ANALYSIS OF FACTORS AFFECTING WOMEN IN IMPORT INDUSTRY IN KENYA

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DECLARATION

I confirm that this project report is my original work and has not been presented in any other university for any other award.

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DEDICATION

To my beloved husband Dr. Waweru
He has been a pillar of strength, always encouraging me to cruise on.

Children, Mathaai, Wangari, Thuo and Zebidah
Who bore with me throughout the long hours I was absent.

To my Mother Zebidah Wangari
Who is my source of inspiration and who inducted the importance of education from an early age. She has actually made me who I am today.
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To all those who sincerely gave me their support in one way or the other, May God Almighty bless you all.
ABSTRACT

Women in business are facing many problems that are specific to their gender, which has resulted to poverty. Gendered poverty is the recognition that women and men face poverty for different reasons and both experience and respond to it differently. For instance, one of the key factors that have been found to contribute to poverty among women is lack of property rights, which means that women are marginalized from access to traditional credit and savings sources. Establishing the challenges faced by women entrepreneurs in the import industry would assist in setting up strategies to deal with such challenges, thereby contributing to the third Millennium Development Goal (MDG) of promoting gender equality and the empowerment of women. It says that in many parts of the world, poverty is a larger problem for women than it is for men simply because in some places women are not allowed to become educated or work outside the home to provide for their families. Because of this, the third Millennium Development Goal is directed at achieving gender equity around the world. In Kenya, studies show that entrepreneurship is becoming an increasingly popular career choice for women (Munyua, 2009). Most of the Kenyan women entrepreneurs indicate that their main reasons for going into business ventures included the need for achievement, autonomy and flexibility, along with providing for and educating their children (Wanjira, et al. 2008). However, as reported by Kibas and K'Aol (2004), more female-owned enterprises than male close down. The main reasons for women-owned business closure were lack of funds, lack of customers, too much competition, and personal reasons, for example having to take care of children. This study will analyse the factors affecting women in import industry in Kenya. The purpose of this study was to analyse the factors affecting women in import industry in Kenya and propose strategies that can be used to counter such factors. The objectives of the study were to: establish the external factors affecting women in import industry in Kenya, examine the extent to which internal factors affect women in import industry in accessing business-specific information needed for business growth, assess the business performance of women in import industry in Kenya and propose strategies that can be employed by women in import industry to counter the external and internal factors affecting their businesses. The study was exploratory and employed a descriptive survey design. The study was carried out in Nairobi Province, Kenya. The target population was all women entrepreneurs in the import industry in Nairobi City. Snowball sampling technique was used to obtain 30 participants for the study. Data was collected using a questionnaire and a focus group discussion guide. Data was assorted first and then analyzed using quantitative and qualitative analysis techniques. Qualitative data was analysed by organizing the responses thematically in line with the objectives of the study. Quantitative data was analysed by using frequencies, means, mode and percentages as well as correlation analysis. The study established that women entrepreneurs could accomplish a lot in the business world if it were not for the challenges facing them, especially in obtaining finances for the expansion of their businesses and being looked down upon because of their sex. The study recommends that the government should lessen the regulations in business registration and shorten the time period for waiting for the license; come up with strict measures to curb corruption at the entry points so that everybody is treated equally in duty payments, among others.
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ACRONYMS AND ABBREVIATIONS

KNBS: Central Bureau of Statistics

KEBS: Kenya Bureau of Standards

MDG: Millennium Development Goal

SIC: Standard Industrial Classifications

SME: Small and Medium-Sized Enterprise

UNIDO: United Nations Industrial Development Organization
DEFINITION OF TERMS

**Business Information Needs:** refer to any information that small, medium and micro-enterprises require on a day-to-day basis for their business enterprises and supporting the economic activities of the communities where they conduct business.

**Import industry:** This refers to businesses that deal with products that are sourced outside the country.

**Marketing:** This refers to the process of promoting, presenting and selling a product or service to target clients.

**Small and Micro Enterprise:** refers to a business enterprise that employs not more than 10 people and whose annual turnover is less than Ksh. 5 million.

**External Factors:** These are factors that affect the business performance and which cannot be controlled by the entrepreneur. They include Political, Economical, Technological, Environmental, Social and Legal factors.

**Internal Factors:** These are factors that affect the business internally and can be controlled by the entrepreneur to have a better business performance. For instance Type of goods imported, Education Level, Marital status, Networking, Age and Experience.
CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

Women’s entrepreneurship has a tremendous potential in empowering women and transforming society. Yet this potential remains largely untapped, with less than 10 per cent of the entrepreneurs in African countries being women. Studies have shown that a host of barriers prevent women from realizing their full potential as entrepreneurs, where they could make significant contribution to society. Entrepreneurship by definition implies being in control of one’s life and activities. It is precisely this independence that many societies have denied women (Vishwanathan, 2001).

Women’s family obligations often bar them from becoming successful entrepreneurs in both developed and developing nations. As Seymour (2001) puts it; having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business. Traditional gender role expectations and patriarchal attitudes in many developing nations make it even more difficult for women to relieve themselves of family responsibilities. The familial and social conditioning in many developing countries inhibits the confidence, independence and mobility of women. This translates into poor access to information, credit, technology, markets, and so on, and prevents women from starting a business or women entrepreneurs from growing beyond a particular level (Sinha, 2005). The situation is more critical in many African countries, where adherence to traditional gender roles and cultural practices work against women in business.

The potential impact of small and medium-sized enterprises (SMEs) on women’s economic and social development has been studied by academics, development agencies and policymakers over the past decades. With more and more women taking up entrepreneurial
activities the world over, identifying the constraints and limitations which prevent women from starting and succeeding in their own businesses is an important aspect of development research (United Nations, 2005).

In most countries, regions and sectors, the majority of business owner/managers are male (from 65% to 75%). However, there is increasing evidence that more and more women are becoming interested in business ownership and/or actually starting up in business. In addition, rates of self employment among women are increasing in most countries. Although there are no official statistics relating businesses to the gender of their owner/manager, there is a good deal of evidence to suggest a significant increase in female entrepreneurship. One consequence of this is that women are a relatively new group of entrepreneurs compared with men, which means that they are more likely to run younger businesses. This in turn has some implications for the problems they face and their ability to deal with them (United Nations, 2005).

A key issue, therefore, is how women entrepreneurs can be assisted to cope with the problems they face that negatively impact on business growth. Like young entrepreneurs, women may have particular problems with raising finance and may have had less chance than most men to accumulate the confidence, skills and contacts necessary to start and run a successful business. In addition, gender discrimination by finance and support providers, customers or employees may be an issue. Some research has suggested that it is more difficult for women to raise start-up and recurrent business finance than men and women are more likely to encounter credibility problems when dealing with bankers (Carter and Cannon, 1992).
In this context, Carter (2000) has identified four areas of financing that previous research has noted can pose particular problems for women. Firstly, women may be disadvantaged in their ability to raise start-up finance. Second, guarantees required for external finance may be beyond the scope of most women’s personal assets and credit track record. Third, once a business is established, finance may be more difficult for female entrepreneurs to raise than for their male counterparts, because of the greater difficulties that women face in penetrating informal financial networks. Finally, the relationship between female entrepreneurs and bankers may suffer from sexual stereotyping and discrimination. One group of women entrepreneurs that requires attention is those operating in the import industry.

In Kenya, studies show that entrepreneurship is becoming an increasingly popular career choice for women (Munyua, 2009). Most of the Kenyan women entrepreneurs indicate that their main reasons for going into business ventures included the need for achievement, autonomy and flexibility, along with providing for and educating their children (Wanjira, et al. 2008). However, as reported by Kibas and K’Aol (2004), more female-owned enterprises than male close down. The main reasons for women-owned business closure were lack of funds, lack of customers, too much competition, and personal reasons, for example having to take care of children. This study analysed factors affecting women in import industry in Kenya.

1.2 Statement of the Problem

According to the United Nations Industrial Development Organization (UNIDO, 2005), Small and Micro Enterprises are the driving force in industrial development. They comprise more than 90 per cent of all enterprises in the world and are on average responsible for 60-80 per cent of total employment, and thus help to contribute to long-term sustainable poverty reduction. Women SME’s require to shift their productive base from low value, price-
determined modes of operation to higher value, knowledge-based patterns of production. For
this to happen, data is required on the challenges faced by those engaging in small and micro
enterprises.

In Kenya women who comprise 51% of population are disadvantaged in many fields. Their
endeavours to participate in development activities have been thwarted by Structural
Adjustment Programs that have affected females more than males. Studies have found that
female headed households constitute 30% of Kenya’s households of whom 52.9% are poor
(Mukui, 1994, Republic of Kenya 1999; World Bank 1980). Women in business are facing
many problems that are specific to their gender, which has resulted to poverty. Gendered
poverty is the recognition that women and men face poverty for different reasons and both
experience and respond to it differently. For instance, one of the key factors that have been
found to contribute to poverty among women is lack of property rights, which means that
women are marginalized from access to traditional credit and savings sources. Establishing
the challenges faced by women entrepreneurs in the import industry would assist in setting up
strategies to deal with such challenges, thereby contributing to the third Millennium
Development Goal (MDG) of promoting gender equality and the empowerment of women.
This study set out to analyse factors affecting women in import industry in Kenya.

