for entrepreneurial involvement and risk of failure (Kibas, 2006; Mbungu, 2011).
1.1.3 The Status of women owned micro enterprises

The participation of women in business and especially, in the Micro and Small Enterprises (MSEs) sector has increased tremendously since the 1980s due to increase in access to business start-up, growth training and advisory opportunities (Carter, 2000; Stevenson & St-Onge, 2005).

Existing literature shows that women-owned enterprises are concentrated in the informal, micro, low profit areas where competition is intense and their incidence of growth is very low (GOK, 2005; McCormick, 2001; Kibas, 2006). Women-owned enterprises reported 57 percent of the income reported by male-owned enterprises. The performance of women-owned enterprises must therefore be improved if they are to effectively respond to the challenges of creating employment and wealth, alleviating poverty and redistributing wealth (NGEC, 2016). Enhancing the performance of women-owned enterprises requires a clear understanding of factors which impede the growth of women owned micro enterprises at all levels.

1.1.4 Challenges affecting the growth of women owned micro enterprises

Studies have shown that micro enterprise ownership can be joint ownership or sole ownership by either men or women. However on comparative basis, studies have shown that women-owned micro enterprise in developing countries are disadvantaged in access to business training, capital and other supportive factors compared to their male counterparts (Anyango, 2015). Although micro enterprise ownership can be linked to both men and women, comparative studies have revealed that men entrepreneurs in developing countries have better access to business training, capital and other supportive elements as compared to women entrepreneurs in developing countries (Mosioma, 2011; Chege, 2012; Maina, 2012) and ILO
(2008) also noted that women-owned micro entrepreneurs in Kenya continue to be affected by cultural factors, inadequate education, lack of technology and access to finance.

According to McCormick (2001) and Mumaraki, (2012), women-owned enterprises that started small tend to remain small and very little transformation occurs among them. Existing data shows that women-owned enterprises in the country suffer from high mortality rates, operate informally thus incur the penalties of informality and rarely grow to high value-adding activities (GoK, 2005; Mosioma, 2011; Chege, 2012; NGEC, 2016). These assumptions are relevant in interrogating the factors affecting Nubian women-owned micro enterprises given the suggestion by scholars on the need for detailed analysis on the factors affecting women entrepreneurs at both the national and grass root levels in Kenya (Mosioma, 2011; Mumaraki, 2011).

1.2 Statement of the Problem

Despite the fact that women comprise the majority of the population and undertake nearly two-thirds of productive work globally, they are marginalized in receiving the world’s income and property ownership (Kanja, 2012). The government of Kenya and developmental agencies came up with a number of strategies to enhance the growth of women-owned micro enterprises at both the national and grass root levels (Chege, 2012; NGEC, 2016). However, majority of these interventions were on women entrepreneurs in general or area studies (Malusi, 2012; Balaton-Chrimes, 2015). Women entrepreneurs from marginalised groups have not yet received adequate focus in both intervention and scholarly analysis on the factors affecting the growth of their micro enterprises (Kinyanjui, 2005; Bitutu, 2005; Equal Rights Trust, 2012). As a result, there is glaring economic inequality between the Nubian
women entrepreneurs and other women engaged in micro entrepreneurship in Nyanchwa. Additionally, there is glaring economic inequality between Nubian men and women engaged in micro entrepreneurship ownership. If the challenges affecting growth of Nubian women micro enterprises are not urgently addressed, they are likely to stagnate or collapse. As a result, the status of the Nubian women will be further eroded and their contribution to the economy minimised. The purpose of this study was to assess the factors that affect the growth of Nubian women-owned micro enterprises in Nyanchwa, Kisii County, Kenya.

1.3 Objectives of the study

1.3.1 General objective

The purpose of the study was to assess the factors that affect the growth of the Nubian women-owned micro-enterprises in Nyanchwa, Kisii County, Kenya.

1.3.2 Specific objectives

Specific objectives for this study were:

i. To assess the influence of enterprise nature on the growth of the Nubian women-owned micro enterprises in Nyanchwa;

ii. To establish the impact of Nubian women’s socio-economic and cultural features on the growth of their micro-enterprises in Nyanchwa;

iii. To evaluate the impact of gender ideology on the growth of the Nubian women micro-enterprises in Nyanchwa; and,

iv. To interrogate the impact of legislative frameworks on the growth of Nubian women micro-enterprises in Nyanchwa.
1.4 Research questions

This study was guided by the following questions:

i. How does the nature of enterprise impact on growth of the Nubian women micro-enterprises in Nyanchwa?

ii. What are the impacts of the Nubian women socio-economic and cultural features on the growth of their micro enterprises in Nyanchwa?

iii. How does gender ideology impact on the Nubian women micro enterprises in Nyanchwa?

iv. What extent has the legislative frameworks impacted on the growth of the Nubian women micro enterprises in Nyanchwa?

1.5 Research premises

This study was based on the following research premises:

i. The nature of enterprise affect the growth of the Nubian women-owned micro enterprises in Nyanchwa;

ii. Socio-economic and cultural features of the Nubian women entrepreneurs affect the growth of their micro enterprises in Nyanchwa;

iii. Aspects of gender ideology impact on the Nubian women micro enterprises in Nyanchwa; and,

iv. Legislative frameworks provide opportunities and constraints to the growth of Nubian women-owned micro enterprises in Nyanchwa;

1.6 Significance of the study

This study has academic, practical and policy implications. Scholars concur on the urgent need for detailed scholarly assessment on the place of women in economic
development, the opportunities available to women entrepreneurs and the obstacles erected on their path (Gakobo, 2013). The study will contribute to the existing literature on the challenges facing marginalised women engaged in micro enterprise in Kenya. Additionally, the study will contribute to the existing literature on the Nubians in Kenya and the role of marginalized women in Kenya’s economy. The study will further contribute to existing literature on inequality and discrimination studies in Kenya.

This study will provide a platform for the Nubian women micro entrepreneurs to identify the challenges facing them as entrepreneurs. The study will also enable the Nubian women micro entrepreneurs establish the existing opportunities and options available for their micro enterprises growth.

The study will also be of great value to policy makers, planners and empowerment agencies focused on empowerment of the marginalised women. The study will be useful in guiding government policies on empowerment and redress mechanism to disadvantaged and marginalised groups.

1.7 Scope of the study

The study focused on all the 78 Nubian women micro enterprises located within the Nubian settlement in Nyanchwa, Kisii County. The study focused on four main independent variables namely; nature of enterprise, socio-economic features of the Nubian women micro entrepreneurs and gender ideology and the legal framework. Nature of business involved type of industry, mode of ownership, working time frame. Socio-economic characteristics comprised of; marital status, level of education, entrepreneurship training, level of commitment, entrepreneurship
experience and access to finance as units of analysis. Gender ideology was premised on gender allocation of household tasks. Legislative frame work’s units of analysis were licensing system, registration and collateral.

The intervening variable of government policies was limited to ethnic and political exclusion of the Nubians. The study was limited to September, 2017 and January, 2018. The inclusion criteria for Nubian women was that they were of Nubian in descent, resident of Nubian locality in Nyanchwa for more than 18 years or married by Nubian husband. The women were Muslims and owned businesses in Nubian-settlement of Nyanchwa area in Kisii town, Kisii County. Any other micro-enterprises owned by Nubian women outside Nyanchwa did not form part of this study.

1.8 Limitation of the study

By virtue of this study being a cross-sectional survey, it was limited in adequately determining the influence of finance access, the nature of enterprise, the socio-economic characteristics, gender ideology and legislative framework on the growth of the women-owned micro enterprises. Although growth can be measured on daily basis, a longitudinal study would have provided a more detailed and reliable analysis. However, this limitation was overcome by focusing on Nubian women-owned micro enterprises that are more than one year old. Enterprises less than one year were not considered because they were in their infancy and take off stages where a number of them experience false starts (Gakobo, 2013).

The other major limitation for this study was attributed to the unwillingness of the Nubian women entrepreneurs to act as informants. This was because a number of
them had not acquired relevant business permits. The problem of suspicion was overcome by assuring the informants that the study was mainly for academic and policy guidance.

1.9 Organization of the study

This research study is structured as follows: Chapter 1 provides the introduction that comprised the research background, the problem statement, the research objectives, research questions and assumptions. The Chapter also comprises of the significance, the scope and the limitations of the study. Chapter 2 presents relevant literature review, theoretical and the conceptual framework. Chapter 3 presents the study methodology while Chapter 4 highlights the study findings and discussions. Chapter 5 entails drawn conclusions from the findings of the study and suggestions for policy changes and further research recommendations.
CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction
This chapter presents the literature review comprising of theoretical review, empirical literature, research gaps and the conceptual framework.

2.2 Theoretical review
A number of theoretical frameworks have been advanced in explaining entrepreneurship (Saleemi, 2009). Although these theoretical frameworks are helpful in explaining entrepreneurship, they are largely gender blind. The theories are inadequate in explaining the unequal power relations between men and women in all realms of life, the economic sector notwithstanding. This study therefore integrated theoretical frameworks underpinned on micro enterprise growth and feminism to explain the factors affecting Nubian women-owned micro enterprises in Nyanchwa.

