

**THE ROLE OF MEDIUM AND SMALL ENTERPRISES TOWARDS THE
EMPOWERMENT OF WOMEN.**

**“A Case Study of Women Entrepreneurs in Uhuru Market in Makadara District
of Nairobi Province”.**

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DECLARATION

I declare that this is my original work and it has not been submitted in any other educational institution for examination.

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May God bless them all.

DEDICATION

The development of the Small and Medium Enterprise (SME) sector has been hailed as I wish to dedicate this Research Project to my husband John Maina, my children Joan, Hannah, Patrick ,Mike and my mum Rosemary Njeri for tirelessly supporting my cause for education and a source of inspiration.

The SME sector is therefore important to Kenya's search for high employment generating strategy, and a small enterprise strategy to supplement the economies of the large firms in the economy.

Small Scale Enterprises are important for raising the economic performance of a country. They are breeding grounds for entrepreneurship, innovations and investment. They are reservoir for employment. Sustainable jobs create income which in turn reduce the levels of poverty. In Kenya, the SME's have not grown to any notable level as a result of the lack of finance.

The objective of the study was to determine the role of Micro and Small Enterprises towards the empowerment of women.

The study used stratified random sampling strategy. 100 respondents out of expected 400 were interviewed. The Uthuru market's women entrepreneurs were divided into 3 strata: clothes and bags makers using stratified random sampling. The respondents from each selected strata were chosen at random after the stratification. Data was gathered using questionnaires, interviews and observations. The data was analysed by using inferential statistics with the help of Statistical Package for Social Sciences (SPSS). It was then presented in tables, graphs, and pie chart and cross tabulations. Based on the findings, conclusions were drawn and recommendations made on the way forward in the quest to empower women entrepreneurs in Kenya. The research results revealed the role of SME's in the empowerment of women entrepreneurs in Kenya.

ABSTRACT

The development of the Small and Medium Enterprise (SME) sector has been hailed as critical in the promotion of sustainable development of national economies. In Kenya, the Session paper No. 2 of 1996 on Industrial Transformation to the year 2020 recognized that small business enterprises are a prime mover of economic development especially through their generation of employment.

The SME sector is therefore important to Kenya's search for both employment generation strategy, and a small enterprise strategy to supplement the dominance of the large firms in the economy.

Small Scale Enterprises are important for raising the economic efficiency of a country. They are breeding grounds for entrepreneurship, innovations and inventions hence a reservoir for employment. Sustainable jobs create income which in turn reduces the level of poverty. In Kenya, the SME's have not grown to any notable impact often citing lack of finance.

The objective of the study was to determine the role of Medium and Small Enterprises towards the empowerment of women.

The study used stratified random sampling strategy. 100 respondents out of expected 900 were interviewed. The Uhuru market's women entrepreneurs were divided into sweater, clothes and bags makers using stratified random sampling. The respondents from each selected strata were chosen at random after the stratification. Data was gathered using questionnaires, interviews and observations. The data was analyzed by using descriptive statistics with the help of Statistical Package for Social Sciences (SPSS). It was then presented in tables, graphs, and pie chart and cross tabulations. Based on the findings, conclusions were drawn and recommendations made on the way forward in the quest to empower women entrepreneurs in Kenya. The research results revealed the role of SME's in the empowerment of women entrepreneurs in Kenya.

distribution of income does not become unequal.

Entrepreneurship development - This is the process of increasing the act of enterprise creation, growth and transformation over the long period time through individuals, organizations, communities and nations. It includes activities that support and foster new business start ups and provides access to appropriate space, facilities, equipment, training and education as well as capital.

OPERATIONAL DEFINITION OF TERMS

Small and Medium Enterprises (SME's) - For the purpose of this study, SME's, refer to independent unit employing 1 - 9 persons and these undertaken in the open market place, market stall, shopping centers, temporary structures and street parameters (GOK, 1996).

Micro and Small Enterprises -

Entrepreneur - Refers to a person who is able to identify business opportunities, mobilize the necessary resources and initiates a business actively hoping it will be successful.

Informal financing - Refers to the financing activities that take place outside the ambit of institutional finance like moneylenders, rotating savings and credit associations among others.

Entrepreneurship – Entrepreneurship is a multidimensional concept, which largely focuses on the process of starting and /or growing as new profit making business.

Economic Development – This is a process whereby the real per capita income of a country increases over a long period of time subject to the stipulations that the distribution of income does not become unequal.

Entrepreneurship development – This is the process of increasing the act of enterprise creation, growth and transformation over the long period time among individuals, organizations, communities and nations. It includes activities that support or foster new business start ups and provides access to appropriate space, facilities, equipment, training and education as well as capital.

LIST OF ABBREVIATIONS USED

SME's	- Small and Medium Enterprises
GOK	- Government of Kenya
MSE'S	- Micro and Small Enterprises
U.S.	- United States of America

OPERATIONAL DEFINITION OF TERMS

LIST OF ABBREVIATIONS USED

TABLE OF CONTENTS

CHAPTER ONE

INTRODUCTION

1.1	Background of the Study	1
1.2	Statement of Problem	2
1.3	Objectives Of the Study	3
1.4	Research Questions	4
1.5	Significance of the Study	5
1.6	Scope of the Study	6

TABLE OF CONTENTS	PAGE
DECLARATION.....	i
ACKNOWLEDGEMENT.....	ii
DEDICATION	iii
ABSTRACT.....	iv
OPERATIONAL DEFINITION OF TERMS	v
LIST OF ABBREVIATIONS USED.....	vi
TABLE OF CONTENTS.....	vii

CHAPTER ONE

INTRODUCTION

1.1	Background of the Study.....	1
1.2	Statement of Problem	2
1.3	Objectives Of the Study.....	3
1.4	Research Questions	4
1.5	Significance of the Study	5
1.6	Scope of the Study	6

CHAPTER TWO**LITERATURE REVIEW**

2.1	Overview of Entrepreneurship.....	7
2.2	Gender equality.....	10
2.3	Women search for profitable business.....	11
2.4	Women's contribution to gross domestic product	12
2.5	Role of women in entrepreneurship.....	12
2.6	Women business operation styles and growth	13
2.7	Women social background.....	14
2.8	Changes for women	15
2.9	Physical variables	15
2.10	Entrepreneurial age	15
2.11	Success factors for entrepreneurs.....	16
2.12	Conceptual frame work.....	17

CHAPTER THREE**RESEARCH METHODOLOGY**

	Research Design	18
3.1	Target population.....	19
3.3	Sampling Strategy	20
3.4	Data Collection and instrumentation	20
3.5	Data analysis	20

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1	Introduction of Findings.....	22
4.2	Ages of Respondents.....	23
4.3	Level of education	24
4.4	Marital status.....	25
4.5	Duration of business	26
4.6	Business ownership.....	27
4.7	Business capital	28
4.8	Number of employees.....	29
4.9	Income per month	30
4.10	Expectations in the future	31
4.11	Women's groups or business association	32
4.12	Training on business	33
4.13	Bank accounts	34
4.14	Information on products	35
4.15	Networks and linkages with other women in the city	36

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1	Discussion of findings and conclusion.....	38
5.2	Recommendations	40
5.3	Limitations of the Study	41
5.4	Suggestions for Further Study	42
	REFERENCES	43

APPENDICES

APPENDIX

I	Time plan	44
II	Budget Plan	45
III	Transmittal Letter	46
IV	Questionnaire	47

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Small enterprises play a central role in our lives because we conduct much of our own personal economic activity with people running small businesses such as bicycle repairers and barbers, among others. Small businesses have been identified as a strategy to stimulate economic activity in most world economies. The result being the growing global concern about persistent stagnation, decline in economic growth accompanied by chronic unemployment, poverty and the resultant social problems.

The development of small businesses is an effort to creating entrepreneurial activity and most important the realization that small businesses have a higher potential for job generation because of a lower cost per job created.

Definition of small business firms vary widely and are governed by the interest of the perceiver, purpose of the definition and the stage of development in which the definition is employed, for example, the US Government defines small firms as one with fewer than 500 employees while in Kenya it is one that employs up-to 50 employees. There is no lower limit to the size of small firms.

Small firms include formal and informal sectors represented by the self employed, family undertakings, companies and cooperatives. A problem does arise when attempting to establish an acceptable upper limit for the definition such as Financiers define small firms in terms of

fixed assets, net worthy or value added. Labor officers refer to the total number of persons employed. Traders may use a ceiling in sales for example a small business may sell up to a certain amount. Service personnel may use the total number of customers to the range of markets covered. Manufacturers prefer to use the volume produced on levels of energy required for production. Most of these yardsticks i.e. total investment, sales investment and total number of employees is used in various ways depending on the objective of the person measuring the size of the firm.