1.3 Purpose of the Study

The purpose of this study was to analyse the factors affecting women in import industry in
Kenya and propose strategies that can be used to counter such challenges.
1.4 Objectives of the Study

The objectives of the study were to:

1. Establish how the changes in external factors affect women in import industry in Kenya
2. Examine the extent to which internal factors affect women in import industry in accessing business-specific information needed for business growth.
3. Assess the business performance of women in import industry in Kenya
4. Propose strategies that can be employed by women in import industry to counter the external and internal factors affecting their businesses.

1.5 Research Questions

The study was guided by the following research questions:

1. How have changes in external factors affect women in import industry in Kenya?
2. To what extent do internal factors have on women in import industry in Kenya while accessing business-specific information needed for business their growth?
3. What are the levels of business performance by women in import industry in Kenya?
4. What strategies can be employed by women in import industry to counter the factors affecting their businesses?

1.6 Significance of the Study

The findings of this study could be of benefit to the women in import business, the government and donors in a number of ways. First, women entrepreneurs will obtain data on challenges they experience thereby challenging them to think deeper and devise challenges for countering such challenges.

The government and financial institutions targeting women may obtain data that could be of use in future policy formulation and structuring their operations in ways that address the financial needs of women for poverty eradication. The study may yield data pointing at the
financial, training and business management needs of women in import industry that have not been addressed by the government and finance institutions in their current modes of operation. Such findings, by advocating policy change, could benefit women entrepreneurs by addressing the challenges faced, and thereby improving their socioeconomic status.

The government, as it endeavours to achieve Vision 2030, could benefit from the study in that recommendations will be given on measures that could be taken to improve the growth of import businesses operated by women. The overall benefit of the study is that implementing its recommendations could contribute towards achieving the first and third Millennium Development Goals of ‘eradicating extreme poverty and hunger’ and ‘promoting gender equality and the empowerment of women’.

1.7 Scope and Limitations of the Study

The study found out the factors affecting women in import industry in Nairobi, and proposed strategies that can be used to counter such factors. The study was conducted among women in import business operating in Nairobi. This means that findings of the study cannot be generalized to other towns outside Nairobi. This was mainly because market conditions such as demand, supply and pricing are different in different localities within the country. The factors to be analysed by the study include external and internal factors like economical; Social; Technological; and Legal, availability of business-specific information such as accessibility of products, prices, import regulations, and local market conditions; socioeconomic factors like family demands; and marketing factors such as competition.

The study had a number of limitations. First, there is no database of women operating in import industry in Nairobi, and therefore it took time to obtain a desirable sample for the study. Another limitation was that some of the respondents were unwilling to divulge sensitive data like the financial records of their businesses.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter covers a review of literature for the study on the analysis of factors affecting women in import industry. The chapter begins with a presentation of the theoretical framework, after which literature is presented on the factors affecting women entrepreneurs. The factors discussed include economic factors, social factors, technological factors, and legal factors. After this literature on factors affecting women entrepreneurs in Kenya is presented then a summary of the literature review is given.

2.2 Theoretical Framework

Women's participation in business, together with access to more and better jobs, has been widely recognized as important in facilitating a process of poverty eradication and empowerment. Empowerment enhances financial independence and self-esteem of women, while providing an opportunity for them to interact with co-workers outside their kinship and residential network. These processes often result in shifts in the position of women within the household and beyond. Research on gendered poverty has found that rural and urban women face many of the same constraints. They both suffer from low socio-economic status, lack of property rights, environmental degradation and limited health and educational resources (Kuiper & van der Ree, 2005). Various theories have been developed to explain the efforts that could be made to address the challenges faced by women. This study will employ the Empowerment Theory by (Sadan, 2004).

According to Sadan, (2004), empowerment is a process of transition from a state of powerlessness to a state of relative control over one's life, destiny, and environment. This transition can manifest itself in an improvement in the perceived ability to control, as well as
in an improvement in the actual ability to control. Disempowering social processes are responsible for creating a sense of powerlessness among people who belong to groups that suffer from stigma and discrimination. A sense of powerlessness leads to a lack of self-worth, to self-blame, to indifference towards and alienation from the environment, beside inability to act for oneself and growing dependence on social services and specialists for the solution of problems in one's life.

Empowerment is a transition from this passive situation to a more active situation of control. The need for it is part of the realization of one's very humanity, so much so that one could say that a person who is powerless with regard to his/her life and his/her environment is not realizing his/her innate human potential. Since the sources of powerlessness are rooted in social processes that disempowers entire populations, the empowerment process aims to influence the oppressed human agency and the social structure within the limitations and possibilities in which this human agency exists and reacts (Sadan, 2004).

The concept of empowerment is an attempt to break the circle of vicious social problems which are difficult to resolve. People suffer and are harmed not only because of neglect and apathy, but also because of the attention of bad social services. On the threshold of the 21st century it is becoming clear that groups suffer from powerlessness not only because of indifference, cruelty and a shortage of resources in the impoverished parts of the world, but also because of humanly degrading social solutions in the ostensibly enlightened portions of democratic society (Sadan, 2004).

(Pinderhughes, 1983), in explaining the process of empowerment, concurs with this by noting that the personality structure is significantly influenced by environmental conditions. A person is not formed only by heredity and conditions of growth and care, but also by
opportunities and experiences in the world around him. Among these, especially important to us is the ability to make decisions and to act in order to attain goals. This ability (or its absence) shapes the person’s character and influences the degree to which she will be the effective actor in her life (Pinderhughes, 1983).

Empowerment is an interactive process which occurs between the individual and her environment, in the course of which the sense of the self as worthless changes into an acceptance of the self as an assertive citizen with socioeconomic and political ability. The outcome of the process is skills, based on insights and abilities, the essential features of which are a critical political consciousness, an ability to participate with others, a capacity to cope with frustrations and to struggle for influence over the environment (Kieffer, 1984).

The process of empowerment is an active process. Its form is determined by the circumstances and the events, but its essence is human activity in the direction of change from a passive state to an active one. The process brings about an integration of self-acceptance and self-confidence, social and political understanding, and a personal ability to take a significant part in decision-making and in control over resources in the environment. The sense of personal ability connects with civic commitment. Individual empowerment is an expression on the individual level of a multi-levelled process which may be applied to organizations, communities, and social policy (Zimmerman & Rappaport, 1988).

Empowerment is a process of internal and external change. The internal process is the person’s sense or belief in her ability to make decisions and to solve her own problems. The external change finds expression in the ability to act and to implement the practical knowledge, the information, the skills, the capabilities and the other new resources acquired in the course of the process (Parsons, 1988).
2.3 Challenges Faced by Women Entrepreneurs

Das, (2000), Finnegan and Danielsen, (1997), Mintzberg, (1999) and Seymour, (2001) have carried out studies which throw light on the challenges faced by women entrepreneurs around the world. Though the three major stages in the entrepreneurial process – of creating, nurturing and nourishing – are the same for men and women, there are however, in practice, problems faced by women which are of different dimensions and magnitudes, owing to social and cultural reasons. The gender discrimination that often prevails at all levels in many societies impact the sphere of women in industry too, and a cumulative effect of psychological, social, economic and educational factors act as impediments to women entrepreneurs entering the mainstream. A study conducted by Das (2000) of women entrepreneurs in the western world, proposed that three factors influence entrepreneurship – antecedent influences (that is background factors such as family influences and genetic factors that affect motivation, skills and knowledge), the “incubator organization” (that is, the nature of the organization where the entrepreneur was employed just prior to starting a business; the skills learned there) and environmental factors (such as economic conditions, access to venture capital and support services, role models). Research from the rest of the world indicates that women and men differ on some of the above factors. Some of the important barriers faced by women are discussed below.

2.3.1 Economic Factors

Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers. For instance in South Asia, women are almost invisible to formal financial institutions – they receive less than 10 per cent of commercial
credits (Mintzberg, 1999). When women do have access to credit it is often in small amounts, whether this suits their needs or not.

Differential access to credit may of course be a reflection of differences in the choice of sector, educational level or the amount of loan requested. However, as sector choice and educational levels tend to be limited or influenced by gender, one could say that any differential access based on this motive is indirectly caused by gender perceptions. In addition to this, women entrepreneurs in developing countries continue to suffer from poor overall assets, poor enforcement of financial rights and the existence of unequal inheritance rights and consequently poor access to community and social resources. Gender-based obstacles – conventional thinking, cultural and social values, and lack of collateral – all aggravate the difficulties faced by women. High transaction costs, the rigidity of collateral requirements and heavy paperwork are further impediments to women entrepreneurs (Finnegan and Danielsen, 1997).

Women, in particular the less educated ones, also find it more difficult to get financing from banks because they lack information on how to go about securing a loan. Moreover, bank managers are often more reluctant to lend to women than to men. Sometimes, credit may be available for women through several schemes but there are bottlenecks and gaps, and the multiplicity of schemes is often not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are sometimes not made aware of the best option for their requirements (Vishwanathan, 2001). In many countries, women face unequal inheritance practices and laws, discriminatory laws on ownership of property or access to bank loans, or discriminatory practices by banks. In the area of guarantees, several discouraging habits have become ingrained in financial institutions and banks, such as requiring male members to accompany women entrepreneurs for finalizing projects proposed
by women, as well as almost invariably insisting on guarantees from males in the family (Commonwealth Secretariat, 2002).

