The Problems hindering Women Entrepreneurs’ Involvement in Small-scale Business in Nyeri town

By:

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D53/CE/10422/04

A research project submitted to the department of business administration in partial fulfillment of the requirements for the degree of master of business administration in entrepreneurship of Kenyatta university.
DECLARATION

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

Signature .......................................................... ..............................
NDIRITU JANE WANGARI  DATE
D53/CE/10422/04

This research project has been carried out by the candidate under my supervision as the university supervisor.

Signature .......................................................... ..............................
DR. MARY NAMUSONGE  DATE
Business Administration Department

This research project has been submitted for examination with my approval as chairman of department.

Signature .......................................................... ..............................
MR. D. NGABA  DATE
CHAIRMAN, DEPT. OF BUSINESS ADMINISTRATION
DEDICATION

This work has been dedicated to my dear husband, mother and sister Agnes Muthoni Kariuki whose immeasurable support saw me through my studies and children, Megan and Ryan Mugo.

May God bless you all.
ACKNOWLEDGMENTS

I would like to acknowledge the following people whose support, cooperation and contribution brought this work to its successful completion.

My gratitude is first extended to my supervisor Dr. Mary Namusonge who proved to be very supportive, cooperative and understanding throughout the working on this research work.

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My colleagues Mwangi, Jack, Thuita, Carren and Martha who cannot be forgotten for their invaluable contributions to this research work.

Lastly but not least, I would like to register my gratitude to my dear husband, nephew Sidney and niece Rose and a special sister Agnes and my children who provided an enabling environment that brought this report to being. For those who were directly or indirectly involved in the preparation of this report and have not been acknowledged individually, I say, thank you and God bless.
ABSTRACT

This study aimed at determining the problems that women entrepreneurs have had to contend with in their businesses. It zeroed in on four main areas related to the problems, these include: multiple roles, socio-cultural attitude, limited resources of business finance, low levels of education and training.

A descriptive research design was used in this study. The population consisted of One hundred and twenty (120) women entrepreneurs in Nyeri Town. Stratified random sampling technique was used to select the fifty (50) participants. A questionnaire and interview guide were used to collect data.

Generally the study showed that most women entrepreneurs in Nyeri are faced with financial difficulties which inhibit their businesses growth. They attributed this to their inability to access credit and high interest rate. The findings also revealed that multiple roles performed by women entrepreneurs slow down their progress and involvement. The challenges related to socio-cultural attitude is no longer a major obstacle to women involvement in businesses. Majority of the women entrepreneurs are educated which support the importance of education in running and managing of business, but there appeared to exist low entrepreneurial (innovativeness) skills. This limited entry and growth avenues.

There is a positive gradual change on the way the society view women entrepreneurs today. However, more should be done by the government and the society to ease the multiple roles played by women, by providing a suitable infrastructure for small businesses. The government should make every effort to access to financial assistance to women entrepreneurs and establish more colleges and training institutions to equip them with management skills, business training and more importantly entrepreneurial skills.
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CHAPTER ONE
INTRODUCTION

1.0 BACKGROUND INFORMATION

Women regardless of status, role or origin, have been grossly marginalized and sidelined from mainstream development and economic activities worldwide (UN Report, 1980). The Sessional paper No.2 (1992) identifies several areas where women are disadvantaged (GOK, 1992). The laws of Kenya employment Act and succession Act are also to the disadvantage of women. Generally, women tend to be less educated than men on average. Studies have also shown that women are biased by the social attitudes and practices towards them. The cultural setting in Kenya is not in favour of women. According to a publication by Murungi, (1993), on legal and cultural barriers to women entrepreneurs in Kenya, he cited cultural burden and physically exhausting social responsibility of motherhood and housework which leave the women entrepreneurs with little time and energy to advance in their career and business. In our cultural setting women do not have property rights yet this is an important requirement if one needs a loan.

She is traditionally not given rights to own land or inherit and therefore cannot raise the collateral that financial institutions require. Education level is another factor which limits the ability of women to get finance for their businesses. Credit from Financial Institutions requires one to fill forms which are usually in English or Kiswahili. A woman who cannot read and write cannot get credit easily, she lacks the confidence to seek such funding.

The policy makers and financial organizations have also ignored the plight of women entrepreneurs. In an article in the book “Empowering the Kenyan woman” Riria (1992) states that within the small enterprises sector, micro enterprise and rural industries, women
have hardly received any attention in Kenya. Ikiara et al (1990) noted that women's businesses accumulate capital to a greater extent than men's hence the more reasons why they should not be left out in the financing of the businesses.

It has been realized only very recently that participation of male and female in the development process has not been on equal basis and that women have been grossly marginalized at all levels of development process. In as far as improving the women's small scale enterprises is concerned, their strengthening requires special approaches.

The plight of women entrepreneur in the informal sector in Nyeri remains a nightmare as most of the interventions documented in Sessional paper No. 2 of 1992 have not been put in place. According to the Sessional paper No. 2 of 1992 women face various problems which include multiple roles they play, traditional delineation of labour which makes the women assume the entire responsibilities for child-care, provision of family food, and general maintenance of the homestead, besides social attitudes and practices that also reduces the effective involvement of women in small-scale enterprises.

In Kenya, the government has recognized the need for gender sensitivity in socio-economic development policies and activities as outlined in the National development plan (1989-1993) and in Sessional paper No. 2 of 1992 (G.O.K, 1992). It is against this realization that the Kenyan government has been working towards the restoration of women to their active role, not only in the development of the economy but also in the ownership of and control of wealth arising from economic production hence making the women economically independent.
Despite the government’s efforts towards providing a level playing ground for male and female entrepreneurs to operate in and making the women economically independent, most women entrepreneurs are still trapped in low-growth, low-return small-scale businesses. It is therefore, against this background that the study sought to determine the problems hindering women entrepreneurs involvement in small-scale enterprises.

1 STATEMENT OF THE PROBLEM

Over the years, the number of women participating in small-scale enterprises have declined significantly in town. Yet worldwide trends shows that women are joining self employment in droves (Mwonya & Mckenna (1993)). It is also imperative to note that the Kenya government have been trying to improve the status of women entrepreneurs.