2.2.1 Theoretical Review on factors influencing entrepreneurship growth

2.2.1.1 Joseph Schumpeter’s theoretical framework
The entrepreneur is the main driver in economic development (Asen, 2016). The entrepreneur enhances growth of enterprise through employing innovative strategies in economic ventures. On the other hand, the role of institutions in economic development is through playing a facilitative role for instance in provision of funding to the entrepreneur (ibid).

Scholars have paused that the key functions of an entrepreneur is to adopt diversification strategies, introduce new production models, sources of acquisition of raw materials or manufactured goods. The entrepreneur is tasked further with
creation of monopoly where it does not exist or breaking one where it exists (Crotoru, 2002; Asen, 2016).

Additionally, Schumpeter posed that technological change that embraces new production and market designs are embedded in systems of creative destruction to achieve greater development. This theory poses strategies that if employed adequately would lead to micro enterprise growth. Similarly, if the said strategies are neglected then micro enterprise stagnation or decline will be experienced. This study applied Schumpeter’s propositions as yardstick in assessing how absence of innovation, inadequate access to credit, market and diversification among others would affect the Nubian women micro enterprises in Nyanchwa.

2.2.1.2 Behavioural theory

The focus of behavioural theory is to explain the relationship between leaders’ behaviours, group performance and satisfaction. A number of studies exist on the factors affecting the effectiveness and the effect of the leader on the employees. These studies show that there is a significant relationship between the leaders’ behaviour, employee satisfaction and enterprise growth (Sikujua, 2013). This view was relevant in assessing how entrepreneurship characteristics affected micro enterprise growth.

2.2.1.3 Douglas McGregor’s theory X and Y

Theory X and Y has been attributed to the work of McGregor (1957) on The Human Side of the Enterprise. The assumptions held by theory X is that workers need to be subjected to threats, control and guided because they are lazy, less committed and less obligated. In theory X the manager of the enterprise is likely to look for
scapegoats whenever there is a challenge with little genuine analysis on the cause of the problem. According to theory X the business manager is not critical on the challenges affecting the business. He/she does not analyse whether the problem lies in lack of training or other systemic structures and practices (McGregor, 1957; Sikujua, 2013).

On the other hand, Theory Y attributes the growth of business enterprise on the attributes of the manager of the enterprise. According to this theory, the manager is optimistic on the role of the employees in enterprise growth. The manager places the employees at the centre of the enterprise growth. The employees are perceived as self-motivated and working towards the realization of the goals of the enterprises. The role of the owner of the enterprise is unlocking opportunities, empowerment, eliminating barriers and encouraging growth (McGregor, 1957; Sikujua, 2013).

McGregor (1957) suggest that an organisation can achieve its objectives through motivating its employees. In this way, the employees are not delinked from business through withdrawal. McGregor argues that enterprises that establish a secure link with their employees are likely to experience employee retention, loyalty and safety. Additionally, the enterprise will experience remarkable productivity and profitability.

2.2.2 Theoretical review on marginalization of women in the economy

2.2.2.1 Liberal feminist theory

Feminists of all persuasions agree that women are marginalized in many aspects of life and that there is need to organize for change (Mokebo, 2015). The feminist theories use gender as a tool of analyzing the society, institutions and structures to
uncover unequal power relations between men and women. The subordination of women in economic activity has been associated with the private and public sphere ideology (ibid). The liberal feminist theory is rooted in liberal political philosophy which encompasses basic beliefs in the equality of human beings on the basis that they are all essentially rational and self-interest seeking agents (Open Society Justice Initiative, 2010; Mokebo, 2015).

The theory further attributes the gender based differences to the variations in power and opportunities accorded to men and women in the society. The theory attributes the differences in the achievement between men and women to the denial of women to equal access to opportunities in the labour market and resource ownership. This denial of equality between the sexes has resulted to the inability of women to explore their full potential (Mokebo, 2015; NGEC, 2016). The liberal feminists advocate for legal mechanisms to guarantee equality to all sexes to exploit their potential to the largest extent possible. There are numerous legal requirements that have been enacted and domesticated at various levels of governance to mitigate discrimination on women, chief among them is the Convention on Elimination of All forms of Discrimination Against Women (CEDAW) and (Open Society Justice Initiative, 2010). These legal frameworks hold that the gender differences can cease to exist once equity in access to resources among men and women is achieved. Despite the legal guarantees, a number of other regulatory systems have continued to constraint women participation in the economy. This study interrogates the role of legal frameworks in influencing the growth of Nubian women micro enterprises in both objective and subjective dimensions.
2.3 Empirical literature review

2.3.1 The status of women in micro enterprise ownership

Globally, studies have shown that women play a critical role in the economy through micro enterprise ventures (Chaudhary, 2010; Asen 2016). However, women entrepreneurs continue to encounter structural barriers on daily basis that are linked to religion, culture, lack of adequate capital, marital status, low levels of education, government policies among others (Murimi, 2010). Scholars concur that in Africa and other developing economies micro enterprises owned by women encounter most of the structural barriers compared to those owned by the male counterparts (Murimi, 2010; Chege, 2012).

Studies indicate that SMEs play a key role in the creation of employment in Kenya (Maina, 2012). Situational analysis revealed that women are almost achieving parity alongside their male counterparts in micro enterprise ownership in Kenya. A recent baseline survey of inclusion in the labour market in Kenya revealed that a larger proportion of females nearly 64% than males (48%) are engaged in individual or family enterprises (NGEC, 2016). The findings by NGEC confirm an earlier gender analysis on micro enterprise ownership which showed women are almost achieving gender parity in micro enterprise ownership in Kenya as illustrated in the table below.
Table 2.1: Situational analysis of MSE ownership in Kenya, 1999

<table>
<thead>
<tr>
<th>Location</th>
<th>Female MSEs</th>
<th>Male MSEs</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>384,961</td>
<td>457,465</td>
<td>842,427</td>
</tr>
<tr>
<td>Urban</td>
<td>227,886</td>
<td>213,262</td>
<td>441,148</td>
</tr>
<tr>
<td>Total</td>
<td>612,848</td>
<td>670,727</td>
<td>1,283,575</td>
</tr>
<tr>
<td>Percentage</td>
<td>47.7%</td>
<td>52.3%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: National MSE Survey (1999) and Mosioma, (2011)

Women’s remarkable progress towards gender parity in micro enterprise ownership in Kenya has been attributed to a combination of regional and country-level interventions. Such efforts have been spearheaded by UN Women’s Eastern and Southern Africa Regional Office’s Women’s Economic Empowerment (WEE) Programme in placing women in the heart of Africa’s economic. This has been achieved through policy advocacy and partnership with African Center of Inclusive and Transformation Leadership (ACTIL) and other related institutions in training women entrepreneurs (Maina, 2012; UN WOMEN, 2016).

2.3.2 Impediments to growth of women owned micro enterprises

Despite the numerous efforts of country specific efforts to accelerate inclusive economic growth, studies indicate that female entrepreneurs encounter low entrepreneurship growth as opposed to their male counterparts (Mosioma, 2011; Ambaka, 2012). Majority of women owned micro enterprises do not grow past their original size due to socio-economic and political problems (ibid). Additionally, there is scanty literature on the factors affecting marginalized women entrepreneurs in Kenya (UN WOMEN, 2016, NGEC, 2016)
2.3.3 Nature of micro enterprise

Studies have established that regardless of socio-economic status, women entrepreneurs tend to operate certain types of businesses that are closely associated with their domestic domain for example dressmaking, groceries, hairdressing and various types of kiosks (UNWOMEN, 2016; NGEC, 2016). Majority of the rural women handle commodities that are perishable and are sometimes required to seek permission from their spouses on the type of enterprise to run and the working period (UNWOMEN, 2016).

2.3.4 Socio-economic factors and women owned micro enterprises

Studies across Africa have established that there is a nexus between entrepreneurship socio-economic characteristics and the performance of their micro enterprises (Asen, 2016). The socio-economic characteristics of the entrepreneurs can either compromise or enhance entrepreneurship start-ups and expansion including those that are owned by women (Osore, 2003; Mosioma, 2011; Otuke, 2015).

Globally for instance, it is expected that women should get married. The gender ideology that determines allocation of duties between men and women reserve the domestic sphere as a women province (Mungumi, 2011). This restriction of women to the private sphere constitutes unpaid labour that also includes other productive engagements by women. Consequently, scholars agree that gender allocation of tasks at the household level burdens women more than men (Chege, 2012; Mokebo, 2015). Hence, it hinders the women’s effective participation in economic activities as well as public decision-making. Although marital responsibilities are viewed as a
barrier to women owned micro enterprise growth, other studies link marital status with responsibilities that enhance the growth of women entrepreneurship (Asen, 2016). This argument therefore raises questions on the relationship between marital status and the growth of women owned micro enterprises among different categories of women.