A general lack of experience and exposure also restricts women from venturing out and dealing with banking institutions. Those who do venture out often find that transaction costs for accessing credit are high, and cannot be met by the cash available to them. Because of this, they are dependent on the family members for surety or collateral and hence restrict the money they borrow. This results in lower investments. Alternately they tend to find working capital at higher rates of interest. The availability of finance and other facilities, such as industrial sheds and land for women entrepreneurs are often constrained by restrictions that do not account for practical realities. All these in turn affect the enterprise and its survival.

In one study in India (Kaur and Bawa, 1992), 54 per cent of women entrepreneurs had started their business with their own personal savings and some financial assistance from their spouse, 23 per cent received finances from their parents, 13 per cent from relatives and friends and only 10 per cent from government agency and nationalized banks. Many other studies have substantiated these findings. A study by Das (2000) shows that more than 50 per cent of the women used their own funds or funds borrowed from their spouse or family to set up their business. Though 43 per cent had taken loans from a financial institution, for a significant proportion (38 per cent) this was only a small part of their original investment and not the primary source of funds. A study by Goheer (2002) showed that the predominant source of start-up capital for women entrepreneurs was reported as personal savings (73 per cent), while informal sources were in second position. Only 4 per cent of respondents had access to formal sources of credit. In sum, it is interesting to note that although it often is self-reliance that motivates women to venture out on their own, they have to rely on the securities of others to raise their basic capital requirements.
2.3.2 Social Factors

Women are also challenged socially when it comes to performing business functions. Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive (United Nations, 2005). Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub-sectors and of women as individuals within any given sector.

Women's businesses are not well represented in industry, trade or business associations. Both the leadership and the membership of chambers of commerce, business, traders and industry associations tend to be dominated by men, and few women join or reach leadership positions in the mainstream business organizations. Although partly a reflection of the low number of women entrepreneurs, it means that the different needs of women entrepreneurs do not feed into policymaking through the lobbying and other activities of these organizations. Many specialist organizations of businesswomen often do not counter this situation because their activities tend to be oriented toward charity and social work, in contrast to the business networking and policy lobbying orientation of the “mainstream” but more male-dominated organizations (Gillani, 2004).
Part of the reason for women’s organizational invisibility is the difficulty of finding sufficient time to attend meetings as well as manage their families. However, business associations rarely consider such needs when scheduling meetings, and few business conferences or trade fairs provide childcare or children’s programmes in order to facilitate the participation of businesswomen. It is interesting to note, on the other hand, that many business conferences, particularly in developed countries, do provide “spouse” programmes in order to accommodate the needs of businessmen to bring along their “non-working” wives. However, in developing countries like Kenya, such arrangements are largely lacking (United Nations, 2005).

2.3.3 Technological Factors

The world revolves around change. Throughout history, technological adoption in response to environmental forces has to a large degree determined the economic fate of nations, firms, and individuals, women included (Shapira, 2009). Today, the key to survival for many small and mid-sized enterprises (SMEs) is the ability to capitalize effectively on the immense potential of advancing technology and channel it for the economic and strategic well-being of the company. To do this, firms must be able to understand the changes that are unfolding in their surroundings.

A number of studies have shown that successful investment in technology can reap immense benefits for the adopting individuals and organizations. On the basis of these benefits, various governments are taking steps to motivate the business community particularly entrepreneurs, to take advantage of the benefits of these technological advances. However, despite these significant technological advances and increasing governmental investments in promoting technology adoption at individual and organizational levels, use of technology among women entrepreneurs is still low (Ndubisi, 2005).
During the last decade we have witnessed a vast increase in international competition. The proliferation of diversified corporations has resulted in more companies competing in more markets and in more industries. With this growing competitiveness has come the need for productivity and quality improvement to improve the competitiveness of businesses Shapiro, 2009). Investing in new technology is seen by many as the most important means to improve a competitive market position. A number of studies indicate that the trend in manufacturing between now and the year 2000 is toward the continued development and implementation of computer integrated automated factories (Sherman, 1994).

Although many businesses in Africa are beginning to realize the need for strategy and technology alliance, there are still many who do not. This is especially so for women owned businesses, whereby as noted by United Nations (2005), lack of access to education for women in developing countries also means they have limited access to technology. According to Shapiro (2009), even those who are aware of technology may not fully appreciate all the issues involved. This is so because the concept of technology strategy is still relatively new and undeveloped. While the benefits of employing technology are undeniable, a number of factors could either enhance or constrain its potential for productivity gains. These may include: high cost of access to telecommunications; Government policy towards ICT; under utilization of existing technologies; limited indigenous base; and digital illiteracy (Mutula, 2002). Jain (2002) established a few more in addition to the above mentioned constraints: lack of skilled and trained manpower; inadequate IT exposure in schools; lack of a National IT policy; poor communication infrastructure; ignorance of IT benefits; expensive ICT equipment and resistance to change.
2.3.4 Legal Factors

Good governance has gained significant attention in the world especially in the last decade. In recent years, good governance has attracted the attention of economists, political scientists, lawyers, politicians, national institutions, and institutions of World Bank and IMF. Since some empirical and theoretical controversies have been found on the concept and importance of good governance but it can be considered as a prerequisite for economic growth and development (Kaufmann and Kraay, 2002).

The political and legal environment of a country is considered the main instrument of the effectiveness of a society’s institutions. If the institutions are appropriate and effective, the outcome should be good governance (Duncan 2003). Governance is the instrument of political, economic and administrative authorities to manage a nation's affairs. It is the diverse mechanisms, processes, relationships and institutions through which residents of country and groups communicate their benefits, exercise their rights and obligations and arbitrate their differences. In good governance countries, the working condition is generally more favourable for providing protection and guarantees for investors. Good governance is therefore a compartment of governance, wherein public capital and problems are managed effectively, efficiently and in response to vital needs of society. Effective elected forms of governance rely on public participation, accountability and transparency. There is an increasing amount of research on the factors that lead to good or bad governance in the world.

A favorable political and legal climate creates a good environment for investment, including investment in people, and leads to higher income, reduces poverty, and provides better social indicators. In many African countries, Kenya included, there are numerous examples to show that politics and poor governance are threats to business growth. Failure to deal with
corruption leads to tax evasion by those connected to powerful politicians. This makes it impossible for women in the import industry to compete with other importers.

2.4 Challenges Faced by Women Entrepreneurs in Kenya

Like in many other countries, more and more women in Kenya are becoming entrepreneurs. Munyua (2009) established that entrepreneurship is becoming an increasingly popular career choice for many Kenyan women. Most of the Kenyan women entrepreneurs indicated that their main reasons for going into business ventures included the need for achievement, autonomy and flexibility, along with providing for and educating their children (Wanjira, et al. 2008).

One significant characteristic of the sector is that as it has grown, it has also become an important employer of the female labour force in the country. According to the Kenya Rural Enterprise Programme and Central Bureau of Statistics (KNBS) Baseline Survey conducted in 1999, the number of men and women owning micro-enterprises in Kenya was almost equal, at 670,727 enterprises owned by men compared to 612,848 owned by women. A great disparity is noted, however, in the type of businesses men and women choose, and the incomes generated by the businesses. Women are concentrated in community, social and personal service businesses (Republic of Kenya, 2000).

A review by the Kenya KNBS in the same period indicated that more female-owned enterprises (5,585) than male (4,045) closed down (Kibas and K’Aol 2004). Of those businesses that closed down, lack of funds was common to both women- and men-owned MSEs; lack of customers and too much competition accounted for 26.8 per cent of women’s business closures against 12.5 per cent of men’s closures. Women also cited personal reasons, for example having to take care of children, where it became increasingly difficult to balance
work with family responsibilities. Taking care of a sick family member accounted for 33.1 per cent of women's business closures, while for men it accounted for 20.3 per cent (Kibas and K'Aol 2004).

According to Mincer, (1978) and Polachek, (1981), women are generally at a disadvantage when competing with men for enterprises and job opportunities. Most societies expect women to leave the labour market for purposes of childbirth, childcare and the accompanying domestic responsibilities, skills that are undervalued and perceived as incompatible with enterprise and labour market opportunities. While government statistics indicate that, in recent years, the number of women-owned firms with employees has increased, even with this growth women remain under-represented in terms of their proportion of the high-growth firms.

Gakure (2004) conducted a study to determine the social factors that influenced growth and development of female-operated enterprises in Kenya. This study found that the majority performed poorly. For most of the women (68.6 per cent) the decision to go into business was determined by people other than themselves. These included their husbands (24.6 per cent), parents (27.4 per cent) and friends (13.1 per cent) (Gakure, 2004). For the women who participated in the Wanjira Munyua and Mureithi study (2008), going into business was a way of contributing additional income to support their families, and for some it was necessary as they were the sole bread winner. For the women who chose their enterprise, their need to combine doing business with their domestic responsibilities was a significant factor in business choice.
2.5 Conceptual Framework

The purpose of this study is to analyse the factors affecting women in import industry in Kenya, and propose strategies that can be used to counter such factors. The conceptual framework of the study is presented in Figure 1.

