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## Competition as a Barrier for Sustainability of Women Owned Small and Medium Owned Enterprises in Kenya (A Pointer to Overcoming Poverty Challenges in Kenya and the Region)

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### Abstract:

*The study sought to investigate competition as a barrier for sustainability of women owned SMEs in Kenya. The study employed desk top research. Small and medium owned enterprises have been recognized as a major source of global economic growth and women entrepreneurs have been acknowledged to play critical roles for bringing their ideas and capabilities towards successful achievement of the SMEs sustainability. Prior research has indicated that women face stiff competition and social constraints that limit their ability to sustain their businesses in Kenya. This research not only helps the Government to identify appropriate women entrepreneurs, but also leads the Kenyan women entrepreneurs in developing sound competitive skills and capabilities in doing businesses which might help them to create and sustain successful business ventures so as to help achieve Kenya's vision 2030 which is based on the economic, social and political pillars with Science, Technology and Innovation (ST&I) as their foundation so as to create a knowledge-based economy. 40%, 30.7% and 30.3% of the respondents agreed that advertisement techniques, rivalry between men and women and market survey (factors of competition) respectively influenced sustainability of women owned SMEs to a very great extent. It was recommended that Women entrepreneurs should realize that in the present competitive economy, it is important to have competitive strategies to counter men in business.*

**Keywords:** Women entrepreneurs, sustainability, small and medium enterprises

### 1. Introduction

Women owned SMEs are important both to the individual and to the nation. To the individual they provide employment and raise the standard of living of both employers and employees. To the nation, they complement large scale modern sector enterprises, they utilize agricultural and other raw materials that would have gone to waste, they serve limited or closed markets that warrant only small scale production, they mobilize resources otherwise left out of the mainstream formal mobilization channels and they provide the necessary platform for take-off into large scale modern production by many indigenous Kenyans through enterprise sustainability (Bwisa 2011).

Key issues facing new and growing women-owned enterprises in the United States include competition from their counterpart men and access to networks. In Korea, women business owners experience competition and the effort to balance work and family as their most difficult tasks. Indonesian women entrepreneurs on the other hand, have difficulties in exporting their product overseas and in increasing the volume of production, both of which are of importance for their competition in the global market (Gordon, 2011).

UN (2011) states that women-owned businesses are making a significant contribution to the Kenyan economy their businesses account for about one-half (48 percent) of all micro-, small and medium-sized enterprises (SMEs), which contribute around 20 percent to Kenya's GDP. It further states that of the 462,000 jobs was created annually since 2000 in Kenya, 445,000 jobs have come from the informal sector, where 85 percent of women's businesses are found. The small and micro enterprises (SMEs) play an important role in the Kenyan Economy. According to the Economic Survey (2006), the sector contributed over 50 percent of new jobs created in the year 2005. Despite their significance, past statistics indicate that three out of five businesses fail within the first few months of operation (Kenya National Bureau of Statistics, 2007).

According to Amyx (2005) one of the most significant challenges in the world is the negative perception towards women owned SMEs by men. Potential clients perceive small businesses as lacking the ability to provide quality services and are unable to satisfy more than one critical project simultaneously. Sustainability of women owned small and medium enterprises requires more market study which as lied behind in the two decades from 1990 to 2010, concentration to be focused upon problems which hampers on the growth. Lack of access to and control of numerous dimensions of women's owned enterprises over resources limits women in the sustainability of their enterprises, this being the underlying principle for supporting economic sovereignty (United Nations, 2012).

Kenya is an agricultural-led economy, hence the need to focus on small mountainous towns. Women entrepreneurs are taking advantage of the spontaneous growth of enterprises within Mt Kenya region though facing stiff competition from men owned enterprises (UNEP, 2014). The towns are surrounded by rich agricultural areas and are highly populated, making them busy hubs of mobility and exchange. Women entrepreneurs from other counties are positioning themselves in Mt Kenya region to take advantages of various thriving business opportunities and develop infrastructure not forgetting political stability and favorable climate conditions (UN, 2012). Therefore, Mt Kenya region is the chosen area of study.