1.2 Statement of the Problem

Majority of women entrepreneurs have entered the labor force through entrepreneurship because of ease of entry and limited access to other employment sectors (Gemini, 1990). Large concentrations of women entrepreneurs are in low potential enterprises because of the localized and thin markets. They diversify their enterprises rather than expand the size and productivity of a single enterprise (Tinker 1987).

Many women are the source of livelihoods i.e. they feed, educate and take total responsibilities for their families. According to ILO (1987) UM (1992) the average in Kenya is around 32% with significantly higher percentage of up to 50%. Some of the factors that are attributed to a large number of women in medium and small enterprises include women's, traditional obligation to farm their family land to produce food for family consumption. This means less involvement in formal employment and these accounts for their placement in the informal sector.

Secondly the lower rates of literacy and educational attainment have placed women at a disadvantage while seeking formal employment in both public and private sectors. Thirdly increased female migration to the urban areas like Nairobi has caused considerable female unemployment. This is reinforced by certain cultural factors, which tend to act as a block towards employment of women. There is also an increase in migration of educated, skilled and semi-skilled women moving to the city to look for better paying jobs, hence those who fail to get formal jobs venture into the informal sector either as entrepreneurs or employees. They generate income for their households and provide goods and services needed by the city residents. This is an indication of woman entrepreneurs as part of the informal sectors contribution to the Kenyan economy. (Mwatha, 1990)

The purpose of this study was therefore to determine how women involvement in medium and small enterprises has contributed to their empowerment in various aspects of their lives, that is, economic, socially, politically, among others.

1.3 Objectives of the Study

1.3.1 General Objective

The main objective of this study was to determine the role of Medium and Small Enterprises towards the empowerment of women entrepreneurs in Kenya with special emphasis to women entrepreneurs in Uhuru Market in Makadara district of Nairobi province.

1.3.2 Specific Objectives

- a) To investigate the categories of women involved in medium and small enterprises. Examine such characteristics as age, marital status, education background, skills etc of these women entrepreneurs.
- b) To examine the type of businesses the women entrepreneurs are involved in and their successes.
- c) To find out how the involvement of women in medium and small enterprises have contributed to their empowerment in terms of training, acquiring of skills, marketing opportunities, decision making, economically and politically.
- d) To make recommendations on how women entrepreneurs can be empowered in order to enhance their economic well-being.

1.4 Research Questions

The study sought to answer the following questions: -

- a) How have women in medium and small-scale enterprises contributed to the economic activities within the informal sector.
- b) How has the women involvement in medium and small enterprises enabled them to control the forces of production i.e. capital and labor?
- c) Do women entrepreneur get easy access to credit when the set up the businesses?
- d) Does involvement of women in entrepreneurship improve their decision-making in business and elsewhere?
- e) Does involvement in entrepreneurship assist women to acquire training on management skills?

- f) Have women entrepreneurs managed to champion their social, economic and political rights as a way of realization their potentials in business?
- g) What are the policy recommendations that can be made in terms of recognition of women entrepreneur's and in strengthening their businesses by offering more support by both the government and Non- governmental organizations?

1.5 Significance of the Study

The study will be important to the following:

The women practicing and successful entrepreneurs will appreciate their participation and involvement in medium and small enterprises and also encourage potential women entrepreneurs.

The government and other stakeholders involved in implementation of policies regarding micro and small enterprises and women involvement in particular will have the data to support even more women within the micro and small-scale enterprises sector. It will also remove biases as concerns women who are perceived only as homemakers whose contribution to the economy is rarely recognized.

It is expected that knowledge of success factor in women empowerment may lead to gender sensitive policies to redress and promote women enterprises. The findings could also assist in promoting projects and other interventions that facilitate the transition of female entrepreneurs from low earned to higher return sub-sectors.

For the entire society it will hasten the spirit of an enterprise culture because small enterprise sector in Kenya is viewed as a major generator for employment and economic growth (GOK, 1989)

2.1 Overview of Entrepreneurship

1.6 Scope of the Study

The study covered three categories of women entrepreneurs at Uhuru Market in Makadara division involved with making sweaters, clothes and bags. The choice of Uhuru Market was because it is a busy business center in the Eastern side of Nairobi. It is estimated that the number of women involved in making sweaters are 400, 300 making clothes and 200 making bags. The area identified for the study can be justified in that the market houses varying businesses within one locality and represents business activities undertaken by women in other areas of Nairobi.

workers i.e. ranging from less than 10 to less than 50 employees. The second criterion concerns the degree of legal formality and is mainly used to distinguish between the formal and informal sectors. This definition refers to those enterprises that are not registered and do not comply with the legal obligations covering safety, taxes and labour laws. The third criterion defines MSE's by their limited amounts of capital and skills per worker. The degree of informality and size of employment have been the two most readily accepted criteria on which classification of MSE's is based. (Morozov, 1985) and Bligsten et al (1999)

The definition based on the number of employees is used in the MSE national baseline survey of 1999 which outlines MSE's as those non-primary enterprises (excluding agricultural production, animal husbandry, fishing, gathering and forestry) whether in the formal or informal sector which employ 1-50 people. (KIPPRA Discussion Paper No. 20)

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview of Entrepreneurship

Small businesses generally refer to businesses locally owned and managed, often with very few employees working at a single location. They include family businesses, cottage industries, independent workers in the informal sectors, non-manufacturing business e.g. business contractors and repair services. (Alluoch, 2004)

There are other criteria used to define medium and small enterprises. The first criterion is based on the number of employees and defines MSE'S as those enterprises below a certain number of workers i.e. ranging from less than 10 to less than 50 employees. The second criterion concerns the degree of legal formality and is mainly used to distinguish between the formal and informal sectors. This definition refers to those enterprises that are not registered and do not comply with the legal obligations concerning safety, taxes and labor laws. The third criterion defines MSE'S by their limited amounts of capital and skills per worker. The degree of informality and size of employment have been the two most readily accepted criteria on which classification of MSE's is based. (Morrison, 1985) and Bigsten et.al (1999).

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An entrepreneur is one who undertakes to organize, manage and assume the risks of a business. Hence, an entrepreneur is an innovator or developer who recognizes and seizes opportunities, converts them into workable /marketable ideas, adds value through time, effort, money, skills, assumes the risks of the competitive workplace to implement these ideas and realizes the rewards from these efforts. An entrepreneur is an aggressive catalyst for change in the world of business. (Bigsten et.al, 1999).

He/she is an independent thinker who dares to be different in a background of common events. Some of the major characteristics of entrepreneurs are personal initiative, ability to consolidate resources, management skills, desire for autonomy risk taking, goal-oriented behavior, reality based actions, ability to learn from mistakes, ability to employ human relations skills. (Bigsten et.al, 1999).

Entrepreneurship is seen as a process rather than a result. It means an act of creating or growing a business through innovative and risk assuming management. It involves taking the action necessary to analyze opportunities, launch and or grow a business, to finance the venture and possible even to harvest the venture. (Bigsten et.al, 1999).

Robert (1999) refers to entrepreneurship as a dynamic process of creating incremental wealth by individuals who assume the major risks in terms of equity, time, and or career commitment of providing value for some product or service. The product/service may or may not be new but the

entrepreneur must somehow infuse value by securing and allocating the necessary skills and resources. It is the ability to create and build a vision, which requires a willingness to take calculated risk both personal and financial and then to do everything possible to reduce the chances of failure. An entrepreneur needs the ability to build an entrepreneurial or venture team to complement one's own skills and talents.

The term MSE'S incorporates firms in both the formal and informal sectors. The terms MSE's and informal sector are normally used interchangeably as most MSE's are informal enterprises. Informal sector firms are characterized by: -Ease of entry, small scale of activity, self-employment with a high proportion of family labor, little capital and equipment, labor intensive technologies, low skills, low level of organization, little access to organized markets, informal credit and education, cheap provision of goods and services, low productivity, low incomes, as well as little compliance with administrative requirements. (Charmes 1999)

What distinguishes the informal sector from the formal sector is that the former are mainly unincorporated business units of the household sector. There are benefits, which the MSE sector provides to the economy, key among them is the recognized potential of the MSE to generate incomes and provide jobs to a large number of Kenyans. Other benefits include: MSE's contribute significantly to the economy's output of goods & services, save on scarce capital in creating jobs. (Sessional Paper, No2 of 1992)

2.2 Gender Inequality

MSE sector has been the primary source of developing a pool of skilled and semi-skilled workers and entrepreneurial talent who are an important base for future industrial expansion. The sector

has been used to strengthen forward and backward linkages among socially, economically and geographically diverse sectors of the economy. It also constitutes an important market and supply point for rural enterprise products, which are predominantly marketed to rural households. MSE's promote rural urban balance by supporting industrialization policies in the rural areas. (Sessional Paper, No2 of 1992)

Due to their structure and ownership they are flexible and can adapt quickly to market changes. The rise in the urban informal sector is attributed to the rural urban migration model (Todazo 1969,) and (Harris and Tadazo (1970) This model explains that the migration is a result of non productive rural agricultural sector to a more industrial sector where wages may at times be higher due to the government wage legislation.