The informal sector has been seen as a viable alternative to formal employment due to ease of entry. However, women who have ventured into this sector have faced a lot of problems. According to UN, Report (1980) women constitutes more than half of the world’s total population and perform nearly two thirds of its work, they receive one tenth of the world’s income and own one hundredth (1/100) of its property. It is against this background that this study sought to determine the problems hindering women entrepreneurs involvement in business.

2 PURPOSE OF THE STUDY

The purpose of this study was to determine the problems hindering women entrepreneurs involvement in small scale enterprises in Nyeri town. It was hoped that the study would provide information that would be used to develop policy recommendation geared towards eliminating problems facing women entrepreneurs.
3 OBJECTIVES OF THE STUDY

The study sought to fulfil the following objectives:

i) To determine how the multiple roles of women contribute to women participation to business

ii) To establish how the socio-cultural attitude hinder women participation in small-scale enterprises

iii) To investigate whether finance is a handicap that women entrepreneurs face

iv) To identify how low levels of education and training hinder women participation in small-scale businesses.

4 RESEARCH QUESTIONS

The study was guided by the following research questions

(i) Does multiple role of women affect their participation in business?

(ii) What are the effects of social-cultural attitudes towards women involvement in business

(iii) How does finances affect women participation in business in Nyeri town?

(iv) How does low levels of education and training among women impact on their participation in small-scale enterprises?

5 SIGNIFICANCE OF THE STUDY

The findings of the study would be used to improve women involvement in small-scale enterprise through identifying the problems that hinder their participation. This study intended to fill the information gap by addressing the areas relating to multiple roles of women, low levels of education and training, social-cultural attitudes toward women involvement in business among other problems. The study provided information that would
be useful in directing efforts of those who are interested in helping women entrepreneurs towards a better involvement in small-scale enterprises.

The study addressed ways, and means of raising their involvement in business. The findings would benefit the women entrepreneurs by giving them an insight to understanding their weaknesses and strengths, and to enhancing their performance in business. The policy makers would also gain insight from the results of the study in formulating policies aimed at assisting women entrepreneurs. They might also use the study in establishing the extent to which the NGO's are assisting in meeting the needs of the women entrepreneurs. The findings of this study could also benefit the researchers by stimulating further research in this area.

6 SCOPE OF STUDY

The study covered small-scale enterprises owned by women in a span of six months and above within Nyeri town. The enterprises comprised of salons, hotels and restaurants, bookshops, stationery and photocopying, farm products sellers, and clothing.

7 ASSUMPTION

The study assumed that the respondents gave honest information. The validity of the respondent questions was taken at face value. It was however assumed that anyone who was unwilling or unable to answer was not likely to provide reliable information. Therefore, respondents were not coerced to respond. The study assumed that multiple role, socio-cultural attitude, limited resources of business finance and low level of education and training were the main problems hindering women entrepreneurs involvement in small-scale businesses.
1.8 LIMITATIONS OF THE STUDY

The study had the following limitations:

(i) The study covered four areas hindering women involvement in small-scale businesses which narrows the scope of the study.

(ii) The respondents withheld information coupled with low level of literacy.

(iii) Financial constraints limited the sample size and the geographical scope of the study area.

(iv) The selected sample was not a true representative of the universe as only number of businesses was considered in the study.

(v) The researcher being in full time employment and a student at the same time had limited time which hindered her from carrying out the study on a wide area. To limit this limitation the researcher restricted the study to Nyeri town.
DEFINITION OF TERMS

Entrepreneur: An entrepreneur is a person who organizes, manages and assumes the risks of a business or enterprise. This study assumed the entrepreneur to be the owner of the business.

Small Scale Enterprise: For the purpose of the study small-scale enterprise was referred to in broadest sense as a business consisting of 0-49 employees.

Informal Sector: Businesses operating without full compliance of law.

Entrepreneurship: The process of carefully scanning the environment to identify business opportunities, mobilizing resources to implement the opportunities and finally launching an enterprise that grows by making profit.

Employment: An opportunity to exchange time and labour for money.
CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The study looked at the problems hindering women entrepreneurs’ involvement in small-scale enterprises in Nyeri town. Related literature was reviewed in the following areas:

(a) The impact of socio-cultural attitude on women involvement in small-scale enterprises

(b) Effects of multiple roles of women in business.

(c) The impact of education and training on women in business

(d) The influence of finance on women entrepreneurs in business.

2.1 The Impact of Socio-Cultural Attitude on Women Involvement in Small-Scale Enterprises

There are low levels of women involvement in business. This trend has persisted for many years. Giele (1993) in his study on women and society, asserts that in all culture, girls are socialized from birth to have quite divergent goals for themselves and are systematically taught to subordinate all other considerations to making a good marriage and raising children. The socialization process also inculcates patterns of behaviours, norms, values and orientations in girls which often inhibit their educational advancement. The cultural and social contexts in turn influence the women’s entrepreneurial activities. He further suggests that the social-cultural beliefs and attitudes dictate the ways they live. This scenario has contributed to the low participation level in business.

McCormick (1988) in her comparative study on women’s level of involvement in small-scale manufacturing in Nairobi Eastland Section, found out that women were limited in their occupation choice in the informal sector compared to their male counterparts. Men tended to
have a wide range of activities ranging from carpentry, metal work, wood carving e.t.c. She attributed this scenario to the socio-cultural attitude toward women. The international labour organization report No. 6 (ILO, 1986) on the promotion of small and medium size enterprise states that women in most developing countries experience some hindrances to entry into self-employment, due to their traditional role within the family. The cultural values conflict with the women entrepreneurs.

According to Freeman and Norcliffe (1994) social and religious norms tend to shape the economic options of women available to them especially in Islamic countries. Even in non Islamic countries conventions frequently dictate that women participated in activities that can be done in the home, with low capital requirements and with skills they already have. This leads to their predominant in sub-sectors that are home-based, food related and labour intensive. These findings correlate to Mumbi’s (1992), that in Kenya, some ethnic societies still believe that when a woman ventures into business, she automatically becomes a ‘malaya’ i.e. prostitute. Business is looked at as a ‘woman spoiler in most African societies because women are held by the social-cultural traditions as fragile and meant to do simple jobs with less money involvement. In view of the above, the study looked at current impact of social-cultural attitude towards women participation in small-scale town.