Figure 1: Conceptual framework.

<table>
<thead>
<tr>
<th>Internal Factors</th>
<th>External Factors</th>
<th>Performance of the Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Type of goods imported</td>
<td>• Economic Changes</td>
<td>• Sales volume</td>
</tr>
<tr>
<td>• Education Level</td>
<td>• Social Factors</td>
<td>• Customer base</td>
</tr>
<tr>
<td>• Marital status</td>
<td>• Technological Change</td>
<td>• Profitability</td>
</tr>
<tr>
<td>• Networking</td>
<td>• Legal Changes</td>
<td>• Increase in stock</td>
</tr>
</tbody>
</table>

As shown in Figure 1, it is expected that women in import industry are faced with a number of challenges, some of which are common to all entrepreneurs in the industry and others that are unique to female gender. Some of these challenges include economic factors, social factors, technological factors and legal factors. These are the independent variables of the study. These factors determine the business success of women in import industry, which is the dependent variable of the study. Relationships between these three variables are that; the internal factors can be manipulated by the importer to positively affect the business performance. The external factors which are the intervening variables cannot be manipulated by the entrepreneur but can be used in favour of business performance. For instance, if the economic conditions is favourable meaning the exchange rate is down and the inflation is low, the entrepreneur can take advantage of the situation and import more goods so that more
profits could be realized. Again if the entrepreneur invests in technology it will translates to high sales volume because it will help save time, ease communication, access goods faster in the global village.

Business performance is a dependent variable that results after the independent variables are manipulated to suit the intervening variables.

2.6 Summary
The literature reviewed in this chapter has shown that there are many factors that hinder the growth of female-owned businesses in different parts of the world. These factors include economic factors, social factors, technological factors and legal factors. As a result of these factors, female-owned enterprises have continued to perform poorly than male owned enterprises. This poses a threat to the realization of the first and third Millennium Development Goals of *eradicating extreme poverty and hunger* and *promoting gender equality and the empowerment of women*. Based on the literature reviewed, it was noted that no studies have been conducted in Kenya specifically analysing the factors affecting women in import industry. This means that it is difficult for policy makers to design strategies for addressing the challenges faced by women in import industry. To address this research gap, the study will find out the factors affecting women in import industry in Kenya.
3.1 Introduction
This chapter presents the procedures that will be used to conduct the study, including research design, target population, sample and sampling procedures, data collection instruments, and data analysis.

3.2 Research Design
This was an exploratory study and employed a descriptive survey design. Descriptive survey designs were used in preliminary and exploratory studies to allow researchers to gather information, summarize, present and interpret for the purpose of clarification (Orodho, 2002). The choice of the descriptive survey research design is made based on the fact that in this study, the researcher was interested on the state of affairs in the field and no variable was manipulated.

3.3 Study Location
The study was carried out in Nairobi Province, Kenya. Nairobi is the capital city of Kenya. It serves both as the seat of the government and the commercial centre of the country. Nairobi is served with an elaborate transport system comprised of road and railway networks as well as airports that connect the country to the rest of the world. As a result of this, Nairobi is an attractive destination for Kenyan women in import industry.

3.4 Target Population
The exact number of women in import industry is not known because they are not formally registered therefore the researcher aimed at obtaining 30 participants for the study. The target population was all women entrepreneurs in the import industry in Kenya. Singleton
(1993) noted that the ideal setting for any study should be easily accessible to the researcher and should be that which permits instant rapport with the informants. Women entrepreneurs in Nairobi were chosen because the researcher resides near Nairobi, and therefore the respondents were easily accessible.

3.5 Sample and Sampling Procedures

It was difficult to determine the total number of women entrepreneurs in the import industry in Kenya, with specific focus on those operating in Nairobi. This was especially so because most of these traders are not formally registered and operate informally. However, by identifying a few women operating in this sector, it was possible to use them as initial contacts and get to other women entrepreneurs, using snowball sampling technique. In this technique, the initial contact is interviewed and then asked to nominate other individuals who could be asked to give information or opinion on the topic. Then the nominated individuals are interviewed and the process continues in the same way until the material gets saturated, that is, the interviewer gets no new viewpoints from the new persons (Heckathorn, 2002).

Snowball sampling is a good method for such populations that are not well delimited or well enumerated. The drawback is that the researcher gets no exact idea of the factual distribution of the opinions in the target population. Besides, people usually propose a person that they know well and who share their own views, which means that small groups of interest often are passed by unnoticed (Salganik & Heckathorn, 2004). However, in the case of this study, whereby it was not possible to trace the women engaging in import business, snowball sampling emerges as the only logical option. Using snowball sampling technique, the researcher aimed at obtaining 30 participants for the study.
3.6 Research Instruments

The main tools of data collection for this study were a questionnaire and a focus group discussion guide. This approach was used to enable the researcher obtain adequate data to meet all the objectives of the study. The questionnaire was used for data collection because, as Kiess and Bloomquist (1985) observe, it offers considerable advantages in the administration: it presents an even stimulus potentially to large numbers of people simultaneously and provides the investigation with an easy accumulation of data. Gay (1992) maintains that questionnaires give respondents freedom to express their views or opinion and also to make suggestions. The questionnaire was structured in such a way that data was obtained in relation to all the objectives of the study, covering the main factors expected to affect women in import business, including political factors, economic factors, social factors, technological factors, environmental factors, and legal factors.

A Focus Group Discussion was held with 10 women respondents to supplement data that was collected using questionnaires. Focus group discussions enabled the researcher to obtain data on the common factors that affect women in import industry.

Prior to administering the questionnaires, the researcher conducted a pilot study of the questionnaires using 10 women importers, but who were not included in the final sample. The purpose of the pilot study was to enable the researcher to improve the reliability and validity of the instrument, and to familiarize with its administration. According to Borg and Gall (1989), validity of an instrument is improved through expert judgment. As such, the researcher sought assistance from her supervisor, in order to help improve validity of the instrument. The piloted questionnaires were subjected to correlation analysis using split-half technique. Pearson Product-Moment Correlation Coefficient was used for computing a
reliability coefficient for the instrument. The researcher accepted reliability of items at a
 correlation coefficient of 0.7, which is recommended by (Gay, 1992).

3.7 Data Collection Procedure

The researcher personally administered the questionnaires and conduct focus group
discussion with the importers. The researcher identified the initial contact person, who was
presented with the questionnaire and then asked to nominate other women in import industry.
Then the nominated women were given a questionnaire and the process continued in the same
way until the researcher gathers data from 30 women entrepreneurs. During the data
collection process, the researcher started by assuring the respondents that strict confidentiality
was maintained in dealing with the responses. From the 30 entrepreneurs, the researcher
selected 10 who were involved in a focus group discussion. During the focus group
discussion, the 10 participants were assembled in one place and engaged in a discussion on
the factors affecting their businesses as guided by the focus group discussion guide. The
researcher recorded their responses on a note book for further qualitative analysis.

3.8 Data Analysis Procedure

The researcher used qualitative and quantitative data analysis techniques. Qualitative data
was analysed by organizing the responses thematically in line with the objectives of the
study. Quantitative data analysis procedures used included frequencies, means, mode and
percentages. Correlation analysis was also conducted to find out how the intervening
variables -economic, social, technological and political challenges - relate with business
success. Data analysis was conducted using the Statistical Package for the Social Sciences
(SPSS).
The findings of the study enabled the researcher to document the factors affecting women entrepreneurs in Kenya, which previous research has not addressed. Lack of empirical data means that it is difficult for policy makers to design strategies for addressing the challenges faced by women in import industry, and the study hopes to address this research gap.
CHAPTER FOUR
DATA ANALYSIS AND DISCUSSION

4.1 Introduction

This chapter presents data analysis and discussion of the study findings. The general objective of the study was to analyse the factors affecting women in import industry in Kenya and propose strategies that can be used to counter such challenges. The findings of the research are presented based on the four research questions restated below:

(i) How have changes in external factors affected women in import industry in Kenya?
(ii) To what extent do internal factors have on women in import industry in Kenya while accessing business-specific information needed for business their growth?
(iii) What are the levels of business performance by women in import industry in Kenya?
(iv) What strategies can be employed by women in import industry to counter the factors affecting their businesses?

The background data of the respondents is given first, followed by the analysis and discussion of each of the four research questions.

4.2 Background data of the respondents

The participants comprised 30 women engaging in import business in Nairobi, the target being all women entrepreneurs in the import industry in Kenya. However, since not all the women could be used in the study, the data was analysed based on this number.
Figure 4.1 shows the respondents' ages in years.

Table 4.1 shows that 10 (33.3%) of the respondents were between 31 – 40 years old, 9 (30%) were between 41 – 50 years old while 7 (23.3%) were between 20 – 30 years old. This shows that the respondents’ ages were almost evenly distributed between ages 20 – 50, with only a few of them being below 20 years and above 50 years.