Some recent factors that have contributed to the growth of the informal sector in Kenya is the adjustment programs which have resulted in widespread retrenchment both in the public and private sectors, with the retrenched workers seeking alternative employment in the informal sector. Secondly, the process of globalization has led to global competition in labor-intensive manufacturing large enterprises. These large enterprises have been seeking to evade mandated protections to labor by subcontracting to unprotected labor in the informal sector, therefore leading to the growth of the informal sector (Maloney 1999).

2.2 Gender Inequality

The Republic of Kenya National Development Plan 2002-2008, states that, Kenya's pace of development can best be accelerated and sustained if the full creative and productive potential of

both women and men are mobilized. One of the challenges in this plan will be to reduce gender inequality and enhance women and enhance women participation in economic activities. The implementation of the plan will endeavor to engender all programs and policies in a bid to enhance efficiency in utilization and of available resources for sustainable development. (Kinyanjui and Munguti, 1999).

Women entrepreneurs face various constraints and challenges in the course of operating their businesses e.g. restrictive laws and involvement of multiple roles and lack of access to credit due to collateral requirements but they display a strong growth orientation and willingness to take risks. They are more successful and technically competent in running their enterprise. (Tinker 1989) The women entrepreneurs form part of the informal sector whose functions include providing wage employment to the entrepreneurs and their employees, provide goods & services to those living within the geographical location, development of entrepreneurial talents technical skills and identify and provide goods and services needed by those they serve.

2.3 Women Search for Profitable Business

Catherine, (1998), reports that the structural adjustment program (SPA) has made Cameroon woman's business even more precious. They search for profitable businesses that will enable them to earn a little to sustain their families. The massive retrenchments in the public service together with SPA have reduced many families to a living standard far below the poverty line. To fill the financial gap, women have started small businesses, some of which have succeeded, such as those run by Bamil'ek'e women who are business oriented in their cultural background. Many however, have difficulties in coping with the demand of business.

Prior to SPA, women entrepreneur provided additional income for their homes, but such financial support was only seen as 'extra'.

Women were satisfied with non financial benefits such as psychological satisfaction of 'keeping busy'. With SPA, such small micro enterprises have become a life saving source of income, making the choice of a profitable small business imperative. Cameroon women work in a variety of micro businesses, such as a hair dressing, fish retailing, tailoring, general retailing, food processing and so on.

2.4 Women's contribution to gross domestic product (GDP)

World Bank economies estimate that petty trading by women account for 30-50 per gross domestic product in some Africa countries. This, therefore, makes women entrepreneurs indispensable.

2.5 Role of education in entrepreneurship

Because of the significant number of people who own businesses or who are interested in business ownership and management as career, there is a growing need to make available formal education and training that will provide the necessary skills for this career option. Educational institutions need to be more actively involved in developing total programmers that will adequately prepare young people to successfully pursue career in business ownership and management. (Nelson and Neck, 1997).

Burkan (1997), expresses the same view and note that the under representation of women in the science field, as well as female underachievement in science received much attention in education research and in popular press. The scholar further reports that although the gender gap in many scientific fields is closing, women continue to be seriously under represented in undergraduate and graduate levels in most scientific and technical profession. At the college level, females who major in science in their undergraduate studies are much more likely to select biology than physical science. (Chemistry, physics, engineering) Zakaria, (2001, p. 111) observes that educated urban women in northern Nigeria today can be found in public positions such as commissioners, leading newspaper editors, medical doctors, nurses, managers of banks and factories.

2.6 Women's business operational styles and growth of their businesses

In promoting women's entrepreneurship, report that women play an important though largely invisible role in enterprises all over the world. Businesses started by women have been among the fastest growing in recent years, and they have also been responsible for significant employment creation and income generation for other workers. In developed countries, in the United States, for example, the main motive is to be master of their own fate. In all countries, women's lifestyle's and family responsibilities are normally more compatible with operating small businesses. Distinctly feminine ways of doing business are increasingly recognized as the future paradigm of business in a competitive and globalization world. All over the world, women entrepreneurs encounter constraints in starting, operating and expanding their businesses (Zhang, et al 1997)

2.7 Women's social background

According to the Ngau and Keino (1996) writing on women's social background and entrepreneurship in Nairobi, it is stated that research into women's income generating activities in Africa has not focused much attention on the social background and entrepreneurship of women in urban areas. Thus women's contribution has been recognized more in agriculture than in commerce and manufacturing. This is now beginning to change as the significance of women's entrepreneurship in small and intermediate enterprises is becoming evident.

Demographic changes have raised both the absolute and proportional number of women in most urban areas in Africa. Similarly, in the urban areas rapid socioeconomic changes have drastically altered traditional patterns of gender division of labour with women participating more in small and medium enterprises. On women's social background and entrepreneurship, the authors note that from growing research on entrepreneurship, wide disparities have been identified between the conditions under which men and women operate in Africa (Ngau and Keino, 1996).

Women are more disadvantaged than men with regard to legal and financial constraints, ownership of land, parental responsibilities, and systematic forms of discrimination based on sex. Women are not however a monolithic groups and wide disparities also exist among women entrepreneurs stemming from their social background and their implications for the type of business women operate (Ngau and Keino, 1996).

Charmes (1998) writing about Tunisia observes that although it is widely assumed that incomes generated by women are lower than those generated by men are, the further the differential procedure goes into the details of the classification of industries, the discrepancies between males and females lessen.

This shows that incomes differences result mainly from the differential distribution in the various branches of activity. For instance, levels of income in metal working or wood processing (typical male activities) are higher than levels of income in textiles (a typical female activity).

2.8 Changes for women

Lowden (2001), observes that by the end of the nineteenth century, universal education was almost a reality and chances for women from all sectors of society receiving an education had greatly improved. Female education of every class existed. Women from the lower middle and working classes came to dominate elementary teaching as men left the profession for more lucrative work.

2.9 Physical variables

Kinyanjui and Munguti (1999), observe that where women have the skills, they have made inroads into non – traditional female activities such as printing.

2.10 Age of the Entrepreneurs

Holt (1992), reports that in the United States of America, the average age of entrepreneurs who start new ventures has dropped with more people in their 20s taking the entrepreneurial plunge.

He observes that by 1991 Association of Collegiate entrepreneurs (ACE) by a group of University students in Boston has attracted 4,000 college students and more than 600 successful entrepreneurs still in their early 20s. Kanungo (1998) writing on women entrepreneurs in India reports that the majority of them are above 32 years in age.

2.11 Entrepreneurial success factors

2.11 Entrepreneurial success factors

Holt, (1992), lists success factors for entrepreneurs under the following headings:

Entrepreneurial team, which include business partners, extensive networks.

Venture products or services, Holt observes that nearly all successfully ventures for products or services start small and grow incrementally.

Business relationship includes: formal and informal liaison with suppliers and wholesalers.

Contacts with existing and potential customer through networks established in prior employment.

Professional relationships formal relationships with bankers, security analysis, savings and loan managers and investment fund managers. Existing contacts with consulting organizations.

