

**DETERMINANTS OF GROWTH OF WOMEN ENTERPRISES IN KIAMBU
COUNTY, KENYA**

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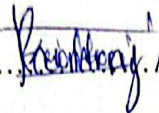
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**A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF BUSINESS IN
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DECLARATION

This research project is my original work and has not been submitted for examination in any other University.


Signature 

Date..... 27/11/2017

Geoffrey Kimani Ndanuko

D53/OL/CTY/24801/2014

This research project has been submitted for examination with my approval as University supervisor.

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ABSTRACT

According to the census carried out in year 2009, women constitute more than half of the population of Kenya and make a significant contribution to the economy accounting for about 48% of all micro, small, and medium sized enterprises contributing about 20% to Kenya's Gross Domestic Product. The Micro, Small and Medium Enterprises (MSMEs) are considered as sources of employment generation, economic growth, and social transformation. The crucial role of MSMEs is underscored in Kenya's Vision 2030, the development blueprint which seeks to transform Kenya into an industrialized middle-income country, providing a high-quality life to all its citizens by the year 2030. The MSMEs sector has been identified and prioritized as a key growth driver for achievement of the development. This study was aimed at establishing whether financial and credit availability and accessibility, human capital and social structure determine growth of women enterprises in Kiambu County. Significant of the study was to uncover specific issues that women enterprises face, findings are useful to policy makers and also provide basis for further research. Financial capital theory, Human capital theory and Sociological theory were adopted as the theoretical framework for the study. Descriptive research design was used in this study where questionnaires were administered to the targeted population of women enterprises from Kiambu County where stratified random sampling was used. To ensure validity of the research instrument to be used in collecting data, the researcher ensured that the questionnaire is thoroughly checked for validity and assesses the relevance of the questions and content of the study. Reliability of the questionnaire was tested through a pilot study in which the questionnaires were pre-tested to a sample group similar to the actual sample. The information was coded and analysed using descriptive statistics and through use of percentages by using statistical package for social science (SPSS). Regression type of statistic model was used to find out relationship between independent and dependent variables. The findings indicate that access to finance had positive and significant effect on growth of women enterprises. Human capital was found to have a positive significant in explaining the variation of growth of women enterprises and lastly social structure was found to have a significant effect on growth of women enterprises. The study concludes that access to finance affected the growth of women enterprises. The study also concludes that most women entrepreneurs get the initial capital from personal savings. Also, the study concludes that most of women entrepreneurs have tried getting financial assistance from the lending institutions. The study concludes that access to finance affect women enterprises to a high extent. The study also concludes that collateral requirement affects the growth of women enterprises. On human capital and growth of women enterprises the study concludes that human capital affected the growth of women enterprises. The study also concludes that education level had an impacted on the growth of women enterprises. The study also concludes that employees in women enterprises are able to read and write thus influencing the growth of women enterprises. Further the study concludes that most women entrepreneurs are trained in business skills through formal training. Lastly, on social structure and growth of women enterprises, the study concludes that social structure affected the growth of women entrepreneurs. The study also concludes most women entrepreneurs handles household chores. Also, the study concludes that most women manage the enterprises. Further the study concludes that culture norms affects the growth women enterprises to a great extent. The study recommends women entrepreneurs to consider all the three variables to improve the growth of women entrepreneurs.