Existing studies reveal that there is a strong relationship between education, entrepreneurship training and micro enterprise growth (King and McGrath, 1998; Ndiritu, 2011). Adequate levels of education and entrepreneurship trainings were cited as key in running of micro and small-scale enterprises. Existing research reveals that majority of entrepreneurs running MSEs in Kenya are not well equipped in terms of education and skills (King and McGrath, 1998). Ambaka, (2012) argued that the entrepreneurship education is important for developing the attitudes that are favourable to start a business as well as attaining the knowledge and skills for operating an enterprise. These skills include financial accounting, book keeping, business law and marketing. Skills attained through training such as leadership, communication, managerial and financial knowledge are the greatest recipe for business growth (Chege, 2012). A recent report by NGEC (2016) indicates that although the status of women’s access to education and training is improving, women were marginalised in access to quality training and education. Consequently, inadequate access to education and entrepreneurship training among women entrepreneurs deny them technological innovation essential in the creation of positive enabling environment (Maina, 2012). These observations raise questions on the level of education and entrepreneurship training among the Nubian women and how it influences the growth of their micro enterprises.
Scholars concur that finance is the most crucial challenge faced by women entrepreneurs while establishing, managing and growing their ventures among other barriers (Owuor, 2015) observed that specific financial access problems for women entrepreneurs included lack of collateral, lack of credit record, assets registered in husband’s name, stringent loan criteria applied by banks, lack of business and management experience. They also observed that the challenges faced by women groups in accessing affordable credit in Kenya as a function of high interest rates, bank charges, lack of adequate information, loan phobia and reluctance of formal financial institutions to lend to women groups. It would be interesting to investigate state of the Nubian women access to finance owing their historical state of marginalisation alongside other interconnected forms of marginalisation. This is because Kenya has been a patriarchal society where marginalized groups such as the youth and women who make majority of population were excluded from the formal financial services (Mwangi, 2001; Karanja, 2010; Pius, 2010; NGEC, 2016).

In 2007, President Kibaki launched the Women Enterprise Fund (WEF). The funds were disbursed through 2 loans referred to as Tuinuke and Tujiimarishe loan. Tuinuke loan is an interest free loan with a 5% administrative costs fee charged on the principal amount; It is also known as Constituency Women Enterprises Scheme (CWES) and was open to registered women groups who were interested in expanding or starting new businesses. The Jiimarishe loan is an on-lending component through financial intermediaries such as banks, Non-Governmental Organizations (NGOs), Savings and credit co-operatives, faith based organizations and micro-finance institutions (Chege, 2012).
Women accessed funds directly either as individuals or women owned enterprises or other organized entities such as groups. However, this is still complicated because when women access credit, it is often in small amounts, without much consideration on whether it suits their needs or not (Chege, 2012; International Journal of Sustainable Development, 2012). There is need to interrogate whether the Nubian women entrepreneurs are beneficiaries of the government related funding schemes and the challenges experienced as well as the level of awareness for the funding opportunities available to them.

2.3.5 Gender ideology and women owned micro enterprises

Cultural and societal values and perceptions discourage women entrepreneurs to take risks and to access information thus preventing them from taking advantage of lucrative opportunities (Chege, 2012). Botha (2006) argued that women entrepreneurs provide for extended family members adding up their financial constraints. Socially accepted norms of behaviour and the gender allocation of tasks determine what women entrepreneurs can engage in, the technologies available to them, the people whom they can interact with and the control they can exert over their own capital (Kings and McGrath, 1998; Chege, 2012). These observations are relevant in examining the role of culture in limiting women’s interaction with money, technology and type of economic venture at the local level.

2.3.6 Empirical literature on legislative framework

The regulatory environment includes international, regional and governmental legislation, which includes laws, administrative actions, strategic plans and legislations (Murimi, 2010; NGEC, 2016). Some legal frameworks are insensitive to
women’s access and ownership to property. In many developing countries, legislation exists that limits contractual rights and economic participation for women including Southern and Eastern Africa (Equal Rights Trust, 2012; UN WOMEN, 2016). Women had been excluded from the ownership of property, which limited their access to collateral for loan financing. There are complex administrative procedures in establishing and sustaining a business in Kenya. All these obstacles have a negative impact on women-owned enterprises and sometimes push women into the informal sector (ERT, 2012).

Legal regularities and customary rules often restrict women’s access to and control over assets that were accepted as collateral such as land and livestock (Anyango, 2015). Hence, women are hand capped in accessing financial services, as they do not have collateral when required (Murimi, 2010). Majority of women entrepreneurs run informal businesses of which only a few are registered (Equal Rights Trust, 2012; UN WOMEN, 2016; NGEC, 2016).

2.3.7 Summary of literature and research gaps

Table 2.2: Summary of literature and research gap

<table>
<thead>
<tr>
<th>Author &amp; year</th>
<th>Study focus</th>
<th>Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>NGEC (2016)</td>
<td>Status of equality and inclusion in Kenya</td>
<td>Inadequate focus on marginalised women in the economy.</td>
</tr>
<tr>
<td>Mungumi (2011)</td>
<td>Factors influencing performance of women-owned</td>
<td>No link between women’s socio-economic characteristics</td>
</tr>
<tr>
<td>Author</td>
<td>Title</td>
<td>Summary</td>
</tr>
<tr>
<td>--------</td>
<td>-------</td>
<td>---------</td>
</tr>
<tr>
<td>Mumma (1987)</td>
<td>Urbanization and the Socio-Economic Status of Women: A Case Study of Nubian Women in Kibera slums</td>
<td>No link between Nubian women socio-economic characteristics, gender ideology and legislative framework on their micro enterprise growth. Limited methodology that relied on interviewing. Observation could have been used to validate oral data.</td>
</tr>
<tr>
<td>Asen (2016)</td>
<td>Women entrepreneur’s participation and poverty reduction in Bauchi state, Nigeria.</td>
<td>No link between women-owned micro enterprises and factors that influence their growth.</td>
</tr>
<tr>
<td>Balaton-Chrimes (2015)</td>
<td>Ethnicity, democracy and citizenship in Africa: political marginalisation of Kenyan Nubians</td>
<td>The study generalises the Nubians as a uniform ethnic category and lacks detailed gender dimension on marginalization of the Nubians</td>
</tr>
<tr>
<td>Chege (2012)</td>
<td>Factors hindering performance of women enterprises in Laikipia West constituency</td>
<td>The study did not analyse women from a gender framework</td>
</tr>
<tr>
<td>Open Society of Justice Initiative (2010)</td>
<td>The Nubian community in Kenya verses the state of Kenya</td>
<td>Address the denial of Nubian to legal identity and existence. It does not establish the link between denial of identity and</td>
</tr>
<tr>
<td>Author &amp; Year</td>
<td>Title</td>
<td>Summary</td>
</tr>
<tr>
<td>----------------------------</td>
<td>-----------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Equal Rights Trust (2012)</td>
<td>In the spirit of Harambee: addressing discrimination and inequality in Kenya.</td>
<td>It is a general survey of discrimination on the basis of ethnicity and gender. It does not address multiple discrimination of Nubian women based on gender, religion, citizenship and ethnicity.</td>
</tr>
<tr>
<td>Osore (2003)</td>
<td>Socio-economic characteristics and the performance of women owned enterprises in Mumias Town.</td>
<td>The study did not establish the link between culture and other socio-economic characteristics and on the performance of women enterprises.</td>
</tr>
<tr>
<td>Owuor (2015)</td>
<td>The role of micro finance services on women owned SMEs in Ruiru sub-county</td>
<td>Business environment in Ruiru has many aspects different from informal settlements. The study did not establish why women have low uptake of loans for micro finance agencies</td>
</tr>
<tr>
<td>Gakobo (2013)</td>
<td>Effects of transformational leadership and prior knowledge on growth of women owned</td>
<td>Focused on only two variables, leadership and prior knowledge on growth of women owned</td>
</tr>
</tbody>
</table>
SMEs in Kasarani Division, Nairobi | SMEs
---|---
Murimi (2010) | Factors affecting the growth of women entrepreneurship in Kirinyaga East district, Central province | No link between women multiple roles on their entrepreneurship

**Source: Researcher (2018)**

Existing studies on the marginalised groups have focused on discrimination, status and challenges faced by these groups. Majority of studies on Nubians in Kenya for instance, lack the gender dimension in their analysis. These studies have not interrogated the extent to which women suffer multiple sources of inequality and its effect on their socio-economic growth (Mumma, 1987; Open Society of Justice, 2010; Mungumi, 2011; Balaton-Chrimes, 2015; EQR, 2015).

A survey of existing studies on the role of women-owned micro enterprise on the economy are growing. However, the challenges experienced by women-owned micro enterprises have not been adequately explored (Karanja, 2010; Chege, 2012; Owuor, 2015; Asen, 2016). Additionally, a number of these studies are either global, regional or area specific (Mumarak, 2012; Mosioma, 2011, Malusi, 2012). These studies have not adequately explored other intersecting categories that hinder women engaged in micro enterprises given that they are not a uniform category. Women face other barriers related to their personal characteristics, the role they play
in the domestic sphere and legal frameworks restrictions. Consequently, there is an agreement amongst scholars on the need of interrogating how these other intersecting factors affect the growth of women-owned micro enterprises in Kenya (King and McGrath, 1998; Ndiritu, 2011; Gakobo, 2013).