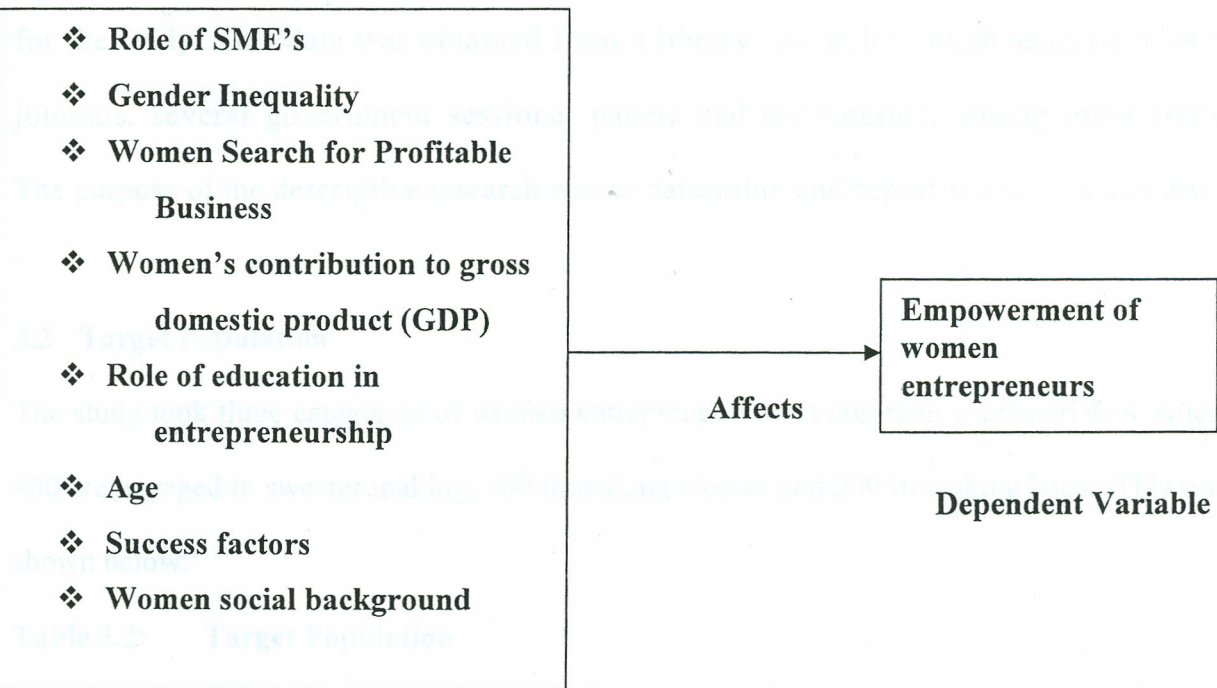
Organizational relationships: relationships with previous employers and universities. Formal tie with corporations through new venture units. Formal or informal ties with government agencies, states agencies, and local political organizations.

Social relationships: membership in local, state or national professional associations membership in or attendance at trade and professional conferences. Relationships established through local or regional social clubs, community organizations, athletic clubs, and social events.

Other relationships: family relationships and friendship and friendship network through family ties, ethnic, cultural, and religious affiliations. Fraternal organizations, trade groups, or union membership.

2.12 Conceptual Framework

Figure 2.1: Conceptual Framework



Categories	Population	Percentage
Making sweaters	400	44.44%
Making clothes	300	33.33%
Making bags	200	22.22%
Total	900	100%

Source: Researcher, (2005)

Source: Researcher (2005)

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Research Design

The researcher adopted an exploratory research design to assist in attaining primary data to test and to answer questions concerning the current status of the issue under investigation. The study also incorporated a descriptive research design to collect or gather secondary data for the study. This data was obtained from a library research through analysis of books, journals, several government sessional papers and the Internet, among other sources. The purpose of the descriptive research was to determine and report the way issues are.

3.2 Target Population

The study took three categories of women entrepreneurs with common characteristics, whereby 400 are engaged in sweater making, 300 in making clothes and 200 in making bags. This was as shown below:

Table 3.2: Target Population

Categories	Population	Percentage
Making sweaters	400	44.44%
Making clothes	300	33.33%
Making bags	200	22.22%
Total	900	100%

Source: Researcher (2005)

3.3 Sampling Strategy

The sample for this study was drawn using stratified random sampling where, the total population was divided into three stratas namely; sweater makers, clothes makers and bags makers as indicated on the table 3.2 above. In addition, the researcher used simple random sampling to select the exact subjects for the study or respondents. Here, the researcher gave the stalls where the women operate numbers and mix them up. The researcher then randomly selected 100 respondents and these were the subjects for the study. This represented a ratio of 9.0 of the total population.

Table 3.3: Sample for the Study

Categories	Population	Random Sample
Making sweaters	400	53
Making clothes	300	32
Making bags	200	15
Total	900	100

Source: Researcher (2005)

3.4 Data Collection Instruments

The researcher used questionnaires to obtain information from the respondents. The questions contained were structured with mostly closed ended questions and some few open-ended questions. The advantage with these kinds of questionnaires is that they provide primary data and they were easy to use. They were also easy to administer due to the alternative answers given. Thirdly they were economical to use in terms of time and money.

Secondary data was also obtained from various reports and publications on micro and small enterprises from the department of technical training as well as the City Council, department of Social Services and Central Bureau of Statistics, among others.

3.5 Data Analysis Techniques

The information collected was edited to get the relevant data for the data. The information gathered from the questionnaires was tabulated and the inferences stated in a tabulated form. The researcher also made use of descriptive analysis to describe the level empowerment provided to women entrepreneurs through micro and small enterprises. With the help of SPSS (Statistical Package for Social Sciences), this analyzed data was presented in tables, graphs, pie chart, line graphs and cross - tabulations.

Categories of respondents

		Frequency	Percent	Valid Percent	Valid Percent
Valid	Making Sweets	50	55.6	55.6	55.6
	Making Clothes	30	33.3	33.3	88.9
	Making Bag	10	11.1	11.1	100.0
	Total	90	100.0	100.0	

Figure 3.1

This can be presented as shown below:



CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction of Findings

This chapter presents the analysis of data collected and discusses the findings of the study on the role of medium and small enterprises towards the empowerment of women, with special reference to women entrepreneurs in Uhuru market in Makadara district of Nairobi province.

The data collected was by directly questioning the women entrepreneurs. Out of the 100 questionnaires that were administered, 90 were returned. This provides a response rate of 90% and a non-response error of 10%

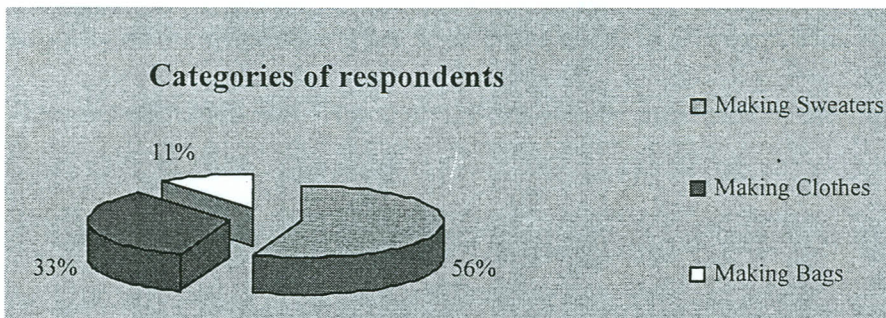
Table 4.1

Categories of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Making Sweaters	50	55.6	55.6	55.6
Making Clothes	30	33.3	33.3	88.9
Making Bags	10	11.1	11.1	100.0
Total	90	100.0	100.0	

Figure 4.1

This can be presented as shown below:



As shown in the analysis in table and figure 4.1, 50 of the respondents were specializing on making of sweaters, 30 in making clothes and 10 in making bags... This is an indication that majority of the women entrepreneurs in this market are much more involved in making of sweaters. This was their core business at the time of data collection which was in July when Nairobi is usually very cold. The other reason could be because of the high demand for sweaters for schools children.