Table 4.1: Level of education

<table>
<thead>
<tr>
<th>Education level</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secondary school</td>
<td>10</td>
<td>33.3</td>
</tr>
<tr>
<td>Vocational</td>
<td>8</td>
<td>26.7</td>
</tr>
<tr>
<td>Graduate</td>
<td>3</td>
<td>10.0</td>
</tr>
<tr>
<td>Post graduate</td>
<td>5</td>
<td>16.7</td>
</tr>
<tr>
<td>Diploma</td>
<td>4</td>
<td>13.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Table 4.1 shows respondents’ level of education.
Table 4.1 shows that the majority 10 (33.3%) of the respondents had acquired secondary education, 8 (26.7%) had attended vocational school, 5 (16.7%) had reached post-graduate level, 4 (13.3%) had a diploma while only 3 (10%) were graduates. This indicates that all the study participants had attended school on various levels, and would therefore be expected to make sound judgments.

Table 4.2: Duration of business operation

<table>
<thead>
<tr>
<th>Duration</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than two years</td>
<td>5</td>
<td>16.7</td>
</tr>
<tr>
<td>Between 2 - 5 years</td>
<td>9</td>
<td>30.0</td>
</tr>
<tr>
<td>Over 5 years</td>
<td>16</td>
<td>53.3</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 4.2 shows the duration in which respondents had been operating their businesses.

Table 4.2 shows that the majority 16 (53.3%) of the respondents indicated that their businesses had run for over 5 years, 9 (30%) indicated that their businesses had run for between 2 – 5 years and 5 (16.7%) had run for less than 2 years.
Figure 4.2: Family-owned business

![Pie chart showing 60% family-owned and 40% non-family-owned businesses]

Figure 4.2 shows respondents' opinions regarding whether their family businesses are family-owned or not.

Figure 4.2 shows that 60% of the study participants indicated that their businesses were family-owned while 12 (40%) were not.

Figure 4.3: Type of products imported

![Bar chart showing various products imported]

Figure 4.3 shows respondents' opinions regarding the types of products they imported.
Figure 4.3 shows that the most common products imported were beauty products and clothes, followed by hair products and additions. The least imported product was fruits. This may be because they are perishable and delicate, so would be hard to keep and would require expert handling.

Table 4.3: Sources of imported products

<table>
<thead>
<tr>
<th>Sources</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Locally</td>
<td>11</td>
<td>36.7</td>
</tr>
<tr>
<td>Turkey</td>
<td>12</td>
<td>40.0</td>
</tr>
<tr>
<td>Istanbul</td>
<td>7</td>
<td>23.3</td>
</tr>
<tr>
<td>China</td>
<td>22</td>
<td>73.3</td>
</tr>
<tr>
<td>Uganda</td>
<td>26</td>
<td>86.6</td>
</tr>
<tr>
<td>Tanzania</td>
<td>16</td>
<td>53.3</td>
</tr>
<tr>
<td>Dubai</td>
<td>27</td>
<td>90.0</td>
</tr>
<tr>
<td>Japan</td>
<td>10</td>
<td>33.3</td>
</tr>
</tbody>
</table>

Table 4.3 shows the sources of imported products.

Table 4.3 shows that the most common source of imported products was Dubai, as indicated by 90% of the respondents, followed by Uganda as indicated by 86.6% of the respondents. 73.3% of the respondents indicated that they got their products from China. The least common place of import as reported by 23.3% of the respondents was Istanbul.

4.3 Economic Factors Affecting Women in Import Industry

There are many challenges faced by women in the import industry, and the study sought to find out the economic factors that affect the women in the import industry. Economic factors, and especially access to finance, present a key issue for any business, and especially women-owned businesses. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men
to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers.

In order to establish the challenges faced by women in the import industry, some questions were posed to the study participants, some of which are discussed below.

**Figure 4.4: Sources of start-up capital**

![Pie chart showing sources of start-up capital](image)

- 2 (6.7%): Family
- 8 (26.7%): Self
- 20 (66.7%): Bank loan

Figure 4.4 shows the sources of start-up capital for the study participants.

Figure 4.4 shows that most of the respondents 66.7%, got their start-up capital from bank loans, 26.7% got it from family while only 6.7% got it from themselves.
The respondents were given some statements relating to access to capital and their responses are shown in table 4.4.

**Table 4.4: Access to capital**

<table>
<thead>
<tr>
<th>Statement</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>---</td>
<td>----</td>
<td>---</td>
</tr>
<tr>
<td>Was your start-up capital adequate?</td>
<td>2</td>
<td>28</td>
</tr>
<tr>
<td>F</td>
<td>6.7</td>
<td>93.3</td>
</tr>
<tr>
<td>Do you consider your working capital adequate to enhance growth of your business?</td>
<td>6</td>
<td>24</td>
</tr>
<tr>
<td>F</td>
<td>20.0</td>
<td>80.0</td>
</tr>
<tr>
<td>Do you access credit from financial Institutions for improvement of your business?</td>
<td>28</td>
<td>2</td>
</tr>
<tr>
<td>F</td>
<td>93.3</td>
<td>6.7</td>
</tr>
<tr>
<td>Have you tried any other source other than the bank to finance your business?</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>F</td>
<td>50.0</td>
<td>50.0</td>
</tr>
<tr>
<td>Does the currency exchange rate fluctuation affect your business?</td>
<td>26</td>
<td>4</td>
</tr>
<tr>
<td>F</td>
<td>86.7</td>
<td>13.3</td>
</tr>
</tbody>
</table>

Table 4.4 shows that 93.3% of the respondents reported that their start-up capital was inadequate, while 80% indicated that their working capital was not adequate to enhance the growth of their businesses. 93.3% of the respondents also reported that they had access to credit from financial institutions for the improvement of their businesses. 86.7% reported that the fluctuating currency exchange rates affect their businesses. 50% reported that they had tried other sources other than the banks to finance their businesses, while the other 50% had not tried. This implies that women entrepreneurs had problems with capital.
Figure 4.5: Other sources of finances

Figure 4.5 shows the other sources from which study participants got money to finance their businesses apart from banks.

Figure 4.5 shows that 46.7% of the respondents got finances from micro-finance organizations, 30% got from relatives, 16.7% got from women groups while 6.7% got from personal savings.

Table 4.5 shows the challenges faced by women in the import industry in relation to access of credit for their businesses.

Table 4.5: Challenges in access to credit

<table>
<thead>
<tr>
<th>Challenges</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delay in getting the money</td>
<td>25</td>
<td>83.3</td>
</tr>
<tr>
<td>Lack of collateral</td>
<td>19</td>
<td>63.3</td>
</tr>
<tr>
<td>High interest rates</td>
<td>22</td>
<td>73.3</td>
</tr>
<tr>
<td>Lack of guarantors</td>
<td>16</td>
<td>53.3</td>
</tr>
</tbody>
</table>
Table 4.5 shows that the biggest challenge faced by women in the import industry as reported by 83.3% of the respondents was delay in getting the money, followed by high interest rates as reported by 73.3% of the respondents. 63.3% indicated lack of collateral as a challenge while 53.3% indicated lack of guarantors.

**Figure 4.6: Effect of global meltdown**

![Bar chart showing the extent of global meltdown effect on business](image)

Figure 4.6 shows the extent to which global economic meltdown affected study participants’ businesses.

Figure 4.6 shows that 33.3% of the respondents’ businesses were very much affected by global meltdown and the same percentage were affected to a much extent. 23.3% were affected a little while 10% were not affected at all. This implies that there may be other factors other than global meltdown that affect businesses.
4.4 Social Factors Affecting Women in Import Industry

Social factors present another set of challenges that could affect women in the import industry. Women are challenged socially when it comes to performing business functions since they have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. In order to know how socio-economic factors affect women in the import industry, the study participants were given some questions, some of which are discussed below.

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married with children</td>
<td>16</td>
<td>53.3</td>
</tr>
<tr>
<td>Single mother</td>
<td>11</td>
<td>36.7</td>
</tr>
<tr>
<td>Single with children</td>
<td>3</td>
<td>10.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Table 4.6: Marital status of respondents

Table 4.6 shows the study participants' marital status.

Table 4.6 shows that 53.3% of the respondents were married with children, 36.7% were single mothers while 10% were single with children. This implies that the study participants had family responsibilities which would require them to attend to, therefore looking for alternative ways of running their businesses.

A review by the Kenya KEBS in the same period indicated that more female-owned enterprises (5,585) than male (4,045) closed down (Kibas and K’Aol 2004). Of those businesses that closed down, lack of funds was common to both women- and men-owned MSEs; lack of customers and too much competition accounted for 26.8 per cent of women’s business closures against 12.5 per cent of men’s closures. Women also cited personal reasons,
for example having to take care of children, where it became increasingly difficult to balance work with family responsibilities. Taking care of a sick family member accounted for 33.1 per cent of women's business closures, while for men it accounted for 20.3 per cent (Kibas and K'Aol 2004).

Table 4.7: Challenges as a consequence of family ties

<table>
<thead>
<tr>
<th>Challenges</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use of business funds to solve family issues</td>
<td>24</td>
<td>80.0</td>
</tr>
<tr>
<td>Missing out on family functions</td>
<td>27</td>
<td>90.0</td>
</tr>
<tr>
<td>Disagreements with spouse due to time away from home</td>
<td>14</td>
<td>46.7</td>
</tr>
<tr>
<td>Lack of time to spend with children</td>
<td>28</td>
<td>93.3</td>
</tr>
<tr>
<td>Lack of skills to balance family with business</td>
<td>25</td>
<td>83.3</td>
</tr>
<tr>
<td>Lack of support from spouse</td>
<td>12</td>
<td>40.0</td>
</tr>
</tbody>
</table>

Table 4.7 shows the challenges experienced by the study participants as a consequence of their family ties.