2.4 Conceptual framework

A conceptual framework is diagrammatical model used by a researcher to present the relationship between variables in a given a study (Orodho, 2003). Growth of the Nubian women owned micro enterprises was treated as the dependent variable. The variables that affect growth of the Nubian women micro enterprises were treated as the independent variable.
Conceptual framework

*Figure 2.1: Factors affecting the growth of women-owned micro enterprises*

**Independent variables**

- **Nature of enterprise**
  - Type of industry
  - Labour type
  - Working time frame
  - Mode of ownership

- **Socio-economic features**
  - Marital status
  - Level of education
  - Commitment level
  - Entrepreneurship training
  - Entrepreneurship

- **Gender ideology**
  - Gender allocation of tasks

- **Legislative framework**
  - Licensing system
  - Registration
  - Collateral

**Dependent**

- **Entrepreneurship growth**
  - Level of profit
  - Level of sales volume
  - Level of working capital
  - Level of stock
  - Number of workers

*Source: (Researcher, 2018)*
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter highlights the research design, the research variables, the study locale, the target population, the sampling procedure and the sample size. Additionally, the chapter highlights data collection that entails research instruments, pilot study, validity and reliability of the research instrument. The chapter finally presents the procedure for the data collection procedure, data analysis and ethical considerations during the study.

3.2 Research design

This study employed a cross-sectional survey of all the 78 micro-enterprises owned by Nubian women in Nyanchwa. Although the study integrated both qualitative and quantitative techniques, it was largely descriptive in nature. According to Mugenda and Mugenda (2003) and Gakobo (2013), descriptive survey design is best suited in capturing people’s experiences, as they exist.

3.3 Operationalization and measurement of the variables

This study had two variables namely: the independent variables and the dependent variable. Governmental policies are the moderating factors.
Table 3.1 Operationalization and measurement of the variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Type</th>
<th>Operationalization</th>
<th>Measurement in:</th>
<th>Check list</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of micro-enterprise</td>
<td>Independent</td>
<td>Type of industry</td>
<td>Questions 3-9</td>
<td>Questions 1-3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Type of trade</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Working time frame</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Labour type</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Forms of ownership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Socio-economic and cultural factors</td>
<td>Independent</td>
<td>*Marital status</td>
<td>Questions 10-18</td>
<td>Question 4-6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Level of education</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Entrepreneur training</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Entrepreneurship experience</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Leadership style</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Finance access</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Gender allocation of tasks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legislative framework</td>
<td>Independent</td>
<td>*Business licence</td>
<td>Questions 20-23</td>
<td>Question 7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>acquisition</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Identification documents</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Collateral</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government policies</td>
<td>Moderating variable</td>
<td>*Political inclusion</td>
<td>Political post representation</td>
<td>Probing all questions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Discrimination in resource access</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Micro-enterprise Growth</td>
<td>Dependent</td>
<td>*Increase in profit</td>
<td>Observation</td>
<td>Checklist</td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Increase in working capital</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Increase in stock</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>*Increase in sales</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.4 Target population

Mugenda and Mugenda (2003) defines target population as a set of individuals within a population to which a researcher wants to generalize the results of the study. The target population was all the 78 micro-enterprises owned by Nubian women in Nyanchwa. This population included the varied micro-enterprises that deal with cereals, vegetable vending, fish products, food kiosks, tailoring, textile,
saloon and poultry among others. These micro-enterprises comprise both the registered and non-registered business according to existing data at the Kisii County trade office and the Nubian Business Women Group Association.

This study was conducted in Nyanchwa, the immediate outskirts of Kisii town along the Kisii-Kisumu highway. The study was limited to the area popularly known as Bonubi-Nubia, adjacent Nyambera and Daraja Mbili Market. The research locale was justified for this study because it has served as Nubian settlements for several decades. Furthermore, Nubian settlements in Nyanchwa house the majority of Nubian businesses particularly those owned by women in particular and Nubians in general (KNBS, 2010).

3.5 Sampling technique and sample size

The first phase of sampling employed a survey census of all the 78 Nubian women enterprises. According to Orodho (2005) census is the most appropriate method to employ in sampling when the population is small. Furthermore, census eliminates sampling error and thus, enhances reliability. The second phase of sampling employed the use of purposive sampling to identify micro-enterprise being run and owned by more than one person. All the 78 respondents were purposively identified because not everyone employed in micro-enterprise was adequately aware of the challenges influencing the growth of the Nubian women micro-enterprises. Thus, the use of purposive sampling facilitated interviewing of knowledgeable informants who provided information that is more reliable. According to Benard and Ryan, (2010:365) purposive sampling is appropriate when dealing with special and hard populations to get.
3.6 Research instruments

Primary data was obtained by the use of semi-structured questionnaires (Appendix 1, pp 62) and observation checklist. A questionnaire is a research instrument that has various advantages like enables data to be gathered over large sample and diverse regions; confidentiality was upheld and besides it saved on time for its administration (Kombo & Tromp, 2006). This study therefore utilized the questionnaires to collect data from the target population in order to realize cost, time and personnel minimization as well as keeping the confidentiality of the respondents.

3.7 Data collection procedure

Primary data was obtained by use of self-administered semi-structured questionnaires by the researcher while secondary data was obtained from journals, books, government documents, women group data and business enterprise records. Data collection was done by the researcher using Kiswahili and English languages. However, where an informant used Kinubi language, a female research assistant translated what was said for interpretation by the researcher. The administration of the questionnaires and interviewing was done during site visits to the Nubian women micro enterprises.

3.8 Reliability of research instruments

According to Cant (2011), reliability refers to the degree in which an instrument yields the same results on repeated trials. Gall, Joyce, and Walter (2004) pointed out that piloting helps to identify misunderstandings, ambiguities or inadequate items. In this study, data reliability was enhanced through test re-test method. This test
validated the tools for use and helped to improve the instruments where necessary. Pilot study was conducted with 10 women entrepreneurs before the final survey was undertaken. This pilot study was useful in ascertaining the reliability of the research instruments in relation to the research objectives. Pilot study offered a window of opportunity to the researcher to modify the research instruments to provide responses that were in line with the study objectives and questions. As argued by Gall, Joyce, and Walter, (2004); and Cant, (2011) data consistency was measured using Cronbach’s alpha method which was calculated from pairwise correlations between items. The table below guided the acceptance or rejection criteria:

**Table 3.2: Crochbach’s reliability test**

<table>
<thead>
<tr>
<th>Crochbach’s alpha (α)</th>
<th>Consistency recommendations</th>
</tr>
</thead>
<tbody>
<tr>
<td>α ≥ 0.9</td>
<td>Excellent</td>
</tr>
<tr>
<td>0.9 &gt; α ≥ 0.8</td>
<td>Good</td>
</tr>
<tr>
<td>0.8 &gt; α ≥ 0.7</td>
<td>Acceptable</td>
</tr>
<tr>
<td>0.7 &gt; α ≥ 0.6</td>
<td>Questionable</td>
</tr>
<tr>
<td>0.6 &gt; α ≥ 0.5</td>
<td>Poor</td>
</tr>
<tr>
<td>0.5 &gt; α</td>
<td>Unacceptable</td>
</tr>
</tbody>
</table>

Source: Tavakal and Dennick (2011)

### 3.9 Validity of research instrument

Validity refers to a degree to which a test measures what it is supposed to measure (Jankowicz, 2005). Gall et al. (2004) also revealed that content experts help to bring out content validity by giving definition in precise and detailed terms of the domain
of the specific content that the test is assumed to represent and determines how well that content is sampled by test. This study utilized the guidance and critique of my research supervisor to ensure validity of the questionnaire to be used.

3.10 Data analysis and presentation

The collected data was subjected to qualitative and quantitative analysis. This involved translation of some data from Kiswahili or Kinubi to English language. The quantitative data collected was edited, coded, interpreted and compared with secondary data for similarities and differences as well as analysed by Statistical Package for Social Sciences. After corroboration, patterns and themes were generated. Qualitative data was analysed and presented thematically. Quantitative data was presented using frequency tables, simple tables, bar graphs, percentages and pie charts.

3.11 Ethical considerations

The researcher obtained authorization from the Graduate School, Kenyatta University (Appendix 2; pp 73) and research permit from the National Council for Science and Technology (NACOSTI) in (Appendix 3; pp74) before undertaking the research work. The study paid attention to confidentiality and willingness of the respondents to take part in the study. Objectivity was upheld throughout the study and the principle of reciprocity was taken into account.
CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter highlights the findings of the study on the factors affecting the growth of the Nubian women-owned micro enterprises in Nyanchwa, Kisii County. The data was analysed and interpreted in line with the objectives of the study. The findings were presented in form of frequencies tables, pie charts and themes.

4.2 Response rate

The response rate of questionnaires administered to the Nubian women micro entrepreneurs in Nyanchwa were as highlighted in the table below.