4.2 Ages of Respondents

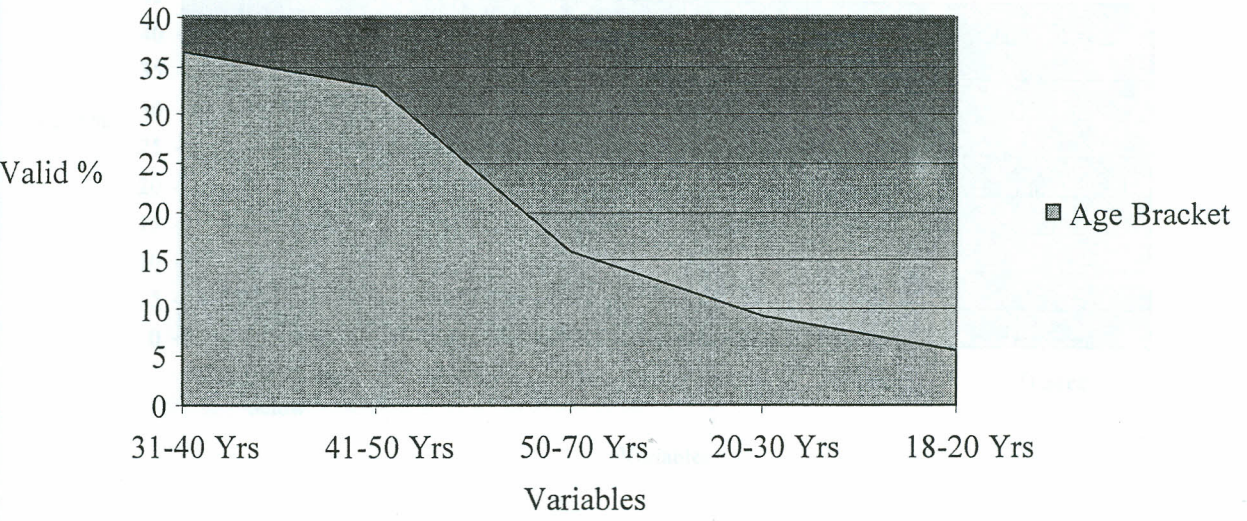
Table 4.2

		Age Bracket			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	31-40	32	35.6	36.4	36.4
	41-50	29	32.2	33.0	69.3
	50-70	14	15.6	15.9	85.2
	20-30	8	8.9	9.1	94.3
	18-20	5	5.6	5.7	100.0
	Total	88	97.8	100.0	
Missing	System	2	2.2		
Total		90	100.0		

As shown in the table 4.2 above, the respondent's ages varied from 18 to 40, with most of them 36.4% and 33.0% of them in the groups of 31-40 and 41-50 respectively, an indication that majority of the respondents are aged between 30 to 50 years. This is a reflection of energetic and vigorous entrepreneurs. The analysis can also be presented in the figure 4.2.

Figure 4.2

Age Bracket



4.3 Level of education

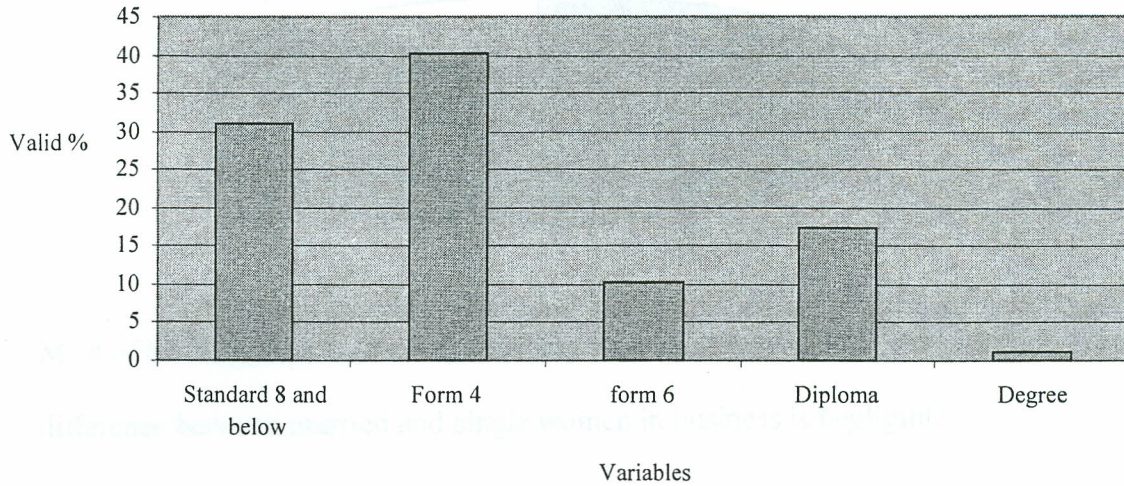
Table 4.3

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Standard 8 and below	27	30.0	31.0	31.0
	Form 4	35	38.9	40.2	71.3
	form 6	9	10.0	10.3	81.6
	Diploma	15	16.7	17.2	98.9
	Degree	1	1.1	1.1	100.0
Valid	Total	87	96.7	100.0	
Missing	System	3	3.3		
Total		90	100.0		

Figure 4.3

Education level



Most of the respondents 40.2% had form four level of education. 31.0% had standard 8 and below. 10.3% had form six, 17.2% diploma and only 1.1% had a degree. A reasonable number of women in these businesses are at least form four leavers thus reasonably educated.

4.4 Marital status

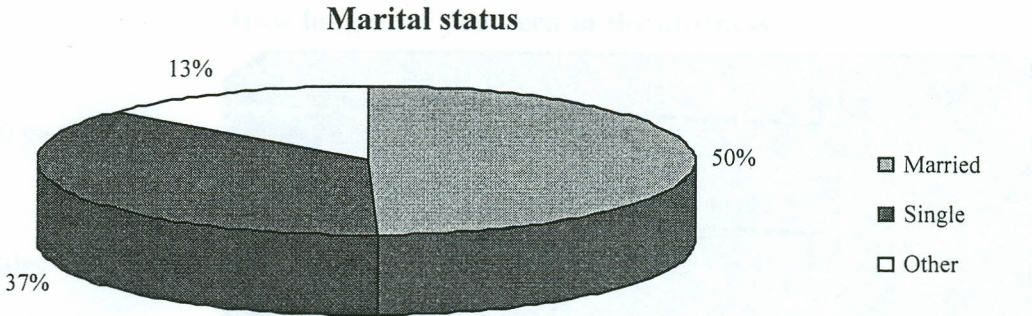
Table 4.4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0-5 years	35	38.9	38.9	38.9
6-10 years	27	30.0	39.0	68.9
10 years and above	25	31.1	31.1	100.0
Total	87	100.0	100.0	

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	44	48.9	49.4	49.4
	Single	33	36.7	37.1	86.5
	Other	12	13.3	13.5	100.0
	Total	89	98.9	100.0	
Missing	System	1	1.1		
Total		90	100.0		

Figure 4.4



Most of the respondents (49.4%) said they were married while 37.1% said they were single. The difference between married and single women in business is negligible.

4.5 Duration of business

Table 4.5

How long have you been in the business?

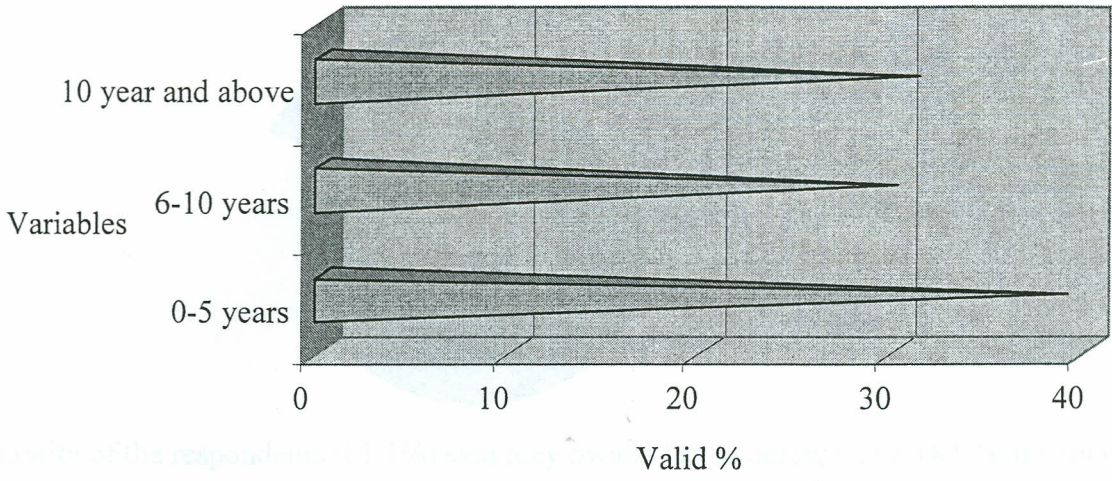
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0-5 years	35	38.9	38.9	38.9
6-10 years	27	30.0	30.0	68.9
10 year and above	28	31.1	31.1	100.0
Total	90	100.0	100.0	

Are you the owner of the business?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	73	81.1	81.1	81.1
No	17	18.9	18.9	100.0
Total	90	100.0	100.0	

Figure 4.5

How long have you been in the business?



Most of the respondents (38.9%) said they had been in the business for between 0-5 years. 30.0% and 31.1% said they had been in the business 6-10 years or 10 years and above respectively.

Those who have been in business for long are very few as compared to those in business upto five years only.