Table 4.7 shows that the biggest challenge faced by study participants was lack of time to spend with the children, as reported by 93.3% of the respondents. 90% of the respondents also reported that they were missing out on family functions. 46.7% of the respondents indicated that they had disagreements with their spouses due to time away from home. The focus group also indicated that lack of business networking and social expectations on women were other challenges faced by the women in the import industry. This implies that most of the respondents did not have an ample time running their businesses.
Table 4.8: Challenges faced due to gender

<table>
<thead>
<tr>
<th>Challenges</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers take goods on credit and fail to pay or take too long to pay</td>
<td>15</td>
<td>50.0</td>
</tr>
<tr>
<td>Intimidation from male customers</td>
<td>22</td>
<td>73.3</td>
</tr>
<tr>
<td>Family commitments</td>
<td>27</td>
<td>90.0</td>
</tr>
<tr>
<td>Acquiring goods at a higher price from male dealers</td>
<td>19</td>
<td>63.3</td>
</tr>
<tr>
<td>Discrimination</td>
<td>20</td>
<td>66.7</td>
</tr>
<tr>
<td>Lack of support from people of opposite sex</td>
<td>15</td>
<td>50.0</td>
</tr>
<tr>
<td>Lack of security</td>
<td>23</td>
<td>76.7</td>
</tr>
</tbody>
</table>

Table 4.8 shows the challenges faced by study participants in respect to their gender.

Table 4.8 shows that the biggest challenge faced by the study participants due to their gender was family commitments, as reported by 90% of the respondents. Over 70% of the respondents also indicated that there was intimidation by the male customers and that there was lack of security.

Gakure, (2004) conducted a study to determine the social factors that influenced growth and development of female-operated enterprises in Kenya. This study found that the majority performed poorly. For most of the women (68.6 per cent) the decision to go into business was determined by people other than themselves. These included their husbands (24.6 per cent), parents (27.4 per cent) and friends (13.1 per cent) (Gakure, 2004). For the women who participated in the Wanjira Munyua and Mureithi study (2008), going into business was a way of contributing additional income to support their families, and for some it was necessary as they were the sole bread winner. For the women who chose their enterprise, their need to combine doing business with their domestic responsibilities was a significant factor in business choice.
Table 4.9: Reason for venturing into import industry

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Superior quality of goods from outside</td>
<td>26</td>
<td>86.7</td>
</tr>
<tr>
<td>Peer influence</td>
<td>29</td>
<td>96.7</td>
</tr>
<tr>
<td>The import industry offers a wider variety compared to the local industry</td>
<td>23</td>
<td>76.7</td>
</tr>
<tr>
<td>Imported goods move faster and do not lose their value as fast compared to local goods</td>
<td>24</td>
<td>80.0</td>
</tr>
<tr>
<td>Hobby of traveling</td>
<td>15</td>
<td>50.0</td>
</tr>
<tr>
<td>In search of greener pastures</td>
<td>20</td>
<td>66.7</td>
</tr>
</tbody>
</table>

Table 4.9 shows respondents’ reasons for venturing into import industry.

Table 4.9 shows that the most common reason for venturing into the import industry was peer influence, as reported by 96.7% of the respondents. Over 70% of the respondents indicated that they got superior quality of goods from outside, wider variety; imported goods move faster and do not lose their value as fast as local goods. 50% of the respondents ventured into the business because of their love of traveling.

4.5 Technological Factors Affecting Women in Import Industry

The technology world is dynamic, and it needs one to pay constant attention to the changes it brings about day in-day out. This may pose a big challenge for the women entrepreneurs because they already have more than enough things clamoring for their attention. Some of the technological challenges faced by the study participants in the import industry are discussed below.
Figure 4.7: Mode of purchase

Figure 4.7 shows the channels used by the respondents to order for products.

Figure 4.7 shows that 76.7% of the respondents traveled to buy their goods in person, 33.3% did on-line purchasing, 26.7% sent others and 13.3% bought on phone.

Upon being asked, almost all the respondents indicated that they have the technology they need to purchase their own products because they wanted to verify quality.

According to Shapiro, (2009), even those who are aware of technology may not fully appreciate all the issues involved. This is so because the concept of technology strategy is still relatively new and undeveloped. This means that women in import industry could be facing challenges related to use of technology to conduct business.
Table 4.10: Challenges in relation to accessing products

<table>
<thead>
<tr>
<th>Challenges</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of trust in dealers</td>
<td>26</td>
<td>86.7</td>
</tr>
<tr>
<td>Traveling especially by air is a bit expensive and therefore one cannot travel regularly</td>
<td>23</td>
<td>76.7</td>
</tr>
<tr>
<td>Lack of enough products to sell</td>
<td>15</td>
<td>50.0</td>
</tr>
<tr>
<td>Weather contradictions</td>
<td>20</td>
<td>66.7</td>
</tr>
<tr>
<td>Price regulations</td>
<td>28</td>
<td>93.3</td>
</tr>
<tr>
<td>Products take long before landing in the country especially if ordered online</td>
<td>24</td>
<td>80.0</td>
</tr>
<tr>
<td>Language barrier if traveling to other areas</td>
<td>21</td>
<td>70.0</td>
</tr>
<tr>
<td>Distance</td>
<td>25</td>
<td>83.3</td>
</tr>
</tbody>
</table>

Table 4.10 shows the challenges faced by study participants in relation to accessing the products that they dealt in.

Table 4.10 shows that the biggest challenge faced in relation to accessing products for sale was price regulations, as reported by 93.3% of the respondents. Other challenges as reported by over 70% of the respondents were: lack of trust in dealers, expensive air flights, delay in delivery of products and language barrier.

The focus group members were asked to name some challenges that women in import industry face in the technological field, and their responses were as follows:

- Lack of education
- Lack of adequate funds to invest in technology
- Lack of adequate information on what technology to use
- Lack of skilled and trained manpower
4.6 Legal Factors Affecting Women in Import Industry

A favorable political and legal climate creates a good environment for investment, including investment in people, and leads to higher income, reduces poverty, and provides better social indicators. In many African countries, Kenya included, there are numerous examples to show that politics and poor governance are threats to business growth. Failure to deal with corruption leads to tax evasion by those connected to powerful politicians. This makes it impossible for women in the import industry to compete with other importers.

The study sought to find out the legal factors affecting women in the import industry. To establish this, the respondents were given sets of questions, and their responses are shown below.

Table 4.11 shows the extent to which legal factors affected study participants' businesses.

Table 4.11: Effect of legal factors

Key: VGE = Very great extent, GE = Great extent, ALE = A little extent, NAA = Not at all

<table>
<thead>
<tr>
<th>Legal factors</th>
<th>VGE</th>
<th>GE</th>
<th>ALE</th>
<th>NAA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>Business registration process</td>
<td>7</td>
<td>23.3</td>
<td>14</td>
<td>46.7</td>
</tr>
<tr>
<td>Taxation</td>
<td>23</td>
<td>76.7</td>
<td>5</td>
<td>16.7</td>
</tr>
<tr>
<td>Quality assurance by Kenya Bureau of Standards</td>
<td>2</td>
<td>6.7</td>
<td>16</td>
<td>53.3</td>
</tr>
</tbody>
</table>

Table 4.11 shows that 46.7% of the respondents indicated that the business registration process affected their businesses to a great extent while 30% indicated it did to a little extent. 76.7% reported that taxation affected their business to a very great extent while 53.3% indicated that quality assurance by KEBS affected their businesses to a great extent. The focus group mentioned corruption as a legal factor that had an influence on businesses. This implies that legal factors had an effect on businesses.
The respondents were given some statements regarding legal issues and were required to either affirm or deny their implications. Their responses are shown in table 4.12.

Table 4.12: Legal issues

<table>
<thead>
<tr>
<th>Statement</th>
<th>Yes</th>
<th></th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
</tr>
<tr>
<td>There are some irregular duty changes by the government at the port</td>
<td>8</td>
<td>26.7</td>
<td>22</td>
</tr>
<tr>
<td>The government offers some enough security at the port</td>
<td>15</td>
<td>50.0</td>
<td>15</td>
</tr>
<tr>
<td>There are some legal measures that one can take towards getting the stolen items</td>
<td>11</td>
<td>36.7</td>
<td>19</td>
</tr>
</tbody>
</table>

Table 4.12 shows that 73.3% of the respondents denied the statement that there were some irregular duty changes by the government at the port, 50% indicated that the government offered enough security at the port while the same percentage denied. 63.3% indicated that there were no legal measures that one could take towards getting the stolen items.

4.7 Business Performance

The study sought to find out the business performance of women in the import industry. In order to establish this, the study participants were asked some questions, some of which are discussed below.

Table 4.13: Monthly turnover

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 100,000</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td>100,000 – 500,000</td>
<td>18</td>
<td>60.0</td>
</tr>
<tr>
<td>600,000 – 1 million</td>
<td>6</td>
<td>20.0</td>
</tr>
<tr>
<td>1,000,001 and above</td>
<td>4</td>
<td>13.3</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 4.13 shows the average monthly turnover.
Table 4.13 shows that the majority 18(60%) of the respondents had a monthly turnover of between 100,000 – 500,000 shillings, with only a few respondents having a turnover of below 100,000 and above 1,000,001.