Table 4.1 Respondents’ response rate

<table>
<thead>
<tr>
<th>Sample size</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Correctly filled and returned</td>
<td>78</td>
<td>100</td>
</tr>
<tr>
<td>Not returned</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>78</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Researcher (2018)

The results were compiled from questionnaires that were correctly filled and returned. The sample size was 78 respondents out of which the response rate was 100 %. This response rate was adequate for analysis as argued by Mugenda et al (2003) that a response rate of 70% and above is sufficient for analysis.
4.3 Background information

4.3.1 Age of the respondents

The respondents were asked to state their years of birth in order to establish their age category as illustrated in the table below:

Table 4.2: Respondents’ age distribution

<table>
<thead>
<tr>
<th>Age range</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-25</td>
<td>5</td>
<td>6.4</td>
</tr>
<tr>
<td>26-35</td>
<td>32</td>
<td>41.0</td>
</tr>
<tr>
<td>36-45</td>
<td>26</td>
<td>33.3</td>
</tr>
<tr>
<td>46 and above</td>
<td>15</td>
<td>19.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>78</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Researcher, (2018)*

The study established that 6.4% of the respondents were aged between 18-25 years, 41% of the respondents were aged between 26-35 year and 33.3% of the respondents were aged between 36-45 years. The findings established that respondents aged 46 years and above comprised 19.3%. The study shows that respondents between the age of 25-35 years and 36-45 years are the majority engaged in micro enterprises in Nubia. This reveals that most of the informants are in their productive years. The study findings also revealed that the relatively elderly respondents were more than the ones in the age bracket of 18-25 years. The study confirms a study by Chege, (2012) which established that majority of women entrepreneurship were aged between 25-45 years.

4.4 Nature of micro enterprise

The study focused on type of micro-enterprise industry, domain, volume and coverage area, working period, mode of ownership and labour type.
4.4.1 Micro enterprise industry

Observation was used to establish the respondent’s micro enterprise industry and the results are illustrated table 4.3.

Table 4.3: Micro enterprise industry

<table>
<thead>
<tr>
<th>Industry</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extractive</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Service &amp; retail</td>
<td>78</td>
<td>100</td>
</tr>
<tr>
<td>Assembly</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>78</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Researcher data (2018)

The study established that 100% of the respondents were engaged in small-scale industries falling within servicing and retailing activities. This study confirms early studies, which showed that majority of women micro entrepreneurs are engaged in service and retail industries with marginal ownership in extractive, manufacturing and assembly industry (Asen, 2016, Chege, 2012; NGEC, 2016).

4.4.2 Domain of micro enterprise

The respondents were asked to state the domain of their micro enterprises. Where the respondents engaged in more than one commodity or service, the main commodity/service was treated as the micro enterprise domain. Their responses are as illustrated in table 4.4 below:
From table 4.4 above established that the respondents were engaged in diverse micro enterprises. The respondents who engaged in rental services comprised 35.9% followed by respondents who were engaged in poultry farming at 12.8%. Food kiosks/catering comprised 10.3%, retail shops comprised 5.1% and vegetable/fruit vendors comprised 4.4%. Fuel wood/charcoal/paraffin, salons, cloth selling, tailoring, cereals, shoe selling, cosmetics/small wares, goat/sheep rearing and dairy farming accounted for 28.1% with each of these enterprises domains varying from 1.3 percent to 3.8%. This study revealed that most of the respondents (46.2%) were engaged in rental business and food kiosks. This result confirmed earlier studies, which established that women entrepreneurs are majorly engaged in service
oriented, and commodity resale ventures (Chege, 2012; Mosioma, 2011). The study findings further revealed that most enterprises relied on internal growth strategies of diversification and expansion. The study showed that the horizontal and concentric diversification were prevalent among the Nubian women micro entrepreneurs.

4.4.3 Micro enterprise volume and coverage area

The study established that the respondents were mainly engaged in retail and home trade. These findings implied that the respondents’ micro enterprises coverage area and volume was limited. Consequently, their market and consumption base was limited to the immediate environment.

4.4.4 Working time frame

The respondents stated their working period to establish the patterns of their working schedules as illustrated in the figure below

![Working time frame chart]

Fig 4.1: Working time frame

Source: Research data (2018)
The study established that 41% of the respondents worked on full time basis in their micro enterprises, 10.3% of the respondents worked half day, 35.9% of the respondents worked on part-time basis while 12.8% of the respondents working schedule in their micro enterprises were irregular. The study revealed that less than half of the micro enterprises thrive on full time labour. The majority of the micro enterprise relied on half day and part time work schedule. This implies that the time committed to the micro enterprises is inadequate due to other commitments.

4.4.5 Mode of micro enterprise ownership

The mode of enterprises run by the Nubian women was as follows:

<table>
<thead>
<tr>
<th>Mode of ownership</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>74</td>
<td>94.9</td>
</tr>
<tr>
<td>Group</td>
<td>4</td>
<td>5.1</td>
</tr>
<tr>
<td>Total</td>
<td>78</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Research data (2018)

Table 4.5 above revealed that 94.9% of the micro enterprises are sole owned while only 5.1% of the micro enterprises are group owned. This implied that most micro enterprises’ capital base was low because resources were not pooled together.

4.4.6 Micro enterprise labour type

The responses given in relation to the type of labour in the micro enterprises is as highlighted in the figure 4.2.
Fig 4.2: Forms of labour

Source: Research data (2018)

Figure 4.2 above shows that 77% of the micro enterprise relies on self-labour, 20.5% of the micro enterprise depend on workers labour, while 2.6% of the micro enterprises depend on a combination of both self and workers labour. The study established that most micro enterprises utilising workers labour employed one or two workers while few of the enterprises employed 3-4 workers.

4.5. Socio-economic characteristics of the entrepreneurs
4.5.1 Marital status of the informants

The table below illustrates the respondents’ marital status.

Table 4.6: Marital status of the informants

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>1</td>
<td>1.3</td>
</tr>
<tr>
<td>Married</td>
<td>54</td>
<td>69.2</td>
</tr>
<tr>
<td>Widow</td>
<td>22</td>
<td>28.2</td>
</tr>
<tr>
<td>Separated</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Divorced</td>
<td>1</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>78</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Research data (2018)
Table 4.6 above showed that 1.3% of the respondents were single, 69.2% were married, and 28.2% were widows, while 1.3% of the respondents were divorced. This study revealed that majority of the respondents were either married or widowed and jointly accounted for 98%. The study concurs with other studies that established the role of marital status as being both a motivation for micro enterprise growth and an impediment at the same time (Asen, 2016; Chege, 2012).

4.5.2 Respondents’ level of education

Table 4.7: Respondents’ level of formal Education

<table>
<thead>
<tr>
<th>Level of education</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Some primary education</td>
<td>36</td>
<td>46.2</td>
</tr>
<tr>
<td>Primary certificate</td>
<td>28</td>
<td>35.9</td>
</tr>
<tr>
<td>Some secondary education</td>
<td>9</td>
<td>11.5</td>
</tr>
<tr>
<td>Secondary certificate</td>
<td>3</td>
<td>3.8</td>
</tr>
<tr>
<td>Post-Secondary certificate</td>
<td>2</td>
<td>2.6</td>
</tr>
<tr>
<td>Diploma certificate</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Degree certificate</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>78</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Research data (2018)*

Table 4.7 above shows that 46.2% of the respondents have some form of primary education, 35.9% have primary certificate, 11.5% of the respondents have some level of secondary education, 3.8% of the respondents have secondary certificate while those with post-secondary certificate accounted for only 2.6%. The study indicated that none of the respondents had acquired diploma or degree certificate.
The study established that respondents who had attended primary education accounted for 82.1% while those who attended secondary education accounted for 15.3%. The findings revealed that majority of the respondents had inadequate education. The findings confirm studies conducted by Chege, (2012) and Mosioma, (2011) which established that the low educational levels among women micro entrepreneurs are highly linked to their lack of adequate foresight, independence, innovation and organisation that are key characteristics of successful entrepreneurs.

4.5.3 Respondents’ entrepreneurship training

The study revealed that 82.1% of the respondents have never attended entrepreneurship training. The respondents who have attended entrepreneurship training accounted for 17.9% and that the entrepreneurship training lasted for less than two weeks. This implies that the majority of the respondents lack adequate business skills that are essential for enterprise growth.

4.5.4 Respondents commitment to micro enterprise

To establish the level of commitment of the respondents towards their micro enterprises; the respondents were asked to state whether they would stay or abandon their micro enterprise for other opportunities and their responses are illustrated below.
Table 4.8: Respondents preference to stay in micro enterprise

<table>
<thead>
<tr>
<th>Commitment</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stay on</td>
<td>46</td>
<td>59.0</td>
</tr>
<tr>
<td>Abandon</td>
<td>24</td>
<td>30.8</td>
</tr>
<tr>
<td>Not decided</td>
<td>8</td>
<td>10.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>78</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Research data (2018)

From table 4.8 above, the findings reveal that given an alternative opportunity 59% of the respondents would stay on current micro enterprise, 30.8% of the respondents would abandon their micro enterprises while 10.2% of the respondents were undecided. The findings revealed that slightly more than half of the respondents were totally committed to their micro enterprises while 41% of the respondents were either not committed or undecided. This 41% of less committed and undecided respondents is relatively high and this implies the respondents’ low levels of satisfaction and motivation towards their micro enterprises.