4.6 Business ownership

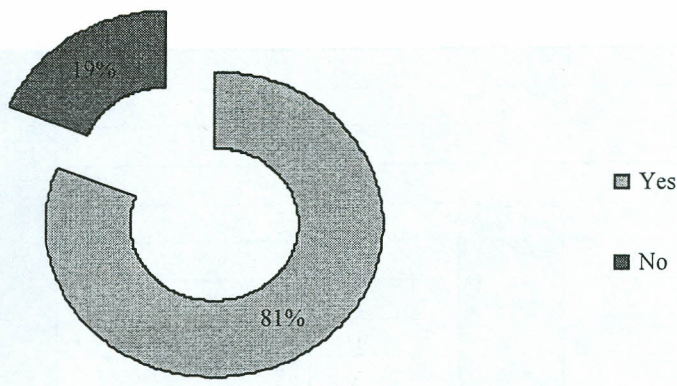
Table 4.6

Are you the owner of the business?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	73	81.1	81.1	81.1
No	17	18.9	18.9	100.0
Total	90	100.0	100.0	

Figure 4.6

Are you the owner of the business?



Majority of the respondents (81.1%) said they owned the business, while 18.9% did not own the business. There is a positive trend in women owning those premises.

4.7 Business capital

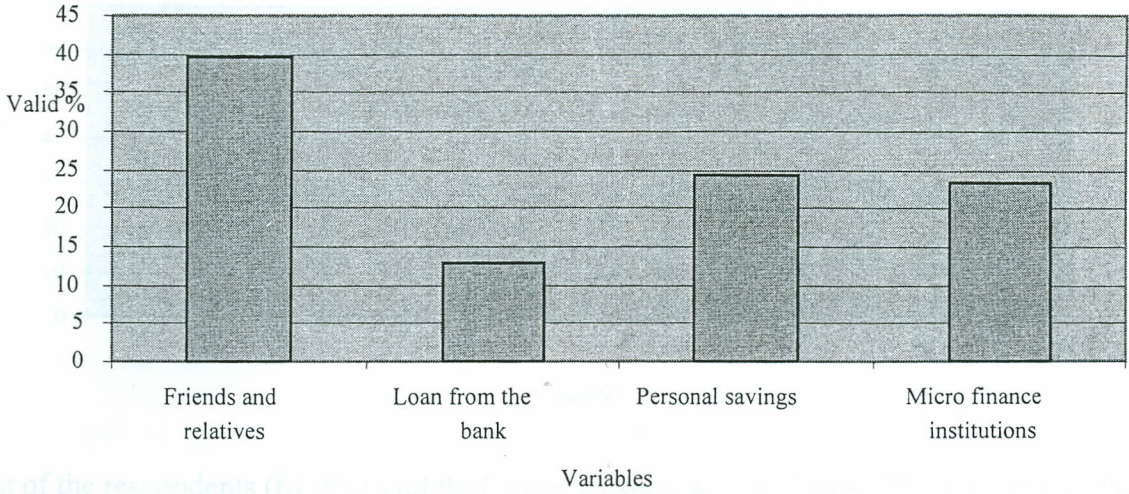
Table 4.7

How did you raise the capital to start the business?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Friends and relatives	34	37.8	39.5	39.5
	Loan from the bank	11	12.2	12.8	52.3
	Personal savings	21	23.3	24.4	76.7
	Micro finance institutions	20	22.2	23.3	100.0
	Total	86	95.6	100.0	
Missing	System	4	4.4		
Total		90	100.0		

Figure 4.7

How did you raise the capital to start the business?



A majority of 39.5% said they raised their initial capital from friends and relatives, 24.4% said they raised their capital from personal savings, and 23.3% from micro-finance institutions. Only 12.8% said they took loan from banks.

4.8 Number of employees

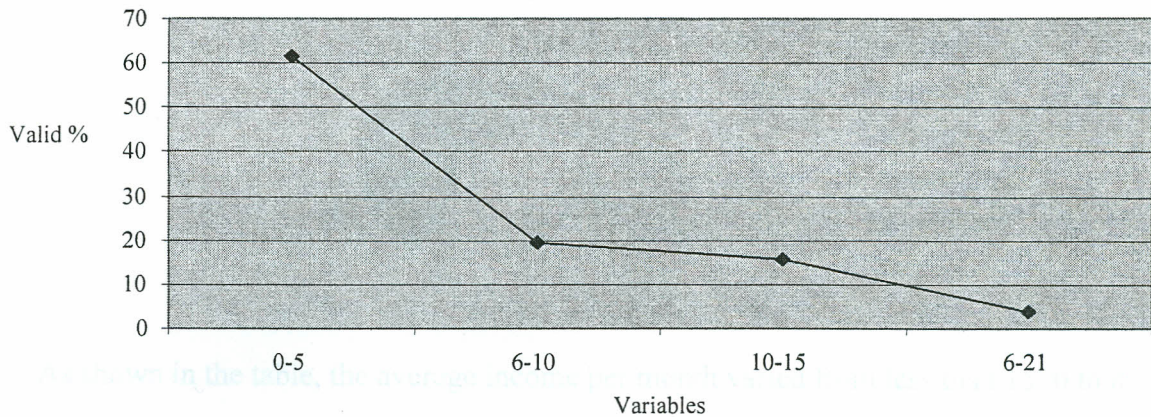
Table 4.8

How many employees do you have?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5	51	56.7	61.4	61.4
	6-10	16	17.8	19.3	80.7
	10-15	13	14.4	15.7	96.4
	6-21	3	3.3	3.6	100.0
	Total	83	92.2	100.0	
Missing	System	7	7.8		
Total		90	100.0		

Figure 4.8

How many employees do you have?



Most of the respondents (61.4%) said they have between 0-5 employees, 19.3 percent said they have between 6-10 employees while 15.7% said they have between 10-15 employees. 3.6 percent said they have between 16-21 employees. Majority are still employing few but with time they keep on widening this position.

4.9 Income per month

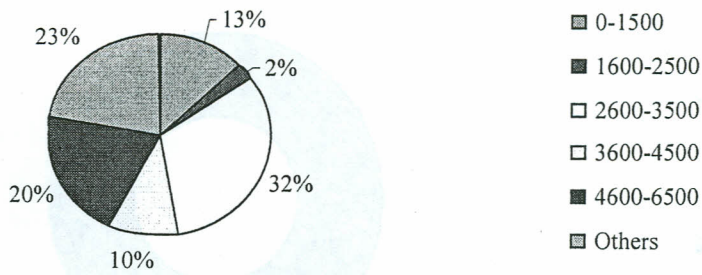
Table 4.9

What is your average income per month?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-1500	11	12.2	13.1	13.1
Total	1600-2500	2	2.2	2.4	15.5
	2600-3500	27	30.0	32.1	47.6
	3600-4500	8	8.9	9.5	57.1
	4600-6500	17	18.9	20.2	77.4
	Others	19	21.1	22.6	100.0
	Total	84	93.3	100.0	
Missing	System	6	6.7		
Total		90	100.0		

Figure 4.9

What is your average income per month?



As shown in the table, the average income per month varied from less than 1500 to more than 6500. Majority of the respondents (32.1%) had an average monthly income of between 2600-3500. This is a positive level as far as women empowerment is concerned.

4.10 Expectations in the future

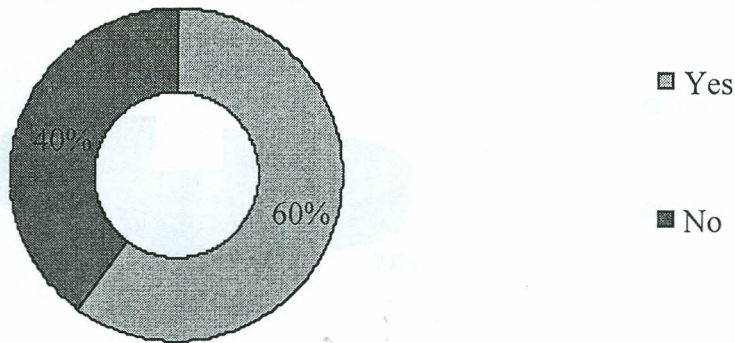
Table 4.10

Do you expect these figures to rise in the near future?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	51	56.7	60.0	60.0
	No	34	37.8	40.0	100.0
	Total	85	94.4	100.0	
Missing	System	5	5.6		
Total		90	100.0		

Figure 4.10

Do you expect these figures to rise in the near future?



Up to 60.0% of the respondents said they expected the monthly income to rise in future.

However, 40.0% did not. The future seems to be better with the new government promises.