Effects of Multiple Roles of Women in Business

Women multiple roles, a farm worker, farm manager, wife, mother, doctor, teacher, trader, homemaker, meal maker, book keeper, educator etc. make it difficult for her to make a meaningful contribution to development (Oboler 1982). The multiple roles leave women with less time to participate in business fully. According to the south commission (1990), more women are venturing into the Industrial and services sector, besides their
entrepreneurial prominence in the informal sector. The report admits that women combine these pursuits with their domestic roles at the same time carrying the double burden of poverty and discrimination.

The report claim that women’s entrepreneurial activities are non-starters and more so even when women come together as groups, these groups do not tend themselves to the spirit of entrepreneurship. This failure is attributed to the women’s multiple roles and the discriminatory practices in business which tend to favour men more than women.

According to Sessional Paper No. 2 of 1992, lack of time due to multiple roles of women in Kenya constitutes a major constraint in women’s participation in small-scale enterprises. The traditional delineation of labour persists with women assuming the entire responsibility for child care, the largest share of family activity in the provision of food, water and fuel-wood and the general maintenance of the homestead, in addition to their other economic activities. Women are also overburdened with frequent pregnancy and child-birth which take their toll on health. Their situation is worsened by continuing male dominance in business.

According to Bujra (1976), for most women trading is not just a skill and an economic necessity, but an occupation from which they derive a sense of achievement. In addition to providing the household with income for essential requirements, the burden of educating children falls heavily on their mother. Even when the father is alive and fully employed mother tend to pay their children’s fees. Business cannot be conducted well by a person who is heavily over burdened by multiple roles. This study therefore aimed at looking at what women are doing towards conducting business together with their multiple roles.
The Impact of Education and Training on Women in Business.

Education is essential in conducting of business. According to the MSE baseline survey of 1999, 13.7% of women have no formal education as compared to 6.8% of men. As a result, more women are concentrated in the unskilled and semiskilled categories in the labour market and also in trade and service sub-sector of the MSE. This perpetuates poverty levels amongst women as they are mainly concentrated in the low paying jobs and operate enterprises with low value addition.

According to Sessional paper No 2 of 2005 lack of basic skills in business management and entrepreneurship is a major drawback in the participation of women entrepreneurs in small-scale enterprises. The traditional approach to vocational and technical training has not addressed women entrepreneurs problems because there exists no provision in their curriculum for appraising the programmes at business start –up, survival and growth stages to established the extent to which their programmes are demand-driven, value adding and address the specific needs of the operators and beneficiaries. This has contributed to the low performance of women entrepreneurs in business.

McCormick (1992) in her study on gender participation and performance in small-scale enterprise in Nairobi, found that 80% of women were found in trade, hotels and restaurants. She attributes this to differing educational opportunities open to men and women and prevailing socialization patterns in society. She traces men’s diversity of choice of occupation to prior education and good opportunities for acquiring skills on the job and ability to meet capital requirements when starting business. This is not the case with women who have to struggle to raise finances and learn on their own how to manage the business with little or no skills at all. The most striking features characterizing women entrepreneurs especially in rural areas, is lack of information and awareness on small-scale enterprises.
(Aspaas, 1991). There is need therefore to employ a variety of channels including women’s groups, churches, cultural groups and inter person communication, in addition to the mass media and formal workshops and seminars to pass information available about businesses.

According to Sessional Paper No. 2 of 1992, education on its own does not guarantee successful entrepreneurship but it enhances the woman’s ability to embark upon non-traditional entrepreneurial activity, to link up with technological innovation in production or to penetrate into organizations and Institutions that contribute to policy or programme development for small-scale enterprises. In the view of the above, it is important to establish further the impact of education and training on women entrepreneurs in business.

The Influence of Finance on Women Entrepreneurs in Business

Finance is a key factor to be considered in setting and running of the business. A study carried out by Obura (1979) on small scale enterprises, revealed that although the small scale enterprises experience hindrances to business growth and expansion the women in small and micro enterprises find it more difficult to enter and sustain the businesses. Banks and financial Institutions have traditionally had a negative attitude towards women and they assume that women are supported by their husbands. Those borrowing money need their husbands clearance if they are to borrow easily. This inhibit women in acquiring finances needed to set and run the business smoothly. The ILO Report 1990 states that women engage in marginal activities as part of household survival strategies and as such assistance is required to upgrade their activities. Banks do not consider women as credit worth.

Watchel (1974) observed that women go for businesses that are cheap and easy to run and didn’t require much capital or experience. Although women’s contribution to economic progress is receiving wide acknowledgement, their productivity skill remains constrained.
Access to credit major constraint. If getting capital to start or expand a business has been difficult for men, it has been extremely hard for women. Women have often had to face a barricade of accumulated cultural prejudices which relegate them to mere cogs in the wheel when it comes to important decisions in the allocation of resources while in fact bearing the burden of development.

According to Sessional paper No. 2 of 1992 women are usually better borrowers than men and their pay back rates much higher. Single Mothers are especially good in paying back their loans. The organization of women into groups, self-help or otherwise, has provided to some extent a visible structure through which women can support each other and benefits from development initiatives and financial support. This study therefore aimed at evaluating the influence of finance on women entrepreneurs participation.

**SUMMARY**

This study aimed at identifying the problems hindering women entrepreneurs involvement in small-scale businesses in Nyeri. Whereas other several studies have been carried out that are relatively similar in some aspects to this study, this study is unique in that the population studied cannot be compared to others. The past studies have identified various problems facing women entrepreneurs. Study done by Kalb, 1995 indicated that women are viewed as home makers by society. This is also supported by a study done by Mwonga and Mckenna (1993) which found out that women were socialized not to take risks but were expected to take care of their husbands and children's. This study aimed at finding out the current impact of social cultural attitude toward women entrepreneurs and the impact it has on their businesses.
Studies done by Kagendo (1999) on financial limitations of Kenyan women entrepreneurs indicated that women entrepreneurs rarely borrow loans from financial institutions due to difficulties they encounter. The same findings were recorded by Hisrich and Brush (1987) on a survey on women entrepreneurs. They indicated that lack of collateral credit line and loan biases as the main difficulties faced by women entrepreneurs. The study intended at evaluating the influence of finance on women businesses.

Lack of basic skills in business management and low levels of education are a major drawback in participation in women businesses. McCormick (1992) in her study supported this, where she attributed differing education opportunities open to men and women to prevailing socialization patterns in the society. Ngau and Keino (1992) in their study also found out that among the factors which hinder women entrepreneurs in engaging in formal sector is the lack of formal education. It is therefore important to establish further the impact of education and training on women businesses in Nyeri Town.