### *1.1. Statement of the Problem*

According to Common Wealth Secretariat (2002) women entrepreneurs make significant contributions to their economies. It is estimated that SMEs with full or partial female ownership represent 31 to 38 percent (8 to 10 million) of formal SMEs in emerging markets. These firms represent a significant share of employment generation and economic growth potential. Furthermore, it is estimated that failure to achieve Millennium Development Goal (MDG) target on the promotion of gender equality and empowerment of women owned enterprises on sustainability could reduce per capita income growth rates by 0.1–0.3 percentage points. Women-owned businesses appear restricted in their sustainability paths, women's enterprises are largely skewed towards smaller firms hence limiting sustainability (Weber, 2011). Further states that they make up nearly 32 to 39 percent of the very small segment of firms, 30 to 36 percent of small SMEs and 17 to 21 percent of Medium-sized companies.

According to ILO (2012) without increased attention to the gender dimensions of economic development, Kenya is therefore unlikely to meet its growth and sustainability targets including vision 2030. On the same this therefore demonstrates that addressing gender barriers in Kenya could generate significant economic growth for the country. The Kenyan government recognizes that sustainability of women entrepreneurs have not been on an equal footing when it comes to their access to opportunities and assets but it is yet to effectively address the barriers facing women in business (Athanne, 2011).

Without increased attention to the gender dimensions of economic development, Kenya is therefore unlikely to meet its growth targets (UN, 2012). Since SMEs in Mt Kenya region have employed a huge population, their positive performance has brought hope to the problem of unemployment in affiliated counties. The statistics released by ministry of trade, 2014 showed that SMEs in the region contributed to 30% levels of employment in Kenya and contributed 21% in GDP rating which was highest in all the 7 remaining regions in Kenya showed that SMEs in Mt Kenya region.

### *1.2. General Objective of the Study*

The general objective of the study was to establish competition as a barrier for the sustainability of women owned small and medium enterprises in Kenya.

### *1.3. Significance of the Study*

This research will be very useful to the body of academia and education, policy makers and the government in general through the knowledge and information that will be generated.

### *1.4. Scope of the Study*

The study will address the determinants of Sustainability of women owned enterprises in Kenya. The research will be carried in Mt Kenya region on the women owned enterprises in eight counties namely: Kirinyaga County, Murang'a County, Nyandarua County, Nyeri County, Embu County, Meru County and Laikipia County. The study will be explanatory in nature on a target population of 2000 Women entrepreneurs registered within the region Regional data base (2013). A sample of 120 women entrepreneurs will be selected from the target population.

## **2. Literature Review**

### *2.1. Marshall's Equilibrium Theory*

Marshall is an equilibrium creating entrepreneur to Schumpeter, the crucial fact about the modern corporation is that its managers cannot fill the strong social role played by the entrepreneur (Romer, 2010). The Neo-classical theory and thereby the "Marshallian" analysis tries to explain equilibrium conditions in the markets under the assumptions of perfect knowledge and information, perfect competition (existence of many firms), existence of homogenous goods, and free entry and exit. Marshall's main concerns and at the same time goal is to show that markets clear under the perfect competition assumptions and there are no excess profit opportunities and hence there is no exploitation of labor in production process since everyone earns his marginal contribution to production and national income (Whartonn, 2010). Marshall Use's small changes (innovations) in the market process by many small competitors and confusingly indicate that large scale production is essential for economic progress and economic innovation (Schumpeter, 2009). Marshall tried to create equilibrium by having many players in the market, hence perfect competition and not monopolist market. His theories consider many "great men" who establish equilibrium in the supply and demand in the market for goods and services. Marshallian analysis gives small contributions from a very large number of modest entrepreneurs' lead economic progresses (Churchill, 2010).