Table 4.14: Indicators of business success

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business has expanded</td>
<td>25</td>
<td>83.3</td>
</tr>
<tr>
<td>Built own house</td>
<td>12</td>
<td>40.0</td>
</tr>
<tr>
<td>Increased stock</td>
<td>22</td>
<td>73.3</td>
</tr>
<tr>
<td>Expanded money markets</td>
<td>14</td>
<td>46.7</td>
</tr>
<tr>
<td>Expanded customer base</td>
<td>20</td>
<td>66.7</td>
</tr>
</tbody>
</table>

Table 4.14 shows the respondents’ opinions regarding indicators of business success.

Table 4.14 shows that 83.3% of the respondents’ businesses had expanded, 73.3% had increased stock and 66.7% had an expanded customer base. 46.7% indicated that their money market had expanded while 40% had built their own houses. This shows that the majority of the respondents had achieved success in their businesses.

4.7 Business Information Needs of Women in Import Industry

The study sought to find out the business information needs of women in the import industry. To accomplish this, the study participants were given a table containing different types of business information which they were required to indicate whether they needed or not. Their responses are shown in table 4.15.
Table 4.15: Types of business information

<table>
<thead>
<tr>
<th>Type of business Information</th>
<th>HR</th>
<th></th>
<th>MR</th>
<th></th>
<th>LR</th>
<th></th>
<th>NR</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
<td>F</td>
<td>%</td>
</tr>
<tr>
<td>Financial Information</td>
<td>25</td>
<td>83.3</td>
<td>3</td>
<td>10.0</td>
<td>0</td>
<td>0.0</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td>Marketing Information</td>
<td>26</td>
<td>86.7</td>
<td>1</td>
<td>3.3</td>
<td>2</td>
<td>6.7</td>
<td>1</td>
<td>3.3</td>
</tr>
<tr>
<td>Technical (about access to products, pricing etc)</td>
<td>19</td>
<td>63.3</td>
<td>8</td>
<td>26.7</td>
<td>2</td>
<td>6.7</td>
<td>1</td>
<td>3.3</td>
</tr>
<tr>
<td>Training Information</td>
<td>15</td>
<td>50.0</td>
<td>8</td>
<td>26.7</td>
<td>2</td>
<td>6.7</td>
<td>5</td>
<td>16.7</td>
</tr>
<tr>
<td>Policy/SME development information (government support, best practices, NGO programmes)</td>
<td>17</td>
<td>56.7</td>
<td>7</td>
<td>23.3</td>
<td>3</td>
<td>10.0</td>
<td>3</td>
<td>10.0</td>
</tr>
<tr>
<td>Regulation /Standards (quality, health standards, packaging, labeling)</td>
<td>19</td>
<td>63.3</td>
<td>9</td>
<td>30.0</td>
<td>0</td>
<td>0.0</td>
<td>2</td>
<td>6.7</td>
</tr>
</tbody>
</table>

HR: Highly Required, MR: Moderately Required LR: Lowly Required, NR: Not Required

Table 4.15 shows that 83.3% of the respondents indicated that they highly required financial information while 86.7% also highly needed marketing information. 63.3% indicated that they highly required technical and regulation standards information. This implies that the women entrepreneurs lacked the necessary information to enable them to run their businesses appropriately. Upon being asked, all the respondents indicated that the government did not provide adequate information required by entrepreneurs in the import industry.
Table 4.16: Challenges in marketing imported products

<table>
<thead>
<tr>
<th>Challenges</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delay in payments especially people who buy on credit</td>
<td>25</td>
<td>83.3</td>
</tr>
<tr>
<td>Fluctuation in currency rates</td>
<td>22</td>
<td>73.3</td>
</tr>
<tr>
<td>Cost of advertising</td>
<td>28</td>
<td>93.3</td>
</tr>
<tr>
<td>Trusting buyers</td>
<td>12</td>
<td>40.0</td>
</tr>
<tr>
<td>Dealing with counterfeit goods</td>
<td>29</td>
<td>96.7</td>
</tr>
<tr>
<td>Competition</td>
<td>27</td>
<td>90.0</td>
</tr>
<tr>
<td>Fixed prices of goods</td>
<td>23</td>
<td>76.7</td>
</tr>
<tr>
<td>Unstable profits</td>
<td>14</td>
<td>46.7</td>
</tr>
</tbody>
</table>

Table 4.16 shows the challenges faced in relation to marketing imported products.

Table 4.16 shows that over 90% of the respondents indicated that the challenges they faced were cost of advertising, dealing with counterfeit goods and competition. Over 70% of the respondents also indicated that they faced challenges in fluctuation in currency rates, delay in payments and fixed prices of goods.

Table 4.17: Strategies to counter challenges in import industry

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Availability of financial aid.</td>
<td>26</td>
<td>86.7</td>
</tr>
<tr>
<td>Reducing taxation on goods</td>
<td>24</td>
<td>80.0</td>
</tr>
<tr>
<td>Reducing interest rates</td>
<td>22</td>
<td>73.3</td>
</tr>
<tr>
<td>Running seminars on finance and managerial courses</td>
<td>23</td>
<td>76.7</td>
</tr>
<tr>
<td>Finding ways of detecting counterfeit goods</td>
<td>20</td>
<td>66.7</td>
</tr>
<tr>
<td>Do not fix prices of goods to allow room for bargaining</td>
<td>22</td>
<td>73.3</td>
</tr>
<tr>
<td>Providing enough information on import industry</td>
<td>24</td>
<td>80.0</td>
</tr>
<tr>
<td>Offering enough security at the ports</td>
<td>23</td>
<td>76.7</td>
</tr>
<tr>
<td>Educate the public on gender sensitivity</td>
<td>20</td>
<td>66.7</td>
</tr>
</tbody>
</table>

Table 4.17 shows the respondents’ suggestions on strategies that can be employed to enable women in import industry to counter the challenges affecting their businesses.
Table 4.17 shows that over 80% of the respondents indicated that the strategies to be put in place to counter challenges in import industry are: availing financial aid, reducing taxation on goods and providing enough information on import industry.

The focus group suggested some strategies as being:

- Women should be given equal opportunities as men when it comes to accessing credit facilities
- Women should be empowered to venture into businesses
CHAPTER FIVE
SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1: Introduction

This chapter presents the summary of the study, conclusions and recommendations arrived at. It also gives suggestions for further studies.

5.2: Summary

The purpose of this study was to analyse the factors affecting women in import industry in Kenya and propose strategies that can be used to counter such challenges. The participants comprised 30 women engaging in import business in Nairobi, the target being all women entrepreneurs in the import industry in Kenya. However, since not all the women could be used in the study, the data was analysed based on this number. Given below is a summary of the main study findings.

The study established that most of the respondents 66.7% got their start-up capital from bank loans, 26.7% got it from family while only 6.7% got it from themselves. 93.3% of the respondents reported that their start-up capital was inadequate, while 80% indicated that their working capital was not adequate to enhance the growth of their businesses. 93.3% of the respondents also reported that they had access to credit from financial institutions for the improvement of their businesses. 86.7% reported that the fluctuating currency exchange rates affect their businesses. 50% reported that they had tried other sources other than the banks to finance their businesses, while the other 50% had not tried.

46.7% of the respondents got finances from micro-finance organizations, 30% got from relatives, and 16.7% got from women groups while 6.7% got from personal savings. The biggest challenge faced by women in the import industry as reported by 83.3% of the
respondents was delay in getting the money, followed by high interest rates as reported by 73.3% of the respondents. 63.3% indicated lack of collateral as a challenge while 53.3% indicated lack of guarantors. It was discovered that 33.3% of the respondents’ businesses were very much affected by global meltdown and the same percentage were affected to a much extent. 23.3% were affected a little while 10% were not affected at all. 53.3% of the respondents were married with children, 36.7% were single mothers while 10% were single with children.

The biggest challenge faced by study participants was lack of time to spend with the children, as reported by 93.3% of the respondents. 90% of the respondents also reported that they were missing out on family functions. 46.7% of the respondents indicated that they had disagreements with their spouses due to time away from home. The focus group also indicated that lack of business networking and social expectations on women were other challenges faced by the women in the import industry. The biggest challenge faced by the study participants due to their gender was family commitments, as reported by 90% of the respondents. Over 70% of the respondents also indicated that there was intimidation by the male customers and that there was lack of security. The most common reason for venturing into the import industry was peer influence, as reported by 96.7% of the respondents. Over 70% of the respondents indicated that they got superior quality of goods from outside, wider variety, imported goods move faster and do not lose their value as fast as local goods. 50% of the respondents ventured into the business because of their love of traveling. 76.7% of the respondents traveled to buy their goods in person, 33.3% did on-line purchasing, 26.7% sent others and 13.3% bought on phone.