Women multiple role usually leave them with less time to participate in business fully. This is supported by the findings contained in the Sessional Paper No. 2 of 1992, where lack of time limit women's participation in small-scale businesses. Studies done by Kibwana (1995) found out that 89.6% of the women entrepreneurs are engaged in other activities beside business. The study therefore aimed at looking at what women are doing towards conducting business together with their multiple roles. The study is also a way of calling on further research to be carried on how women entrepreneurs can be encouraged to participate more in small-scale businesses and support their growth.
Conceptual Framework

The conceptual framework for this study was based on the problems hindering women entrepreneurs involvement in small-scale businesses. In this regard the women entrepreneurs carry the ultimate responsibility of enhancing success in their businesses. However, in operating their businesses the women entrepreneurs faces many challenges, which hinder their full involvement and poor operations of the business. These challenges and problems slow down their participation and involvement in business. Consequently, the outcome of this low involvement is the low business growth coupled with high failure of business operated by women entrepreneurs. A schematic representation of this conceptual framework is indicated below:

Figure 1: Conceptual Framework

Source: Researcher (2006)
CHAPTER THREE
RESEARCH METHODOLOGY

3.0 Introduction

In this section, various methods that were used in carrying out the study are expounded. The chapter is organized under the following sub-sections: Research design, population, sample and sampling procedures, instrumentation, pilot study, data collection procedures and Data analysis.

3.1 Research Design

This study was descriptive in design. The design rendered itself to an accurate description of the variables and their relationships in the area of study.

3.2 Population of the Study

The accessible population of the study consisted of women entrepreneurs engaged in small scale businesses in Nyeri Town. There were one hundred and twenty (120) women entrepreneurs contained in the list from the Municipal council Office. The researcher identified one hundred and twenty (120) female from the listing.

3.3 Sample and Sampling Procedures

A sample of fifty (50) small-scale businesses owned by women entrepreneurs was used in this study. This is based on the recommendation by Kathuri and Pals (1993) who recommended a sample size of sub-group of between 20-50 for survey research. The sample size of 50 was obtained by stratified random sampling. This number was taken to be a fairly representation of the population in Salons, Hotels and Restaurants, Bookshops, Stationery and photocopy, Cyber cafes, Farm product sellers and Clothing in Nyeri Town. It was also the number that the available financial resources could be able to cater for.
3.4 Instrumentation

The nature of the study demanded that questionnaires and interview guide be used. Questionnaires were designed to collect data. Each questionnaire had two parts. Part one consisted of personal information of the respondent. Part two had questions related to social-cultural attitudes towards women involvement in business, the effects of multiple roles of women in their involvement in business, levels of education and training among women affected their participation in small-scale enterprises and finance. See appendices.

3.5 Pilot Study

A pilot study was conducted in one small-scale business owned by a woman entrepreneur, not selected in the sample. The purpose was to make meaningful observation on the instrument and also gauge time taken to conduct the study. The observations made could assist in removing shortcomings that the instrument may have.

3.6 Data Collection Procedures

To ensure that all the respondents were found at appropriate time, the researcher visited each of the selected fifty businesses in person and made prior arrangement with the owners. On the agreed date, the researcher administered questionnaire to each one of fifty (50) women entrepreneurs and collected them on the spot to guarantee delivery and return.

3.7 Data Analysis

The data collected was coded and analysed using descriptive statistics. This included frequencies, percentages and means. Tables were prepared using each variable or indicator. However, since the study also dealt with socio-cultural aspects, this generated qualitative data. Qualitative data was analysed by use of themes and categories.
CHAPTER FOUR
RESULTS AND DISCUSSION

4.0 INTRODUCTION

In this chapter, the results of the research are presented, analysed and discussed. The prime objectives of the study was find out the problems hindering women entrepreneurs involvement in small scale business in Nyeri town. Data on the personal details of women entrepreneurs and business information have been presented, analysed and discussed in this chapter.

4.1 Response rate

This indicate the rate at which the questionnaires issued out were responded to and returned to the researcher.

There were fifty (50) questionnaires issued and forty seven (47) of them were filled and returned by the respondents. This rate is analysed as indicated in the following table.

Table 1: Response rate

<table>
<thead>
<tr>
<th>Questionnaires Issued</th>
<th>Frequency</th>
<th>%</th>
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<tbody>
<tr>
<td>Returned</td>
<td>47</td>
<td>94</td>
</tr>
<tr>
<td>Unreturned</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

This data reveals that most of the questionnaires issued were returned (94%). Only three (3) i.e. 6% were not returned. This shows the co-operation and support given by the respondent.
4.2 Personal details

The study collected data about personal details of the women entrepreneurs in Nyeri Town such as age, level of education and marital status.

4.2.1 Age

Data on the average age of women entrepreneurs was collected. The researcher wanted to know how the ages of these entrepreneurs impacted on their involvement in small-scale business. The data is depicted in table 1.
### Table 2: Age distribution of women entrepreneurs

<table>
<thead>
<tr>
<th>Age in years</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>Below 19 years</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>20 – 30 years</td>
<td>15</td>
<td>31.9</td>
</tr>
<tr>
<td>30 – 40 years</td>
<td>24</td>
<td>51.1</td>
</tr>
<tr>
<td>40 – 50 years</td>
<td>3</td>
<td>6.4</td>
</tr>
<tr>
<td>Above 50 years</td>
<td>5</td>
<td>10.6</td>
</tr>
<tr>
<td>Total</td>
<td>47</td>
<td>100</td>
</tr>
</tbody>
</table>

The data collected reveals that the majority of women entrepreneurs 83% lie in the age of between 20 years and 40 years. This is the most economically active age bracket (Republic of Kenya, 2001). Many of them have finished school and are in search of employment hence their entry into informal sector. The age distribution of respondents also suggest that there are more young people in business than older one who are represented by 17% compared with 83%.