## 2.2. Competition

In developing countries, women entrepreneurs are always faced by social economic barriers that deter their economic success Inter-American Development Bank, (2010). ILO (2010) shares similar observations that women's quest of having successful enterprises has been hindered by cultural, economic and political drawbacks. ILO (International Labour Office) Seed Program and African Development Bank (2009) established that majority of the poor women entrepreneurs in Sub Saharan Africa operates their enterprises in harsh environments than their male counterparts. In most of the cases women entrepreneurs support the household needs of their families from the meager profits or capital of their underfinanced enterprises. Given this fact, women-owned small micro enterprise are most likely to operate with low investment capital, limited market opportunities and low profits (World Bank, 2009).

Globalization and liberalization has made business resources more mobile and transferable beyond borders. Competition for resources such as material and capital has increased in many Asian countries including Malaysia. Levitt(2011) in his article on the globalization of markets has emphasized that companies must learn to operate as if the world is one large market ignoring superficial regional and national differences. In the process, globalization promotes technology, source and knowledge transfer, as ever-new processes of production and services will be provided. Globalization also promotes the rapid innovation, easy entry as less government protection and convergence across industries due to less trade barriers within region, constant arrival of new range of products and liberalization opening up of new economies (Humprey, 2010).

## 2.3. Enterprise Sustainability

As economies liberalize and open borders women owned and operated SMEs are engaging in international trade enhancing the prominence and visibility of women entrepreneurs globally. Women in Africa constitute 52% of the total population contributing 75% of agricultural work and produce and market 60-80% of food. According to United Nations Development Programme, (2013) on human development report, Women labor force in Sub Saharan in 1993 was about 73million, representing 34% of those employed in formal sector, and earning 10% of the income while owning 1% of the assets. According to UNDP (2013) despite efforts deployed towards economic empowerment of women, the majority of active female population continues to be confined in micro and small enterprises and the informal sector. Also on the same Women are organizing themselves into associations of entrepreneur's in order to enhance economic policies. However, their integration into the formal sectors still constrained by limited access to credit, property, technology and technical skills. Low income women in developing countries rely heavily on commercial, small scale farm and house based micro enterprise for their family livelihood.

## 3. Research Methodology

### 3.1. Research Design

A descriptive and explanatory survey approach was adopted to obtain information concerning sustainability of women owned enterprises. The purpose of descriptive and explanatory was basically to observe, describe and document aspects of situations as it naturally occurred and also to give an opportunity for gaining insights into the study population and the variable studied.

### 3.2. Target Population

The study targeted 1200 women entrepreneurs within Mt Kenya region who were registered by Ministry of Trade in the region to operate. Target population refers to the aggregate or totality of all objects, subject or members that conform to set of specification (Pilot & Hungler, 2011).

County	Women Entrepreneurs Target Population(Frequency)
Kirinyaga County	200
Murang'a County	150
Nyandarua County	220
Nyeri County	180
Embu County	140
Meru County	210
Laikipia County	100
<b>Total</b>	<b>1200</b>

Table 1: Sampling Frame  
Source: Ministry of Trade (2014)

### 3.3. Sample and Sampling Technique

Kothari (2010) explains that sampling is the procedure of selecting a representative of the total population as much as possible in order to produce a miniature (small) cross section. Best (2011) defined a sample as a small proportion of a target population selected for analysis. Stratified random sampling technique was used to draw the sample. This method assisted in improving the presentation of each stratum (groups) within the population, as well as ensuring that those strata were not over-represented. According to the Mt Kenya region database, the population of women small and medium enterprises are classified into 8 categories namely; Agri-business,

Hotels and restaurant, rentals, cosmetics and beauty shops, cereals, motor vehicle spare parts, transport and merchandise within the region. According to Mugenda and Mugenda (2010), a sample of 10-30% is good enough if well-chosen and the elements in the sample are more than 30. Mugenda and Mugenda (2010) further explain simplified formula for calculating sample size of a population that is less than 10,000 as below:

$$nf = \frac{n}{1 + n/N}$$

Where: nf = the desired sample size when the population is less than 10,000

n = the desired sample when the population is more than 10,000

N = the estimate of the population size

$$nf = \frac{475}{1 + 475/1200} = 120$$

This gives a sample size of 120 respondents as indicated in the Table 2 below.