4.5.5 Respondents entrepreneurship experience

The responses generated by the respondents regarding the duration they had been engaged in their current micro enterprise were as highlighted below.
Table 4.9: Respondents entrepreneurship experience in current micro enterprise

<table>
<thead>
<tr>
<th>Duration in years</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>34</td>
<td>43.6</td>
</tr>
<tr>
<td>5-8</td>
<td>20</td>
<td>25.6</td>
</tr>
<tr>
<td>9-12</td>
<td>16</td>
<td>20.5</td>
</tr>
<tr>
<td>12 and above</td>
<td>8</td>
<td>10.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>78</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Research data (2018)

From table 4.9 above 43.6% of the respondents had experience between 1 to 4 years in the current enterprises; 25.6% of the respondents had an experience of 5 to 8 years, 20.5% of the respondents had business experience of 9 to 12 years while 10.3% had business experience of over 12 years in their current micro enterprises. The findings reveal that most respondents have entrepreneurship experience between 1-4 years followed by those with experience ranging between 5-8 years. This implies that most micro enterprises were in their infancy stages. The study established that as the number of micro enterprises increases the more the experience duration declined. Generally, the study reveals a pyramidal trend with inverse proportional relationship between the number of micro enterprises and the experience duration.

4.5.6 Micro enterprise access to finance

4.5.6.1 Source of micro enterprise finance

The table below highlights the available sources of funding for the respondents.
Table 4.10: Source of micro enterprise finance

<table>
<thead>
<tr>
<th>Source of funding</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>36</td>
<td>46.1</td>
</tr>
<tr>
<td>Loans</td>
<td>14</td>
<td>18.0</td>
</tr>
<tr>
<td>Self and loans</td>
<td>28</td>
<td>35.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>78</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Source: Research data (2018)**

From the table 4.10 above, 46.1% of the respondents drew their funding from personal savings, 18% of the respondents sourced their funding from women groups and banks, while 35.9% of the respondents secured financing from personal savings and credit from banks or women groups. The findings indicated that the majority of the respondents have not accessed loans. The micro enterprises have limited access to public deposits, factoring, and bank over drafts, advances from customers and trade credit. Only 18% of the respondents have accessed loaning facilities implying that micro enterprises had a problem of limited working capital. This study confirms the findings of earlier studies that established that majority of women entrepreneurs rely on personal savings to start and expand their micro enterprises (Anyango, 2015).

**4.5.6.2 Respondents perception on cost of finance**

The study sought to establish respondent’s perception on the cost of start-ups and expansion. Table below highlights the informants’ perceptions towards cost of business start-up and expansion.
Table 4.11: Respondents perception on cost of finance

<table>
<thead>
<tr>
<th>Perception on financing</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high</td>
<td>38</td>
<td>48.7</td>
</tr>
<tr>
<td>High</td>
<td>30</td>
<td>38.5</td>
</tr>
<tr>
<td>Moderate</td>
<td>9</td>
<td>11.5</td>
</tr>
<tr>
<td>Low</td>
<td>1</td>
<td>1.3</td>
</tr>
<tr>
<td>Very low</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>78</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Research data (2018)*

The findings established that 48.7% of the respondents felt that the cost of financing was relatively very high, 38.5% of the respondents felt that the cost of financing was high, 11.5% of the respondents felt that the cost of financing was moderate while 1.3% of the respondents felt that the cost of financing was low. Majority of the respondents (87.2%) felt that the cost of financing their micro enterprises was higher because the capital structure had higher costs compared to minimum returns form their micro enterprises. The study established that regardless of the sources of financing, the cost of financing was higher because working capital was for short-term basis. The perception by the majority of the respondents partly explains the low intake of loans among the respondents.

4.6 Gender ideology

The study sought to establish the extent to which the respondents got involved in household tasks as illustrated in table below:
Table 4.12: Gender ideology in households’ task allocation

<table>
<thead>
<tr>
<th>Gender allocation of tasks</th>
<th>Very large extent</th>
<th>Large extent</th>
<th>Medium</th>
<th>Low extent</th>
<th>Never</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>f</td>
<td>%</td>
<td>f</td>
<td>%</td>
<td>f</td>
<td>%</td>
</tr>
<tr>
<td>Cooking</td>
<td>26</td>
<td>33.3</td>
<td>33</td>
<td>42.3</td>
<td>15</td>
<td>19.2</td>
</tr>
<tr>
<td>Child rearing</td>
<td>28</td>
<td>35.9</td>
<td>41</td>
<td>52.6</td>
<td>7</td>
<td>9.0</td>
</tr>
<tr>
<td>Household purchases</td>
<td>18</td>
<td>23.1</td>
<td>38</td>
<td>48.7</td>
<td>14</td>
<td>17.9</td>
</tr>
<tr>
<td>Caring for the sick</td>
<td>16</td>
<td>20.5</td>
<td>22</td>
<td>28.2</td>
<td>32</td>
<td>41.0</td>
</tr>
</tbody>
</table>

Source: Research data (2018)

From table 4.12 above 33.3% of the respondents were engaged in cooking to a very large extent, 42.3% by large extent, 19.2% by medium extent, 3.8% of the informants by a low extent and only 1.3% of the respondents were not engaged at all in cooking. On child rearing, 35.9% of the respondents were involved by a very large extent, 52.6% of the respondents were involved by a large extent, 9% of the respondents were involved to medium extent and 2.5% of the respondents were involved to low extent. On house hold purchases, the study established that 23.1% of the respondents were involved to a very large extent, 48.7% of the respondents were involved to a large extent, 17.9% of the respondents were involved to medium extent, 7.7% of the respondents were involved to a low extent 2.5% of the respondents observed that they were involved in household purchases.

Additionally, the findings revealed that 20.5% were engaged in caring for the sick to a very large extent, 28.2% by large extent, 41% to a medium extent, 6.4% to a low extent and only 3.8% were not engaged in caring for the sick. From table above, the
respondents are largely involved in domestic chores which impacts negatively on their business work schedules and hence their micro enterprise income.

4.7 The impact socio-economic characteristics and gender

To establish the impact of the respondent’s socio-economic characteristics and gender ideology on their micro enterprises, the respondents stated the extent to which each of the following characteristics affected. Their responses were as follows:

Table 4.13: The impact of Nubian women socio-economic characteristics and ideology

<table>
<thead>
<tr>
<th>Determinants</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Tend to agree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marital status</td>
<td>22</td>
<td>36</td>
<td>17</td>
<td>3</td>
<td>0</td>
<td>78</td>
</tr>
<tr>
<td>Level of education</td>
<td>18</td>
<td>28</td>
<td>26</td>
<td>4</td>
<td>1</td>
<td>78</td>
</tr>
<tr>
<td>Entrepreneurship training</td>
<td>9</td>
<td>33</td>
<td>31</td>
<td>2</td>
<td>3</td>
<td>78</td>
</tr>
<tr>
<td>Level of commitment</td>
<td>24</td>
<td>32</td>
<td>18</td>
<td>3</td>
<td>1</td>
<td>78</td>
</tr>
<tr>
<td>Entrepreneurship experience</td>
<td>9</td>
<td>29</td>
<td>18</td>
<td>15</td>
<td>7</td>
<td>78</td>
</tr>
<tr>
<td>Access to finance</td>
<td>27</td>
<td>31</td>
<td>14</td>
<td>6</td>
<td>0</td>
<td>78</td>
</tr>
<tr>
<td>Domestic chores</td>
<td>35</td>
<td>26</td>
<td>15</td>
<td>1</td>
<td>1</td>
<td>78</td>
</tr>
</tbody>
</table>

Source: Research data (2018)

4.7.1 Marital status

From table 4.13 above, 96.2% of the respondents agreed that marital status had an impact on the growth of their micro enterprises while 3.8% of the respondents did
not agree that their marital status had an impact on the growth of their micro enterprises.

4.7.2 Level of education
Most of the respondents (94.9%) agreed that the level of education had impact on the growth of their business by a large extent while 5.1% of the respondents disagreed that the level of education had impact on the growth of their micro enterprises. Most of the Nubians have limited access due to discrimination based on their ethnic and historical background.

4.7.3 Entrepreneurship training
Most respondents, 93.6% agreed that entrepreneurship training had impact on the growth of their business by a large extent while 6.4% of the respondents disagreed that the level of education had impact on the growth of their micro enterprises.

4.7.4 Level of commitment
Most of the respondents, 94.9% agreed that the level of commitment to the business had impact on the growth of their business by a large extent while 5.1% of the respondents disagreed that the level of commitment had impact on the growth of their micro enterprises.

4.7.5 Entrepreneurship experience
Most of the respondents (80.8%) agreed that entrepreneurship experience influenced the growth of their business by a large extent while 19.2% of the respondents disagreed that entrepreneurship experience influenced the growth of their micro enterprises.
4.7.6 Access to finance

Majority of the respondents (80.8%) agreed that access to finance influenced the growth of their micro enterprises by a large extent while 28.2% of the respondents disagreed that access to finance influenced the growth of their micro enterprises.

4.7.7 Domestic chores

Most of the respondents (97.4%) agreed that domestic chores influenced the growth of their micro enterprises while 2.6% of the respondents disagreed that domestic chores influenced the growth of their micro enterprises.