4.11 Women's groups or business association

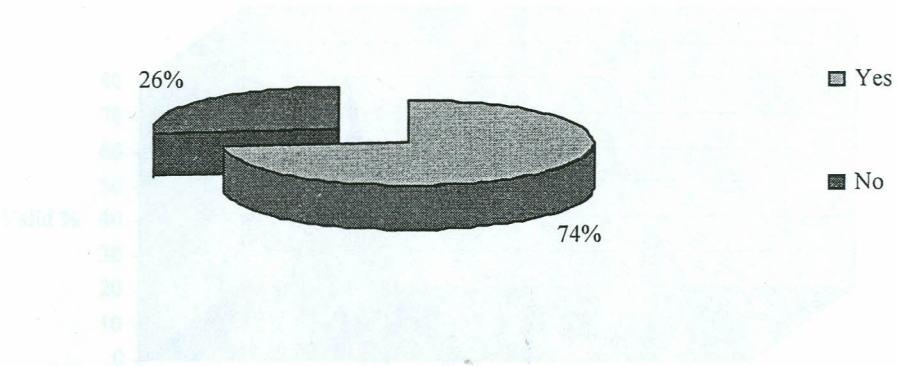
Table 4.11

Do you belong to any women's group or business association?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	64	71.1	73.6	73.6
	No	23	25.6	26.4	100.0
	Total	87	96.7	100.0	
Missing	System	3	3.3		
	Total	90	100.0		

Figure 4.11

Do you belong to any women's group or business association?



A big majority of the respondents (73.6%) said they belong to women’s group or business association. Only 26.4% did not belong to such groups. Though in women groups, the individuals enhance the gathering information as a tool to success.

4.12 Training on business

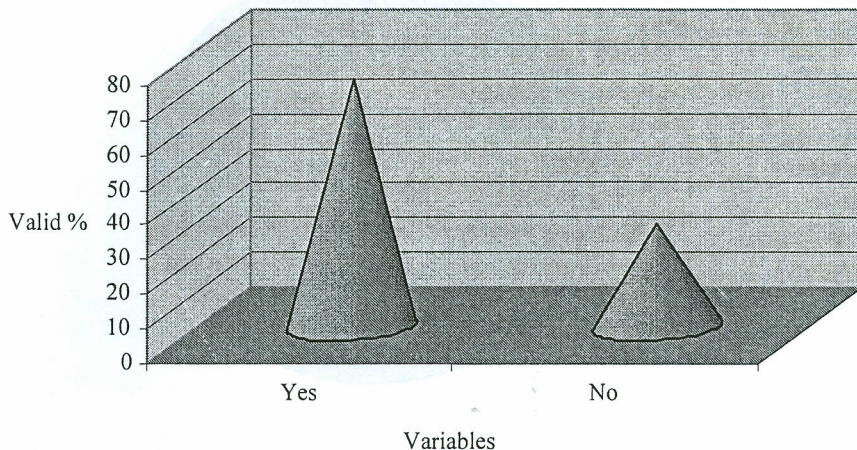
Table 4.12

Have you attended any form of training related to your business?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	60	66.7	70.6	70.6
	No	25	27.8	29.4	100.0
	Total	85	94.4	100.0	
Missing	System	5	5.6		
Total		90	100.0		

Figure 4.12

Have you attended any form of training related to your business?



Majority of the respondents (70.6%) said they had attended some form of training related to business, while 29.4% said they had not attended such training. It is through training that these women can perform better.

4.13 Bank accounts

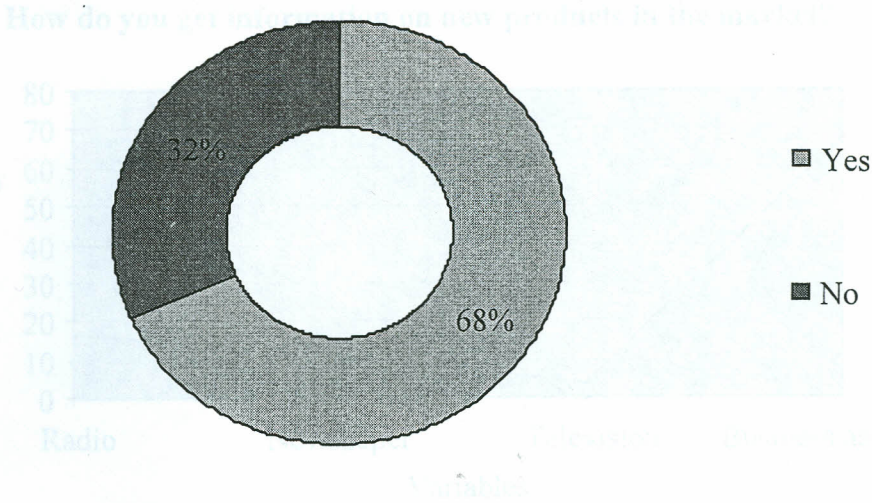
Table 4.13

Do you operate a bank account?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	58	64.4	68.2	68.2
	No	27	30.0	31.8	100.0
	Total	85	94.4	100.0	
Missing	System	5	5.6		
Total		90	100.0		

Figure 4.13

Do you operate a bank account?



Most of the respondents (68.2%) said they operated bank accounts. 31.8% did not. The higher the level of education, the higher the level of banking by women entrepreneurs.

4.14 Information on products

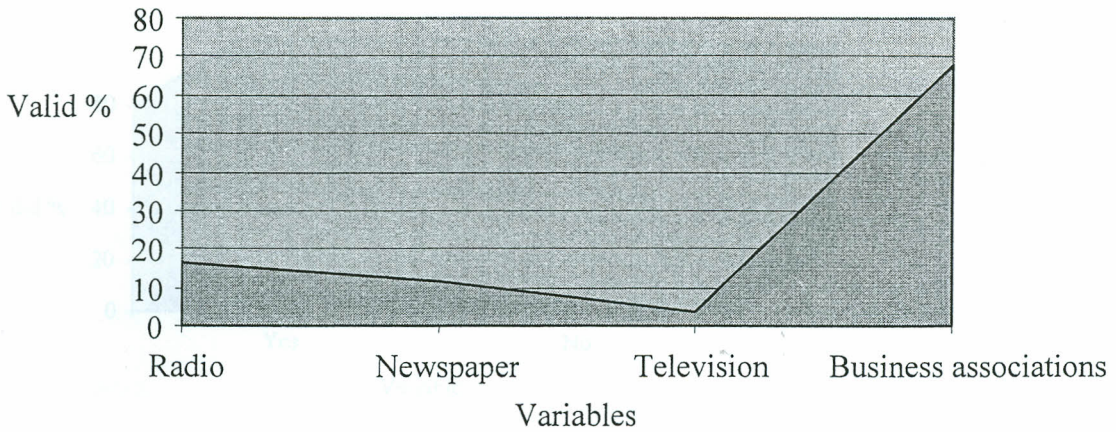
Table 4.14

How do you get information on new products in the market?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Radio	14	15.6	16.7	16.7
	Newspaper	10	11.1	11.9	28.6
	Television	3	3.3	3.6	32.1
	Business associations	57	63.3	67.9	100.0
	Total	84	93.3	100.0	
Missing	System	6	6.7		
Total		90	100.0		

Figure 4.14

How do you get information on new products in the market?



A majority of the respondents (67.9%) said they got information on products in the market through business associations. Others, 16.7% and 11.9% cited radio and newspapers respectively as their source of such information. 3.6% cited television. This is attributed to high level of education that also enhances levels of interactions.

4.15 Networks and linkages with other women in the city

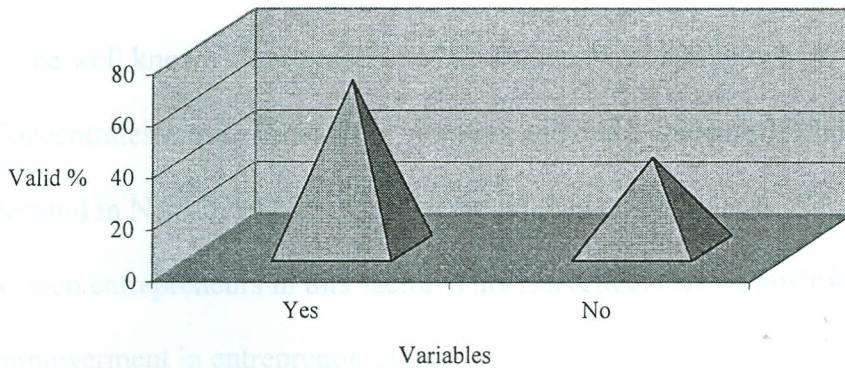
Table 4.15

Do you have networks and linkages with other businesswomen in other areas of the city?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	53	58.9	64.6	64.6
	No	29	32.2	35.4	100.0
	Total	82	91.1	100.0	
Missing	System	8	8.9		
Total		90	100.0		

Figure 4.15

Do you have networks and linkages with other businesswomen in other areas of the city?