#### 4.2.2 Level of education

The role of levels of formal education in relation to the involvement in small-scale business was studied. Table 2 shows the education levels of women entrepreneurs involved in small-scale business. 
Table 3: level of education of women entrepreneur

<table>
<thead>
<tr>
<th>Levels</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No formal education</td>
<td>Nil</td>
<td>-</td>
</tr>
<tr>
<td>Primary</td>
<td>1</td>
<td>2.1</td>
</tr>
<tr>
<td>Secondary</td>
<td>26</td>
<td>55.3</td>
</tr>
<tr>
<td>Tertiary</td>
<td>20</td>
<td>42.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>47</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

It was found that the majority of women entrepreneurs have formal education. About 97.9% of the respondent either had secondary education or tertiary level of education. This reflects the importance of some level of education in managing and operating a business enterprise. This concurs with the results of a previous study by Morris and Sommer set,(1971) which reported that women in business require some form of elementary education in order to manage their business.

The desire to earn living by the women has influenced the growth of small-scale business in Nyeri town. Bird (1989) argues that the level of education is not a hindrance to entrepreneurial talent. The 42.6% who have acquired tertiary level of education did not find any formal employment and resorted to self-employment.
4.2.3 Marital status

The study also sought to know whether the marital status of women entrepreneurs influenced their involvement in small-scale business. The marital status of women entrepreneur’s data was collected and is shown in table 3.
Table 4: Marital status of women entrepreneurs.

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>14</td>
<td>29.8</td>
</tr>
<tr>
<td>Married</td>
<td>30</td>
<td>63.8</td>
</tr>
<tr>
<td>Divorced</td>
<td>2</td>
<td>4.3</td>
</tr>
<tr>
<td>Widowed</td>
<td>1</td>
<td>2.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>47</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Analysis of the marital status position revealed that most of the women entrepreneurs are married (63.8%). These entrepreneurs may have gone into small-scale business because of the responsibilities that marriage thrust upon them.

Figure 4. A pie chart showing the marital status of women entrepreneurs.
4.3.0 Business information

4.3.1 Types of business

Various types of business were identified during the study. These included salon, hotel, and restaurant, bookshop, stationery and photocopy, cyber café, farm product, clothing among others. Table 5 shows these businesses.

Table 5: Types of businesses owned by women entrepreneurs

<table>
<thead>
<tr>
<th>Type of business</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salon</td>
<td>5</td>
<td>10.6</td>
</tr>
<tr>
<td>Hotel and restaurant</td>
<td>3</td>
<td>6.4</td>
</tr>
<tr>
<td>Stationery and photocopy</td>
<td>7</td>
<td>14.8</td>
</tr>
<tr>
<td>Bookshop</td>
<td>2</td>
<td>4.3</td>
</tr>
<tr>
<td>Cyber café</td>
<td>2</td>
<td>4.3</td>
</tr>
<tr>
<td>Farm product</td>
<td>6</td>
<td>12.8</td>
</tr>
<tr>
<td>Clothing</td>
<td>11</td>
<td>23.4</td>
</tr>
<tr>
<td>Others</td>
<td>11</td>
<td>23.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>47</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

These were dominated by sale of clothing, farm product and stationery and photocopy types of businesses. The ease of entry and availability of materials could have contributed to their choice.
4.3.2 Average age of the business

The study also sought to know the length of time that women business has been in existence. According to Kuratko and Hodgetts (1995) most businesses collapse within their first year of operation. This mortality rate decline in the second year and subsequent years. Table 6, Shows the average age of women entrepreneurs business in terms of months.

Table 6: Age of businesses in months

<table>
<thead>
<tr>
<th>Duration</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 6 months</td>
<td>4</td>
<td>8.5</td>
</tr>
<tr>
<td>7 – 12 months</td>
<td>8</td>
<td>17</td>
</tr>
<tr>
<td>13 – 18 months</td>
<td>4</td>
<td>8.5</td>
</tr>
<tr>
<td>19 – 24 months</td>
<td>10</td>
<td>21.3</td>
</tr>
<tr>
<td>Above 25 months</td>
<td>12</td>
<td>44.7</td>
</tr>
<tr>
<td>Total</td>
<td>47</td>
<td>100%</td>
</tr>
</tbody>
</table>

The age of the business and its survival will determine the quality and quantity of investment for expansion that an entrepreneur will put in (Kagondo, 1999). Most enterprises in Kenya fail within their first year of operation (Republic of Kenya, 1994). About 66% of the respondents have been operating their business for a period of 19 months and above.

4.3.3 Sources of start-up capital

The sources of capital for start-up of business was also of interest to the researcher. Sources of funds for initial investment are crucial in determining when an entrepreneur should go into business. Table 7 shows the various sources.
Table 7: Sources of starting capital for the businesses owned by women

<table>
<thead>
<tr>
<th>Source of capital</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal savings</td>
<td>29</td>
<td>61.7%</td>
</tr>
<tr>
<td>Self help groups</td>
<td>2</td>
<td>4.3%</td>
</tr>
<tr>
<td>Family &amp; friends</td>
<td>6</td>
<td>12.8%</td>
</tr>
<tr>
<td>Loans</td>
<td>10</td>
<td>21.2%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>47</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

The research reveals that majority of the women entrepreneurs sourced their start-up capital from personal savings. This accounted for 61.7%. The next major source is loans accounting for 21.2% and then followed by family and friends 12.8%.

This shows that majority of women entrepreneurs get their start-up capital from personal savings. Therefore, it can be seen that not many women entrepreneurs who source start-up capital from financial institutional due to lack of collateral and tedious procedure involved.

4.3.4 Reasons for the choice of type business

The study examined the reasons why the women entrepreneurs chose the type of business they are involved in the data collected is presented in table 8.
Table 8: Reasons for entrepreneur's choice of type of business.

<table>
<thead>
<tr>
<th>Reason for choice</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low capital requirement</td>
<td>9</td>
<td>19.1</td>
</tr>
<tr>
<td>Skills requirement</td>
<td>13</td>
<td>27.7</td>
</tr>
<tr>
<td>Ease of entry</td>
<td>6</td>
<td>12.8</td>
</tr>
<tr>
<td>Availability of space</td>
<td>1</td>
<td>2.1</td>
</tr>
<tr>
<td>Availability of materials</td>
<td>7</td>
<td>14.9</td>
</tr>
<tr>
<td>Others</td>
<td>11</td>
<td>23.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>47</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

The study revealed that women entrepreneurs chose their type of business based on skills requirement (27.7%), low capital requirement (19.1%) and availability of the goods to deal in. Availability of space account for only 2.1%. According to Bwisa (1998) choosing and evaluating the right business idea is inherent in the growth and involvement of women in business. Therefore choosing the right business idea influences the growth of business.