4.8 Impact of legislative framework on micro enterprise growth

The responses given with regard to lack to national identity card, registration certificate and collateral is given table below

Table 4.14: Impact of legal system on micro enterprise growth

<table>
<thead>
<tr>
<th>Regulatory framework</th>
<th>Very large extent</th>
<th>Large extent</th>
<th>Medium extent</th>
<th>Less extent</th>
<th>None</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>f</td>
<td>%</td>
<td>f</td>
<td>%</td>
<td>f</td>
<td>%</td>
</tr>
<tr>
<td>Lack of registration certificate</td>
<td>18</td>
<td>23.0</td>
<td>44</td>
<td>56.4</td>
<td>8</td>
<td>10.3</td>
</tr>
<tr>
<td>Lack of national identity card</td>
<td>26</td>
<td>33.3</td>
<td>38</td>
<td>49.0</td>
<td>9</td>
<td>11.5</td>
</tr>
<tr>
<td>Lack of collateral</td>
<td>14</td>
<td>17.9</td>
<td>56</td>
<td>71.8</td>
<td>7</td>
<td>9.0</td>
</tr>
</tbody>
</table>

Source: Research data (2018)

4.8.1 Lack of registration certificate

From table 4.14, it was established that 89.8% of the respondents agreed that lack of registration certificate/ licenses affected the growth of their micro enterprises. 10.2%
of the respondents did not agree that lack of registration/ licenses affected the growth of their micro enterprises.

4.8.2 Lack of national identity cards

Majority of the respondents (89.8%) agreed that lack of registration licences affected the growth of their micro enterprises while only 10.2% of the respondents did not agree that lack of licences affected the growth of their micro enterprises. Majority of the respondents observed that as Nubians, they have been discriminated by the Kenyan government agents in accessing identity cards because they were perceived as outsiders.

4.8.3 Lack of collateral

Most of the respondents at 98.7% agreed that lack of collateral affected the growth of their micro enterprises while only 1.3% of the respondents disagreed that lack of collateral affected the growth of their micro enterprises.
CHAPTER FIVE
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary, conclusion and recommendations of the study. This study sought to assess how the nature of micro enterprise, socio-economic characteristics of the Nubian women micro entrepreneurs, gender ideology and the legal framework affected the growth of the Nubian women owned micro enterprises in Nyanchwa, Kisii town.

5.2 Summary of the findings

5.2.1 Background information

An interrogation of the background information of the respondents revealed that most of the respondents (74.3%) were aged between 26-45 years who are in their reproductive years.

5.2.2 Nature of the micro enterprise

The study findings revealed that the respondents were engaged in small-scale industries that dealt with service and retail activities. The micro enterprise volume and coverage was limited to home trade and the immediate environment. Majority of the micro enterprises were sole proprietorship accounting for 94.9% while only 5.1% were group owned. This meant that the Nubian women micro entrepreneurs relied on internal growth strategies of diversification. The nature of the Nubian women micro enterprises determined their working period. Most of the respondents were not engaged in their micro enterprise on full time basis. Additionally, the Nubian women owned micro enterprises were predominantly dependent on self-labour by a very large extent (77%) while workers labour accounted for a mere
20.5%. The micro enterprises depended on cheap labour with minimal division of labour.

5.2.3 Socio-economic characteristics of the respondents.

The study established that married women accounted for 69.2% while the widows accounted for 28.2% of the respondents. Respondents who were either divorced or single accounted for 1.3% each. The study also established that marital status had a significant role in emergence and growth of the micro enterprises. The study established that marital status concurrently played both facilitative role and as hindrance to micro enterprise growth. The study established that single and divorced women had limited mobility thus explaining their marginal participation in micro entrepreneurship initiation and expansion.

On respondents’ level of education, the study established that the majority (82.1%) of the Nubian women micro entrepreneurs had primary education. The study established that Nubian women micro entrepreneurs lacked adequate quality education and training. Lack of adequate education among the Nubian women micro entrepreneurs affected how they managed their micro enterprises hence business growth.

With regard to entrepreneurship training, the study established that 82% of the respondents had not accessed any form of entrepreneurship training. The study revealed that only 17.9% of the respondents had attended entrepreneurship training. Although entrepreneurship training was beneficial, it was limited in terms of scope and duration as a result most of the respondents lacked adequate entrepreneurial skills, innovative and foresight that are ingredients to entrepreneurship growth.
The study established that majority of the Nubian women micro entrepreneurs were committed to their micro enterprises. However, a relatively higher percentage was less motivated to their micro enterprises. The findings established that low levels of commitment had a negative impact on the growth of the Nubian women micro enterprises in Nyanchwa. The study findings revealed further that the respondents had inadequate entrepreneurship experience. The majority had entrepreneurship experience ranging 1-4 years in the current micro enterprise. The majority of the Nubian women micro entrepreneurs lacked adequate entrepreneurship experience. They therefore suffered from the problems of inadequate entrepreneurship organisation and innovativeness.

The study findings revealed that Nubian women micro enterprises thrived on both internal and external sources of finance. Internal sources were primarily individual savings, group savings or donation from relatives and friends. External sources of funding were loans obtained from women groups and banks. The study revealed that most of the Nubian women micro enterprises did not have access to organised financial institutions. Firstly, Nubian women were seen a credit risk due to lack of collateral. Secondly, the cost of capital structure was relatively high as compared to the rate of returns. Consequently, Nubian women owned micro enterprises suffer from the problem of shortage of capital and majority of them have remained small despite diversification strategies.

**5.2.4 Gender ideology**

The study established that the Nubian community was highly patriarchal and that gender ideology guided allocation of tasks at the households. The women were
heavily involved in domestic chores alongside their micro enterprises. The engagement of the Nubian women micro entrepreneurs in domestic chores largely determined the work patterns and commitment to their micro entrepreneurs.

5.2.5 Legislative framework

The study established that inadequate access to or lack of registration certificate/ licences, national identity cards and collateral greatly affected the performance of the Nubian women micro enterprises in Nyanchwa. Most of the Nubian women micro enterprises lacked adequate registration and did not comply with regulatory framework thus greatly affecting their operations over time. Legitimacy of entrepreneurship was a major challenge to the Nubian women in Nyanchwa.

5.3 Conclusion

5.3.1 The impact of the nature of the micro enterprise

The nature of the micro enterprise has great impact on the growth of the Nubian women micro entrepreneurs largely engaged in retail and service industry associated with the domestic sphere. The Nubian women micro-enterprises dependence on self-labour, fragmented work schedule, and sole ownership mode have limited their growth. The study concludes that, the type of industry, labour type, ownership modes and working schedule influence the micro enterprise productivity.

5.3.2 The impact of socio-economic characteristics

Socio-economic characteristics of the Nubian women entrepreneurs significantly affect the growth of their micro enterprise. Marital status among Married women and widows provided an opportunity for them to engage in micro entrepreneurship
and at the same became a great impediment to the growth of their micro enterprises. The Nubian women’s low levels of education, entrepreneurship training, low entrepreneurship experience, commitment and access to finance continue to affect the growth of the Nubian women owned micro enterprises in Nyanchwa.

5.3.3 The impact of gender ideology

Gender ideology guiding the allocation of household tasks burdens women with domestic chores. These chores comprising of cooking, childcare, household purchases and caring for the sick significantly limit the growth of the Nubian women-owned micro enterprises.

5.3.4 The impact of legislative framework

The legal framework greatly influences the growth Nubian women micro enterprises. Compliance to legal framework provides legitimacy to micro enterprise operations. Majority of Nubian women micro entrepreneurs lack identification documents, business registration certificates and collateral. Inadequate compliance by the Nubian women micro enterprises to the legal framework has limited their objective growth and denied them legitimacy.

5.4 Recommendations

The study sought to interrogate the factors affecting the growth of the Nubian women micro enterprises in Nyanchwa, Kisii County. The study found out that the limited level of access to finance, the nature of the enterprise engaged, the socio-economic characteristics of the Nubian women as well as the legislative & regulatory framework negatively influences the growth of the Nubian women-
owned micro-enterprises in Nyanchwa, Kisii County. To enhance the growth of the
Nubian women-owned micro enterprises, the study makes the following
recommendations:

5.4.1 Recommendation to Nubian women micro entrepreneurs

The Nubian women micro entrepreneurs need to register their businesses and
comply with regulatory requirements to minimize disturbances of their business
operations. Registration of micro enterprises will also increase the opportunity of
accessing credit from financial institutions and women groups. Additionally, the
Nubian women should establish mission and vision for their micro enterprises
through high-level commitment.

5.4.2 Recommendations to national and county government policy makers

The national and county government need to formulate policies and implement
programmes that will enhance adult education and entrepreneurship training to
marginalised women. These interventions will equip marginalised women micro
entrepreneurs with knowledge and skills needed in successfully management and
micro enterprises growth. The national government should fast track the issuance of
identification documents. This will facilitate more Nubian men and women access
formal jobs and reduce dependence on income from women-owned micro
enterprises. The identification documents will also enable the Nubian women
register their businesses and secure funding from financial institutions.
5.4.3 Recommendation to developmental agencies and women organizations

Developmental agencies like ACTIL, UN WOMEN, Maendeleo Ya Wanawake Organisation and other related groups should provide affordable mentorship training on micro entrepreneurship to marginalised women. They need to train potential and existing women micro entrepreneurs from marginalised groups on transformational leadership to enable them conquer personal and external challenges that may limit the growth of their micro enterprises. These agencies need to focus on training male champions who will act as catalyst in engendering the household allocation of tasks by pulling down the wall separating the public and the private sphere.