Most of the respondents (64.6%) said they have networks and linkages with other businesswomen in other areas of the city. 35.4% however did not have such linkages. This gives them leverage in market needs.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Discussion of findings and conclusion

In the well known Uhuru market of Makadara Nairobi majority of women entrepreneurs concentrates mostly on making sweaters and other clothes somehow this is an area with high demand in Nairobi and has empowered women entrepreneurs. Hence the high concentration of women entrepreneurs in this sector. This is a reflection of a positive trend towards women empowerment in entrepreneurship.

There is a very high percentage of women entrepreneurs aged between of 31-40yrs. The age bracket shows those with potentiality to turn around the performance of this sector. This is possible because these women in the age bracket are the ones who have at least gone to school or are rather the educated lot. Somehow, the researcher can argue that the level of education determines economic position of women in our society. From the findings of this research, the marital status of the women does not affect their involvement in small and medium business. Both married and unmarried women have engaged themselves fully into this concern.

Majority of these entrepreneurs are young and have gone to school than the old ones. This shows that the improvement in number of women going to school today has a direct link with empowerment of these women and their entrepreneurial acumen. Due to comparatively high level of education most of these women have started their own small enterprises. The entrepreneurial development program works successfully through the educated lot in our society.

Age and education augurs well in terms of sourcing for finance. This can also empower young women in terms of repayment periods and their ability to pay back with interests. The higher the level of education the higher the rate of awareness in financial matters.

Majority of the women have managed through their own savings to start up these small concerns. Friends and relatives also seem to be major contributors to the start up capital for these women. Maybe the husbands are assisting their wives in this respect. Micro-financial institutions are also playing an important role today in assisting young educated women in starting these ventures, hence they favorably get empowered.

Many of them have employed a maximum of five people. Some few have employed up to fifteen people. Their average outcome is ranging between “six thousand a month”; this is a big boost to their sustainable survival. However, it is worth noting that this can be improved with financial boosting from the informal and formal financial providers, training on business skills by NGOs and encouraged savings.

With government sessional papers, ministerial statements and developmental orientations, majority of the respondents are optimistic in women entrepreneurial empowerment in the near future. The government has a major role to play in the empowerment of women entrepreneurs in Kenya and can initiate training programmes, financial assistance and increase the level of awareness of the available business opportunities and viable ventures for women entrepreneurs.

These women entrepreneurial empowerment is indicated in their ability to join women's groups and other business associations than before; they have also expressed interest in attending different business training programmes. This has tremendously empowered them. They have now opened bank accounts than before. Through with accessibility to sources of information like business associates and Medias like radio and newspapers they can prosper and improve their life style by producing the right product at the right time and place, that is, being market focused. They can also enable them to tap information from fellow businesswomen in other areas of the city in line with products and services with high demand.

Women entrepreneurship has helped in poverty alienation in a big way, has employed many and thus has improved our economy. Much more need to be done to provide empowerment of these women entrepreneurs.

5.2 Recommendations

It is good and advisable for women entrepreneurs to conduct consumer research. This should go along way in knowing consumers need, and hence concentrate their efforts on the same.

There is a need for women educational campaigns. This is the only way through which they can change their per capita income, in general awareness even to facilitate getting banks or micro-financing loans. Husbands or men have got a duty to protect and promote their wives in business orientations; they should be encouraged to support their wives to start their own business.

Women should be good at savings, to enhance enterprising in various ventures. It always helps in solving financial problems.

Women entrepreneurs employ so many people; hence the government should provide them with adequate subsidies. They should be trained on various business issues, given adequate infrastructure, favorable licensing procedures, tax relief and sufficient physical and legal security.

Banks and financial institutions should give women better terms in account opening and preference in financial transactions.

5.4 Suggestions for Further Study

Women should be generally given adequate business information. They should be encouraged to join businesswomen associations, savings and credit associations.

There should be good and favorable leadership ability in the informal sector to enhance their participation and prosperity.

5.3 Limitations of the Study

The researcher however faced some difficulties while undertaking this research. These were viewed as challenges and would be minimized. These were:

Time limitation – the time allocated for this research was short and could not allow for a wide scope. The researcher engaged the services of two research assistants to assist in data collection.

Financial limitation – Due to the nature of work and distances to be covered especially in data collection, the researcher spent a lot of money. This limitation was minimized by the researcher using her personal savings for the study.

Lack of cooperation by respondents – It was found that most of the respondents were not willing to respond due to different reasons. The researcher overcame this by accompanying the questionnaire with a letter assuring them that the information given was to be treated with utmost confidentiality.

5.4 Suggestions for Further Study

Due to the limitations above the researcher was not able to cover a wider scope. There is need to conduct further research in related areas. These are;

- Wider coverage of more than two big markets in Nairobi
- A comparison of the role of urban and rural women entrepreneurship in the women empowerment.
- Allowing a longer time for research to provide better and more detailed information and use/application of advanced statistical techniques like inferential statistics.

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APPENDICES

APPENDIX I

TIME PLAN

PHASE	ACTIVITY	DURATION (WEEKS)
1)	Proposal writing and presentation for supervision	3 Weeks
2)	Instrumentation	2 Weeks
	a) Pilot taking	2 weeks
	b) Administration of questionnaires	2 weeks
3)	Data analysis	3 weeks
4)	Write up and presentation to the department for	
	Examination	3 weeks
Total duration		4 ½ Months

APPENDIX II

BUDGET PLAN		AMOUNT
1.	Secretarial services	
	a) Typing proposal	2500
	b) Typing filed reports	500
	c) Typing and photocopying questionnaires	500
2.	Stationery	
	a) Writing materials	400
	b) Duplicating papers	300
	c) Pens	100
3.	Traveling expenses	
	a) To submit questionnaires	5000
	b) To collect questionnaires	1000
4.	Binding	
	a) Binding proposal	400
	b) Binding final report	600
5.	Computer charges	
6.	Contingencies	<u>10,000</u>
	Total	<u>22,300</u>

APPENDIX III
TRANSMITTAL LETTER

JANE W. MWANGI
P.O BOX 10421-00100 GPO
NAIROBI.

Dear Respondent,

REQUEST TO FILL THE QUESTIONNAIRE FOR RESEARCH PURPOSE

This is to request you to kindly fill in the attached questionnaire for research purpose. I am an MBA student at Kenyatta University's Business Administration Department. This is part of the requirements for my degree.

The research focuses on, *"The role of micro and small enterprises towards the empowerment of women entrepreneurs; A case study of women entrepreneurs in Uhuru market in Makadara District of Nairobi province"*.

The information sought from you will be treated with utmost confidence, between yourself and me.

Thanking you,

Yours sincerely,

JANE MWANGI

QUESTIONNAIRE

Section I – Respondents Personal Information

1. Name: _____ (Optional)

2. Age: _____ 31-40 41-50 50-70

3. Education Level

Standard 8 and below Form 4 Form 6

Diploma Degree

4. Marital status

Married Single Other

5. What skills do you possess to enable you carry out the business?

(a) _____

(b) _____

(c) _____

Section 2: Information about the business

1. What kind of business do you operate?

2. How did you get idea of starting the business?

3. Why did you start the business?

4. How long have you been in business?

0-5 years 6-10 years 10 year and above

5. Are you the owner of the business?

Yes No

6. How did you raise the capital to start the business?

Personal savings (4) Micro finance Institutions

(1) Friends and relatives (5) Others

(2) Loan from the bank

7. How many employees do you have?

0-5

6-10

10-15

16-21

21 and above

8. What is your average income per month?

0-1500 1600-2500 2600-3,500

3,600-4,500 4,600-6,500 Others

9. Do you expect these figures to rise in the near future?

Yes No

10. Please give reasons for your answer to question (9).....

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

11. Do you belong to any women's group or business association?

Yes No

12. How has this assisted you in running your business?

13. Have you attended any form training related to your business?

Yes No

14. If yes who organized the training?

13. Do you operate a bank account?

Yes No

15. How did you get information on new products in the market?

(1) Radio (2) Newspaper (3) Television

(3) Business Associations

16. Do you have networks and linkages with other businesswomen in other areas of the city? Yes No

17. How has it assisted you in improving your business?

18. In which ways have you benefited with being involved in business.

19. What are some of the problems you face while doing the business?

20. How can they be solved?

Thank you for your time