4.3.5 Opening and closing time of women business

The study reveals that majority of the women entrepreneurs open their business at 8.00 Am. This account for 83% and the rest at 9.00Am. This is attributed to their commitment and dedication to their business which is the source of their livelihood. 94% of the women closes their business at 6.00 Pm and the rest 5.30 Pm (6%). This usually give them ample time to attend to their other chores in the family.
4.3.6 Average time spend on business

On average, women entrepreneurs spend 10 hours in their business. This account for 92% and the rest, an average of 8 hours. This shows that most women entrepreneurs operate their business with little or no assistance from the family and employees.

4.3.7 Support by family in running the business

Table 9 shows the responses of women entrepreneurs regarding support given by family in operating the business.

Table 9: Support given by family

<table>
<thead>
<tr>
<th>Support given</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>18</td>
<td>38.3</td>
</tr>
<tr>
<td>No</td>
<td>29</td>
<td>61.7</td>
</tr>
<tr>
<td>Total</td>
<td>47</td>
<td>100%</td>
</tr>
</tbody>
</table>

The research reveals that majority of women entrepreneurs (61.7%) do not receive support from the family in running their business. About 38.3% do get assistance from the family. This is apparent clear that women entrepreneurs operate and manage their business.

4.3.8 Number of employees employed

The study had also sought to find out the number of employees employed by women entrepreneurs. The data was collected and present in table 10.
Table 10: Number of employees employed.

<table>
<thead>
<tr>
<th>Number of employees</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>14</td>
<td>29.8%</td>
</tr>
<tr>
<td>1 – 2</td>
<td>22</td>
<td>46.8%</td>
</tr>
<tr>
<td>3 – 4</td>
<td>8</td>
<td>17%</td>
</tr>
<tr>
<td>Above 5</td>
<td>3</td>
<td>6.4%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>47</td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

This table shows that most women entrepreneurs have employed between 1 to 4 employees in their business. This account for 64% while 29.8% do not have any employees. This reflects the size and growth of their business with time. 6.4% of the respondents have more than 5 employees. This is determined by the type and size of their businesses.

4.3.9 Challenges related to the socio-cultural attitude

The study reveals that 72.3% of respondents do not face any challenges that are related to the socio-cultural attitude. Only 27.7% admitted to have faced socio-cultural attitude challenges in their businesses. This reflects the feelings of most women entrepreneurs who expressed the change of attitude toward women in the society. A number of women entrepreneurs who have encountered socio-cultural attitude challenges tend to ignore them while others have become equally competitive in their business operations and are confidence in what they are doing.

This findings is contrary to past studies done by Sheila and Carole (1993) which indicated lack of confidence, and lack of peer support as barriers related to socio-cultural attitude.

Other studies done by Mumbi (1992) also indicated that women entrepreneurs were viewed as people of loose morals (prostitutes). Today the society is becoming more accommodating of women who have ventured in the business.
4.4.0 Competence in operating business

The data collected revealed that 97.9% of the respondent feel quite competent in operating their businesses. Only 2.1% admitted to feeling incompetent. This concurs with the findings on education level which revealed that majority of women entrepreneurs are literate. Those who felt incompetent operating their businesses gave reason such as lack of required skills on business management and information which is vital in business operation.

4.4.1 Effects of education and training in business management

The respondents were also surveyed to find the feelings toward education and training in business management. The data collected is presented in Table 11.

Table 11: Effects of education and Training

<table>
<thead>
<tr>
<th>Effects of education &amp; Training</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>33</td>
<td>70.2</td>
</tr>
<tr>
<td>No</td>
<td>14</td>
<td>29.8</td>
</tr>
<tr>
<td>Total</td>
<td>47</td>
<td>100%</td>
</tr>
</tbody>
</table>

It was found that the majority of women entrepreneurs (70.2%) believe that education and training affected management of their business. 29.8% do not believe that education and training affect business management. Most of them felt that training and education help managing and running their businesses. Other reasons given were keeping of accounts and calculation of profit margins and mark up, good decision making pertaining to finance, marketing of their products and maintaining and relating with customers well.
4.4.2 Finance problems in business

Table 12 presented data that was collected in connection to financial problems facing women entrepreneurs.

Table 12: Financial problems in business

<table>
<thead>
<tr>
<th>Finance problems</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>35</td>
<td>74.5</td>
</tr>
<tr>
<td>No</td>
<td>12</td>
<td>25.5</td>
</tr>
<tr>
<td>Total</td>
<td>47</td>
<td>100%</td>
</tr>
</tbody>
</table>

The study found out that majority of women entrepreneurs (74.5%) face financial difficulties in their businesses. 25.5% of women entrepreneurs do not have financial problems. This reflects the financial handicaps women face which affects their involvement and growth of their business. Most of them attributed this financial problems to low sales, inability to access credit, fluctuation of prices, high cost of goods and raw materials, high interest rates charged by financial institution, debts accruing from their customers among other reasons.

4.4.3 Other roles

The study examined whether women entrepreneurs have other roles besides their businesses. The data collected was presented in table 13.

Table 13: Other roles women engage in

<table>
<thead>
<tr>
<th>Other roles</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>38</td>
<td>80.9</td>
</tr>
<tr>
<td>No</td>
<td>9</td>
<td>19.1</td>
</tr>
<tr>
<td>Total</td>
<td>47</td>
<td>100%</td>
</tr>
</tbody>
</table>
The data collected reveals that 80.9% of women entrepreneurs have other roles. Only 19.1% do not have other roles. The multiple roles, women entrepreneurs engage in interfere with their business operation and growth. The respondents felt that the multiple roles limit the time required for smooth and successful management of business. Other roles consume capital and other resources which could have been committed to the business. There is also lack of consistency in business operation time and supervision.

4.4.4 Government support towards running their business

The research reveals that all the respondents (100%) do not receive any support from the government towards running their businesses. Lack of support from the government has contributed to the slow growth of their businesses and low involvement.