5.4.4 Recommendations to micro finance institutions

There is need for government and micro banking institutions to provide flexible financing to Nubian women micro enterprises at low interest rates to encourage the entrepreneur’s access to loans.

5.5 Recommendations for further study

This study focused on the factors influencing the Nubian women owned micro enterprises in Nyanchwa, Kisii town. The study suggests the following areas for further scholarly analysis:

i. Detailed analysis on the Nubian community’s dependence on rental business as a source of livelihood. This is because the Nubian settlements have significantly reduced in size accompanied by influx of people from the rural areas;
ii. Factors affecting the Nubian women micro entrepreneurs outside the Nubian settlements and other Nubian settlements in Kenya for comparison purpose;

iii. Factors influencing marginalised women involved in micro enterprises in Kenya. This is because women have been treated as a single category despite the fact that women have other units of analysis that differentiate them.
REFERENCES


*Sessional Paper no.2*


Karanja, M.W. (2010). *Factors Influencing the Performance of Women Micro-Enterprise: A Case of Lower Kabete Location of Wangigi Division, Kikuyu District Kenya.* A Research Project of Master of Arts in Project Planning and Management of the University of Nairobi


UN WOMEN (2016). *Transforming Equality.* Nairobi: ESARO


APPENDICES

APPENDIX 1: QUESTIONNAIRE

This questionnaire is designed to collect information for solely the purpose of an academic research project on factors influencing the growth of the women owned micro enterprises: A case of Nubian women entrepreneurs in Kisii town. Information gathered will be treated with utmost confidentiality and will not be used for any other purpose other than the stated herein only.

SECTION A: BACKGROUND INFORMATION

Name of the informant (optional) ...................... Contact (optional) ..................

1. Gender

   Male: [ ] Female: [ ]

2. What is your age?

   18-25 Years [ ]
   26-35 Years [ ]
   36-45 Years [ ]
   46 Years and above [ ]

SECTION B: NATURE OF BUSINESS

3. Which industry is your micro enterprise?.................................

4. a) What is the domain of your micro enterprise?............................
   b) Does your micro enterprise deal with one commodity/service or more?......
   c) If more than one main commodity/service, why?..............................

5. a) What is your micro enterprise trade type?

   Wholesale trade [ ]
   Retail trade [ ]

   b) What is your micro enterprise coverage area?
6. What is the source of your micro enterprise labour?
   Self [ ] employees [ ] self and employees [ ]

7. How many employees are engaged in this micro enterprise?
   0 [ ] 1 Year [ ] 2-4 Years [ ] 5 Years and above [ ]

8. What is the mode of ownership of your micro enterprise?
   i. Sole proprietorship [ ]
   ii. Partnership [ ]
   iii. Group [ ]
   iv. Corporate [ ]

9. What is your working time frame?
   i. Whole day [ ]
   ii. Half a day [ ]
   iii. Part-time [ ]
   iv. Irregular [ ]

10. How old is your micro enterprise?
    1-4 Years { } 5-10 Years { } 11 years and above { }

SECTION C: SOCIO-ECONOMIC CHARACTERISTICS OF NUBIAN WOMEN ENTERPRENEURS

11. What is your marital status?
    Single [ ] Married [ ] Widowed [ ] Divorced/separated [ ]

12. Highest level of education
    Some primary education [ ] Primary certificate [ ] some secondary education [ ]
    Secondary certificate [ ] Post-secondary Certificate [ ] Diploma [ ] degree [ ]

13. Have you attended any business training? Yes [ ] No [ ]
    i) If No, please explain…………………………………………………………………


ii) If yes, how long was the business training you attended?

   a) 2 weeks or less [  ]
   b) 2 weeks to 1 month [  ]
   c) 1 month to 6 months [  ]
   d) 6 months to 1 year [  ]
   e) More than a year [  ]

14. How long have you been in business?
   Less than a year [  ]
   Between 1 and 4 years [  ]
   Between 5 and 8 years [  ]
   Between 9 and 12 years [  ]
   Greater than 12 years [  ]

15. Have you attended any business training? Yes [  ] No [  ]
   i) If No, please explain………………………………………………………………
   ii) If yes, how long was the business training you attended?

   f) 2 weeks or less [  ]
   g) 2 weeks to 1 month [  ]
   h) 1 month to 6 months [  ]
   i) 6 months to 1 year [  ]
   j) More than a year [  ]
16. What is the frequency of training? Regular [ ] irregular [ ]

17. What was the main source of financing your business?
Self [ ] loans [ ] self and loans [ ]

18. a) Have you ever obtained micro financing from any money lending entity?…………………
Please explain………………………………………………………………………………………………

b) If you have obtained micro financing, what was the cost?

   i. Very low [ ]

   ii. Low [ ]

   iii. Moderate extent [ ]

   iv. high [ ]

   v. Very high [ ]

19. To what extent do the following socio-economic characteristics of the Nubian women impact on micro enterprise growth?

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Tend to agree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level of education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inadequate business training</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level of commitment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Experience in current micro enterprise</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inadequate access to finance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cost of financing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sources of finances</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
SECTION D: GENDER IDEOLOGY

20. How do the following gender roles affect your business?

<table>
<thead>
<tr>
<th>Chore</th>
<th>Very large extent</th>
<th>Large extent</th>
<th>Moderate extent</th>
<th>Low extent</th>
<th>Low extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cooking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child rearing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household purchases</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Caring for the sick</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SECTION E: LEGISLATIVE SYSTEM AND REGULATORY FRAMEWORK

21. Do you have a national identification card or a passport?

   Yes [ ]   No [ ]

   If no, kindly explain the reason…………………………………………………………

22. What is the status of your micro enterprise?

   i. Registered/licensed [ ]
   ii. Unregistered/not licensed [ ]

   If not registered/licensed, please explain why…………………………………………

23. If in service business, do you have a health certificate from the public health office?

   Yes [ ]   No [ ]

   If no, please explain…………………………………………………………………………..
SECTION F: MICRO ENTERPRISE GROWTH

24. How does the lack of the following aspects of the regulatory framework impact on business growth. To what extent do the following factors affect the following variables of growth? (Use the following keys: 1 = Very large extent, 2 = Great extent, 3 = Moderate extent, 4 = Low extent, 5 = Never)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Very large extent</th>
<th>Large extent</th>
<th>Moderate extent</th>
<th>Low extent</th>
</tr>
</thead>
<tbody>
<tr>
<td>National identity card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of collateral</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of registration certificate/ licenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

OBSERVATION CHECK LIST

1. Business name…………………………..Owner…………………………

2. Type of industry: (Tick as appropriate)
   i. Extractive
   ii. Manufacturing
   iii. Service and industry
   iv. Assembly

3. Does the entrepreneur have a variety of products? Yes [ ] No [ ]

4. Has the entrepreneur technologically advanced? Yes [ ] No [ ]
5. How well is the business displayed? Yes [ ] No [ ]

6. Are the products/services of high quality? Yes [ ] No [ ]

7. Does the business enterprise have a licensed? Yes [ ] No [ ]

8. Any other observation............................................

Thank you for your response.
APPENDIX 2: RESEARCH AUTHORIZATION BY GRADUATE SCHOOL

KENYATTA UNIVERSITY
GRADUATE SCHOOL

Our Ref: D53/OL/23663/2012

DATE: 9th February, 2017

Director General,
National Commission for Science, Technology
and Innovation
P.O. Box 30623-00100
NAIROBI

Dear Sir/Madam,

RE: RESEARCH AUTHORIZATION FOR JANET ABISI SIMION REG. NO.
D53/OL/23663/2012

I write to introduce Ms. Janet Abisi Simion who is a Postgraduate Student of this University. She is registered for M.B.A degree programme in the Department of Business Administration.

Ms. Janet intends to conduct research for a M.B.A Project Proposal entitled, “Factors Affecting the Growth of Women-Owned Micro Enterprises in Kenya: A Case of the Nubian Women in Nyancharwa, Kisii County”.

Any assistance given will be highly appreciated.

Yours faithfully,

MRS. LUCY N. MBAABU
FOR: DEAN, GRADUATE SCHOOL
APPENDIX 3: RESEARCH AUTHORIZATION BY NACOSTI

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

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Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

Ref: No. NACOSTI/P/17/77704/16971
Date: 2nd June, 2017

Janet Abisi Simion
Kenyatta University
P.O Box 43844-
00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "Factors affecting the growth of Women Owned Micro Enterprises in Kenya: A case of Nubian Women in Nyanchwa, Kisii County," I am pleased to inform you that you have been authorized to undertake research in Kisii County for the period ending 2nd June, 2018.

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

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

GODFREY P. KALERWA MSc., MBA, MKIM FOR:
DIRECTOR-GENERAL/CEO

Copy to:
The County Commissioner Kisii County.
The County Director of Education Kisii County.