

The focus of the study was the informal sector enterprises and the evident gender difference in business performance amongst those having access to financial assistance programme. Informal Sector in particular has undergone several changes since its implementation in 1950's. The two major commissions, which emphasized the sector, were the "East African Royal Commission 1953-55" and The Kericho Conference in 1966 on "Education, Employment and Rural Development". Development Plans and Sessional Papers since independence have also pointed to the need to improve the sector through various assistance programmes by the government, non-governmental organisations and private organizations.

Literature indicates that some enterprises in the Informal Sector are dominated by men and others by women. The differences are attributed to factors such as education, enterprising skills, capital and gender division of division of labour. Research indicated that access to credit has an impact on the performance of an enterprise. However, it is not clear how the impact of credit is different for men and women. It is also not clear to what extent micro financing has helped narrow the gender gap in relation to small and micro-enterprise development and growth. The study therefore, sought to identify the gender differences in loan seeking behaviour, Loan utilization and business performance

The objectives of the study were to: -

- Analyze and document gender differences in small and micro enterprise performance
- Assess the impact of credit on enterprise growth paying attention to the gender of the entrepreneur.
- Assess the impact of socio-economic statuses on the performance of an enterprise.
- To document on performance indicators of an enterprise paying attention to age of an enterprise.
- To analyze the difference in performance indicators by type of enterprise.

Data was obtained from 82 women and 68 men entrepreneurs selected through multistage cluster random sampling and stratified systematic random sampling. Data was collected using interview schedules, questionnaires, observations and focus group discussions. Data was analyzed using descriptive and statistics such as the t-test with the help of Statistical Package for Social Sciences (SPSS) Programme.

The findings of the study indicated that most of the entrepreneurs were married with some cases of widowhood, separation, divorce and single amongst women entrepreneurs. More than half of the entrepreneurs had secondary education and above. Common enterprises were beauty and wear, and enterprises involved in were significantly related to sex of the entrepreneur. Most enterprises were still young (under 11 years) and this was attributed to structural adjustment programmes, which are assumed to have driven many into the sector. It was also found that, there were no significant differences between men and women on performance although differences were evident in amount and number of loans taken by different gender. Number of loans positively influenced business performance. However, after accessing credit, the amount of increase between men and women were

significantly different in re-investments and capital accumulation. Socio-economic factor (marital status and education), age of the enterprise, the type of the enterprise contributed to these differences in performance