4.4.5 The most critical problems facing women entrepreneurs in Nyeri Town

The data collected reveals that women entrepreneurs faces a lot of problems. The respondents gave the following critical problems facing them- low business, competition among similar businesses, financial handicaps, lack of management skills, multiple roles which inhibit total commitment to the business, lack of business funding from the government, high taxes levied by the government, high rate of interests, lack of technical knowledge and skills on business management, insecurity, socio-cultural attitudes which hinder women advancement and entry to certain types of businesses.
Discussion

The study found out that majority of women entrepreneurs are young and middle aged between 20-40 years which is about 83%. This means that most women entrepreneurs were of middle age. Regarding the level of education, all the respondents had attained formal education. This result shows that all of them were literate. This agrees with the findings of Kagendo (1999) study which supported the importance of the education in conducting business.

The study identified low business levels and competition from similar businesses as one of the critical problems facing women entrepreneurs. This could be an indication of low innovativeness and creativity among women entrepreneurs in Nyeri.

The study also revealed that most of the women entrepreneurs were married (64%). This comes with more responsibilities and family chores which are traditionally viewed to belong to women. A number of women 23.4% are engaged in clothing business, 14.8% photocopy and stationery, 10.6% in salon while 4.3% are in cyber café. This reflect a wider diversity in their choices of businesses.

The average age of their businesses are 2 years and above which account for 66%. This indicate high survival rate. Personal savings is the main source of start up capital for the business. 46% of the respondents gave low capital requirement and skills requirements as their reason for choices of their business.

It was found that women’s multiple roles made them open their businesses late and close early, so that they could attend to their domestic chores or demands. This means that they spend less hours in their business hence lower profitability. The multiple roles also drain the business profits which could have been ploughed back in order to expand and grow. This concurs with
the past studies carried out by South Commission (1990) which attributed the slow growth of women entrepreneur businesses to multiple roles.

It was also found that women did not have enough time to seek technical information and sourcing business finance, unlike their male counterpart who had time to engage in social activities and seek for their businesses. A survey done by Hisrich and Brush (1987) of women entrepreneurs reviewed the difficulties encountered by women. However, problems identified on Sessional paper No. 2 of 1992 (GOK, 1992) such as socio-cultural attitude, financial handicaps, multiple roles etc, have not been addressed adequately and the results shows that the situation is still wanting. Some barriers like education and training and socio-cultural attitudes have been reduced with time.
CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 INTRODUCTION

The purpose of the study was to determine the problems hindering women entrepreneurs involvement in small-scale entrepreneurs in Nyeri town. A summary of the findings, conclusion, recommendations and suggestions for further research are presented in this chapter.

5.1 SUMMARY OF THE FINDINGS

The following are the main findings of this study,

- Most women entrepreneurs in Nyeri town do not know or understand the importance of in-depth analysis of the business ideas. Only 2% thought that evaluating business opportunity is important, this could be a major hindrance to business start up and survival.

- Most women businesses face problems of low volume of business and high competition from similar businesses.

- Most of the women entrepreneurs are educated. This point out to the importance of education in running and managing of business.

- The study show that most women entrepreneurs in Nyeri town are faced with financial difficulties which inhibits business entry and growth. The women are unable to access credit facilities due to lack of collateral and high interest rates charged by financial institution.

- Multiple roles performed by women entrepreneurs slow down their business growth and involvement. The women’s traditional roles of taking care of the family have contributed to their marginalisation in the economy.

- Women entrepreneurs have not received support from the government. This was revealed by the responses which indicate lack of support by the government. They highlighted high taxes levied by the government as one of the critical problem facing their businesses.
• The research revealed that most women entrepreneurs choose their type of businesses based on low capital requirement and skills needed to operate it. This supported the earlier finding about inability to obtain loans by women entrepreneurs and inadequate business skills among these women entrepreneurs.

• Most women entrepreneurs obtained their initial start-up capital from personal savings. They have little or no access to formal loans. This fact inhibits business growth and diversity.

• From the analysis, it is evident that women entrepreneurs play an important role in the urban economy of Nyeri town. They are however concentrated in the sectors with low entry barriers and very low risks.

• Entrepreneurship or practice of running small business is the main source of livelihood for women entrepreneurs in Nyeri town.

• Depending on the type and size of business most women entrepreneurs have engaged an average of one to four employees to help manage their businesses. Businesses such as Hotel and Restaurants, Cyber Cafes and photocopy and stationery business demand employees because of their nature of operation.

• The challenges related to Socio-cultural attitude is no longer a major obstacle to women businesses. Only 28% of the respondent admitted to have faced this challenges. This is a major improvement which reflects the gradual change on the way the society view women.
CONCLUSION

The following conclusion can be drawn from the study; that

- socio-cultural attitude toward women entrepreneur affects their participation and contribute to the slow growth of business. However, there is evidence that there is a positive change of attitude toward women entrepreneurs in the society.

- Women entrepreneurs engage in multiple roles and they combine them with their businesses.

- The quality of the time spend on business may be grossly affected by the multiple roles played by these women entrepreneurs.

- Education is no longer a major obstacle to their involvement in business. The findings indicated that most of them are literate and therefore competent to operate their businesses.

- However there seemed to be too much duplication of business ideas showing lack of innovativeness among these businesses. This is still a major challenge facing most of them.

- Finance is still a major problem and the results of the study indicated that majority sourced their start up capital from personal savings. This shows their inability to access credit from financial institutions. The government and non-government organization should make every effort to access loans and financial assistance to women entrepreneurs.
RECOMMENDATIONS

The following are recommendations based on the research results and conclusions.

- There is need to increase the supply of entrepreneurial education, innovativeness and creative skill among women entrepreneurs.

- Successful women entrepreneurs in non-traditional businesses should be given more publicity for other women entrepreneurs to emulate. The successful should also be given incentives so as to attract other women into the same businesses.

- Women entrepreneurs should form a trade associations through which they can articulate their problems and seek solutions to them.

- The government should also endeavor to put in place support infrastructure such as water, electricity child care services among others, within reach so that they can alleviate the burden of women and afford them adequate time to run their business.

- The government should access credit and widen its sources so that women can be able to get adequate start-up capital with which to venture into and expand their businesses.

- On socio-cultural attitude there is need to sensitize the society on attitudinal change in an attempt to realize gender equity as it related to sharing responsibilities at the domestic level.

- Non-governmental organizations should offer more support to women entrepreneurs especially on areas of finance, education and business management skills attainment.

- However the government should establish more technical colleges and institutes to address the skills requirements by women entrepreneurs.

- Financial institutions should target women’s and avail loan facilities with favourable terms and conditions to women businesses.