Upon being asked, almost all the respondents indicated that they have the technology they need to purchase their own products because they wanted to verify quality. The study found
out that the biggest challenge faced in relation to accessing products for sale was price regulations, as reported by 93.3% of the respondents. Other challenges as reported by over 70% of the respondents were: lack of trust in dealers, expensive air flights, delay in delivery of products and language barrier. The focus group members were asked to name some challenges that women in import industry face in the technological field, and their responses were as follows: lack of education, lack of adequate funds to invest in technology, lack of adequate information on what technology to use and lack of skilled and trained manpower.

Regarding legal factors affecting women in the import industry, the study established that 46.7% of the respondents indicated that the business registration process affected their businesses to a great extent while 30% indicated it did to a little extent. 76.7% reported that taxation affected their business to a very great extent while 53.3% indicated that quality assurance by KEBS affected their businesses to a great extent. The focus group mentioned corruption as a legal factor that had an influence on businesses. 73.3% of the respondents denied the statement that there were some irregular duty changes by the government at the port, 50% indicated that the government offered enough security at the port while the same percentage denied. 63.3% indicated that there were no legal measures that one could take towards getting the stolen items.

83.3% of the respondents indicated that they highly required financial information while 86.7% also highly needed marketing information. 63.3% indicated that they highly required technical and regulation standards information. This implies that the women entrepreneurs lacked the necessary information to enable them to run their businesses appropriately. Upon being asked, all the respondents indicated that the government did not provide adequate information required by entrepreneurs in the import industry.
Over 90% of the respondents indicated that the challenges they faced were cost of advertising, dealing with counterfeit goods and competition. Over 70% of the respondents also indicated that they faced challenges in fluctuation in currency rates, delay in payments and fixed prices of goods.

The study established that regarding business performance, 18(60%) of the respondents had a monthly turnover of between 100,000 – 500,000 shillings, with only a few respondents having a turnover of below 100,000 and above 1,000,001. 83.3% of the respondents’ businesses had expanded, 73.3% had increased stock and 66.7% had an expanded customer base. 46.7% indicated that their money market had expanded while 40% had built their own houses. This shows that the majority of the respondents had achieved success in their businesses.

Regarding strategies that can be put in place to counter challenges in import industry, over 80% of the respondents indicated that the strategies to be put in place to counter challenges in import industry are: availing financial aid, reducing taxation on goods and providing enough information on import industry. The focus group suggested some strategies as being, women should be given equal opportunities as men when it comes to accessing credit facilities and that women should be empowered to venture into businesses.

5.3: Conclusion

Based on the findings of the study as summarized above, it can be concluded that women entrepreneurs face a lot of challenges, which can be classified as economic, socio, technological and legal. The study established that some of the economic challenges met by the women in the import industry were: delays in getting money, lack of collateral, high interest rates and lack of guarantors. The challenges faced on the socio front included: missing out on family functions, using business money to solve family issues, lack of time to
spend with their children and lack of skills to balance family with business. Some of the technological challenges met included: lack of education, lack of information on the technology to use, lack of adequate funds to invest in technology and lack of skilled and trained manpower. The women also faced some legal challenges, some of which included: the business registration process, taxation and quality assurance by the Kenya Bureau of Standards. It was established that the indicators for success in business were expansion of business, increased stock, expanded customer base, money markets and building houses. It was established that women entrepreneurs could accomplish a lot in the business world if it were not for the challenges facing them, especially in obtaining finances for the expansion of their businesses and being looked down upon because of their sex.

5.4: Recommendations

1. The government should lessen the regulations in business registration and shorten the time period for waiting for the license.

2. The government should come up with strict measures to curb corruption at the entry points so that everybody is treated equally in duty payments.

3. The society should be educated in uplifting women in society and giving them equal opportunities as their male counterparts in all areas.

4. The government should issue stiff penalties on anyone found dealing in counterfeit goods.

5. Women entrepreneurs should strive to get all the information on the field they want to venture in before going into it.

5.5: Areas for Further Research

1. A study on factors influencing pricing in all industries.

2. A study to find out the factors that influence growth of Small and Medium Enterprises in other industries in Kenya.
REFERENCES


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APPENDIX 1

QUESTIONNAIRE FOR WOMEN IN IMPORT INDUSTRY

This research is meant for academic purposes. Kindly you are requested to provide answers to these questions as honestly and precisely as possible. Responses to these questions will be treated as confidential.

Section I: Background Information

1. Your age
   [ ] Below 20 years   [ ] 20 – 30 years
   [ ] 31 – 40 years   [ ] 41 – 50 years
   [ ] 51 – 60 years   [ ] Over 60 years

2. Your highest level of education
   [ ] Primary school   [ ] Secondary school
   [ ] Vocational     [ ] Graduate
   [ ] Post Graduate   [ ] Other (specify)............................

3. For how long have you been operating your business?
   (a) Less than two years [ ]
   (b) Between 2-5 years   [ ]
   (c) Over 5 years        [ ]

4. What is your average monthly turnover?
   KShs.........................

5. Is your business family owned?
   (a) [ ] Yes     (b) [ ] No

6. Type of products you import
   .....................................................................................................................

7. What is the source (sources) of your imported products?
   .....................................................................................................................
   .....................................................................................................................

Section II: Economic Factors

8. What was the source of your start-up capital? You can tick more than one.
   [ ] Bank Loan       [ ] Family       [ ] Friends
   [ ] Other (specify)....................................................................................

56
9. Was it adequate?
   [ ] Yes  [ ] No

10. Do you consider your working capital adequate to enhance growth of your business?
    [ ] Yes  [ ] No

11. Do you access credit from financial institutions for improvement of your business?
    [ ] Yes  [ ] No
    If Yes indicate whether it is  [ ] easy  or  [ ] Difficult

12. Have you tried any other source other than the bank to finance your business?
    [ ] Yes  [ ] No
    If yes what are the other sources?

13. What challenges do you face in relation to access of credit for your business?
    ..................................................................................................................
    ..................................................................................................................
    ..................................................................................................................

14. How has the global economic meltdown affected your business
    [ ] Very Much  [ ] Much  [ ] A little  [ ] Not At All

15. Does the currency exchange rate fluctuation affect your business?
    [ ] Yes  [ ] No
    If Yes how?
    ..................................................................................................................
    ..................................................................................................................
    ..................................................................................................................

16. How do you invest your income?
    ..................................................................................................................
    ..................................................................................................................
    ..................................................................................................................
Section IV: Socio Factors

17. Indicate your marital status

[ ] Married with children  [ ] Married with no children
[ ] Single mother  [ ] Single with no children

18. What challenges do you experience in running your business as a consequence of your family ties?

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

19. Indicate any other challenges that you face in running your business as a consequence of your gender?

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20. Why did you venture into import industry?

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21. Was there any influence for you to venture into import industry?

[ ] Yes  [ ] No

If Yes how?

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Section III: Technological Factors

21. What channels do you normally use to order for products?

[ ] By phone
[ ] Online purchase
[ ] Travel to buy in person
[ ] Send other people
Other (specify).................................
22. Have you invested into this technology (Computers) or do you use beureurs to purchase your product?

[ ] Yes  [ ] No

If Not, why?

23. What challenges do you face in relation to accessing the products that you deal in?

Section V: Legal Factors

24. Indicate the extent to which the following legal factors affect your business

(a) Business registration process

[ ] Easy  [ ] Hard  [ ] Very Hard

(b) Taxation

[ ] Too high  [ ] High  [ ] Average  [ ] Low

(c) Quality assurance by Kenya Bureau of Standards

[ ] Very Difficult  [ ] Difficult  [ ] Easy  [ ] Not Applicable

25. Are there any irregular duty changes by the government at the port?

[ ] Yes  [ ] No

If yes how do they affect your business?

26. Does the government offer enough security at the port?

[ ] Yes  [ ] No

27. Are there any legal measures one can take towards getting back the stolen items?

[ ] Yes  [ ] No
Section V: Business Information Needs

28. Tick appropriately information needs required for your business operations

<table>
<thead>
<tr>
<th>Type of business information</th>
<th>HR</th>
<th>MR</th>
<th>LR</th>
<th>NR</th>
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<tbody>
<tr>
<td>Financial information</td>
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<td>Marketing information</td>
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<tr>
<td>Technical (about access to products, pricing etc)</td>
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<td>Training information</td>
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<tr>
<td>Policy/SME development information (government support, best</td>
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<td>practices, NGO programmes)</td>
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<td>Regulations/Standards (quality, health standards, packaging,</td>
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<td>labelling)</td>
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<tr>
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29. Does the government authority provide adequate information required by entrepreneurs in import industry?

[ ] Yes    [ ] No

Briefly explain your answer

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30. Describe the challenges that you face in relation to marketing your imported products.

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31. List down any indicators of your business success?

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32. What strategies do you suggest can be employed to enable women in import industry to counter the challenges affecting their businesses?
APPENDIX 2

FOCUS GROUP DISCUSSION GUIDE

The following questions will be used to guide focus group discussions to be conducted with women in the import industry.

1. Which economic challenges do you experience while conducting your import business?
2. What are the socio challenges affecting women in import industry?
3. What are the technological challenges affecting women in import industry?
4. What are the legal challenges affecting women in import industry?
5. Which are the challenges affecting women in import industry in Nairobi in relation to marketing of their products?
6. To what extent do women in import industry in Nairobi access business-specific information needed for business growth?
7. What strategies can be employed by women in import industry to counter the challenges affecting their businesses?