- These recommendations are expected to assist the government, municipal council, non-governmental organizations and other stakeholders to specifically target and assist women
entrepreneurs to grow and thereby make their rightful contribution to the economic development process of the country.

- Women entrepreneurs should be sensitized on the issue of careful evaluation of business idea
Areas for further Research.

- Further research should be carried out on how to increase innovativeness and creativity among women entrepreneurs in general.

- There is need to carry out a research to determine the management needs of women entrepreneurs and how these needs affect their participation in small-scale business.

- The role of government and non-governmental organizations in the promotion of women entrepreneurs should be investigated. World Bank (1989) says that businesses cannot expand substantially without government support.

- There is also a need to carry out a research to determine whether the high number of young women in the informal sector are as result of high unemployment rate or it is as a result of entrepreneur education that has succeeded in instilling the enterprise culture among the youth.

- Further research should be conducted on socio-cultural, education, finance and multiple roles to find out how these changes can be replicated elsewhere.

- Research on financial institution should be done to investigate their contribution in difficulties facing women entrepreneurs in acquiring of loans.
BIBLIOGRAPHY


Lumbasi, B.I (1994). Entry barriers for women into male-denominated Businesses, unpublished MSC project JKUAT.


Questionnaire for the women entrepreneurs

This questionnaire is designed to gather information about the problems hindering some entrepreneurs involvement in small-scale businesses in Nyeri Town. Please respond to each question by ticking (v) to the appropriate response (or filling in relevant information)

Your response will be completely anonymous and will be used by the researcher for the purpose of this study. All the information in this questionnaire is confidential therefore DO NOT WRITE YOUR NAME OR THE NAME OF YOUR BUSINESS any where in this questionnaire. Please respond to all items in the appropriate sections.

PART I
Personal Details

1. Please tick your age
   a) Below 19 years
   b) 20-30 years
   c) 30-40 years
   d) Above 50 years

2. What is your level of education?
   a) No formal education
   b) Primary
   c) Secondary
   d) Tertiary

3. What is your marital status?
   a) Single
   b) Married
   c) Divorced
   d) Widowed

PART II
1. What is the type of your business?
   a) Salon
   b) Hotel and Restaurant
   c) Bookshop
   d) Stationery and photocopy
   e) Cyber café
   f) Farm product
   g) Clothing
   h) Others.

2. Indicate the average age of your business
   a) 0-6 months
   b) 7-12 months
   c) 13-18 months
   d) 19-24 months
   e) Above 25 months
3. Indicate the source of start-up capital
   a) Personal savings
   b) Self-help groups
   c) Family and friends
   d) Loans

4. Why did you choose the type of Business?
   a) Low capital requirement
   b) Skills requirement
   c) Ease of entry
   d) Availability of space
   e) Availability of raw materials
   f) Others

5. What time do you open and close your business?
   a) Open at
   b) Close at

6. How many hours on average do you spend on your business daily

7. Do you receive any support from family members in running your business?
   a) Yes
   b) No

8. How many employees do you have in your business?
   a) None
   b) 1-2
   c) 3-4
   d) Above 5

9. a) Do you face any challenges that is related to the socio-cultural attitude?
    a) Yes
    b) No.
   b) If yes how do you deal with each of the above challenges?

10. (i) Do you feel competent operating your business?
    a) Yes
    b) No
(ii) If ‘No” give reasons for feeling incompetent


11. Do you believe that education and training affect management of your business?
   a) Yes
   b) No.

(ii) If ‘Yes” state how?


12. (i) Do you have financial problem in your business?
   a) Yes
   b) No

(ii) If ‘Yes’ Please give reasons why?


13. (i) Do you have any other role you play beside your business?
   a) Yes
   b) No

(ii) If ‘yes’ indicate how it affect the business?


14. Do you receive any support from the government toward running your business?
   a) Yes
   b) No

(ii) If yes, explain how
15. In your opinion what are the most critical problems facing women entrepreneurs in Nyeri town. Kindly state them.

Thank you for your cooperation.
APPENDIX (1)

RESEARCH BUDGET

<table>
<thead>
<tr>
<th>1. Secretarial Services</th>
<th>KSHS.</th>
</tr>
</thead>
<tbody>
<tr>
<td>These include</td>
<td></td>
</tr>
<tr>
<td>(a) Typing Proposal</td>
<td>6000.00</td>
</tr>
<tr>
<td>(b) Typing and final report</td>
<td>4000.00</td>
</tr>
<tr>
<td>(c) Photocopying the questionnaires</td>
<td>3000.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. Stationery Which Include</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Writing materials</td>
<td>1000.00</td>
</tr>
<tr>
<td>(b) Duplicating papers</td>
<td>600.00</td>
</tr>
<tr>
<td>(c) Pens</td>
<td>150.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. Traveling Expenses</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) To pre-test questionnaires</td>
<td>400.00</td>
</tr>
<tr>
<td>(b) Administering questionnaires</td>
<td>3000.00</td>
</tr>
<tr>
<td>(c) To consult the supervisor</td>
<td>8000.00</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>4. Binding services</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>(a) Binding the proposal</td>
<td>400.00</td>
</tr>
<tr>
<td>(b) Binding the final report</td>
<td>600.00</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>5. Computer analysis services</th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>5000.00</td>
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</table>

| TOTAL                         | 32,120.00 |
# WORK PLAN

<table>
<thead>
<tr>
<th>Phase</th>
<th>Time</th>
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</thead>
<tbody>
<tr>
<td>2. Refining, administration and collection of questionnaires from women entrepreneurs</td>
<td>July 2006-August 2006</td>
</tr>
<tr>
<td>3. Data analysis and write-up</td>
<td>September 2006-October 2006</td>
</tr>
</tbody>
</table>
APPENDIX (III)

Women entrepreneurs business in Nyeri town –2006

<table>
<thead>
<tr>
<th>Category of business</th>
<th>Number of businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salon</td>
<td>30</td>
</tr>
<tr>
<td>Hotel and restaurants</td>
<td>30</td>
</tr>
<tr>
<td>Bookshops/Stationery and photocopy</td>
<td>10</td>
</tr>
<tr>
<td>Cyber cafes</td>
<td>5</td>
</tr>
<tr>
<td>Farm product sellers and clothing</td>
<td>65</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>120</strong></td>
</tr>
</tbody>
</table>

Source: Municipal council Office (Nyeri)