Category	Frequency	Sample proportion	Sample size
Hotels/restaurant	90	10%	9
Rental	180	10%	18
Cosmetics/beauty	120	10%	12
Cereals	180	10%	18
m/v spare parts	120	10%	12
Agri-business	240	10%	24
Merchandise	90	10%	9
Transport	180	10%	18
<b>Total</b>	<b>1200</b>		<b>120</b>

Table 2: Sample Size

Women owned enterprises were stratified according to the business categories and then randomly selected from the list. First a stratification of the women enterprises was classified according to 8 categories within the region the items within each stratum had equal chance of selection. The sample from each county within a category was computed by finding the ratio between the county target population and total regional target population multiplied by sample size i.e. County target population/Total regional target population\*sample size of each category.

County	Target Population	%
Kirinyaga County	200	16%
Murang'a County	150	12%
Nyandarua County	220	17%
Nyeri County	180	15%
Embu County	140	11%
Meru County	210	19%
Laikipia County	100	10%
<b>Total</b>	<b>1200</b>	<b>100</b>

Table 3: Sampling Ratios

The above ratios were subjected to all counties for each category to derive specific samples. According to Komboet al. (2010) he states that stratified random sampling involves dividing your population into homogenous sub groups and then taking a simple random sample for each group/strata. Random sampling was employed to minimize the biasness in data collection although it must be acknowledged that the sample may not be representative of a full social spectrum and mainly comprised of the medium and small women enterprises excluding the micro enterprises.

As Kerlinger, (2010) admitted, "unfortunately we can never be sure that a random sample is representative of the population which is taken. The 'randomness' of a sample, as Moses & Kalton (2011) remind us in, relates to the mode of selection, and not the results of the sample itself. A most randomly chosen sample may be the least representative that is it might leave an entire significant variable out of a sampling frame (Kalton, 2011).

### *3.4. Instruments of Data Collection*

Primary data was collected using questionnaires that were administered by the researcher. A questionnaire enabled the researcher to get first-hand information about the problem. It also provided an opportunity for anonymity to promote high response rate (Mugenda & Mugenda, 2012). Gall and Borg (2010) points out that, questionnaires are appropriate for studies since they collect information that is not directly observable as they inquire about feelings, motivations, attitudes, accomplishments as well as experiences of individuals.

### *3.5. Data Collection Procedure*

The researcher made physical field visits to obtain more information on the variable under investigation. The researcher conducted personal interviews on information in Competition as a barrier affecting sustainability of women owned enterprises so as to be able to get more clarification from the respondents through continuous probing. Similar techniques have been used with significant success, (Srivastava et al.2011). This method was used to compliment the questionnaire and improve the quality of information gathered.

### *3.6. Data Processing and Analysis*

#### 3.6.1. Descriptive Analysis

The questionnaires were checked for completion. Mugenda & Mugenda (2010) assert that data obtained from the field in raw form is difficult to interpret unless it is cleaned, coded and analyzed. Qualitative analysis consisted of examining, categorizing, tabulating and recombining evidences to address the research questions. Qualitative data were grouped into meaningful patterns and themes were observed to help in the summarizing and organization of the data.

#### 3.6.2. Inferential Statistics

Quantitative analysis was analyzed through the use of statistical techniques such as frequency counts, percentages, arithmetic means, modes, pie charts and tabulation to show differences in frequencies. Qualitative data was analyzed descriptively. Bar charts were used to display nominal or ordinal data.

## **4. Findings and Discussions**

### *4.1. Response Rate*

From the data collected, out of the 120 questionnaires administered, 90 were filled and returned, which represents 75% response rate. This response rate is considered satisfactory to make conclusions for the study. Mugenda and Mugenda (2012) observed that a 50% response rate is adequate, 60% good and above, while 70% rated very good. This collaborates with Amyx (2013) assertion that a response rate of 50% is adequate, while a response rate greater than 70% is very good. This implies that based on this assertion, the response rate in this case of 75% is therefore very good.

### *4.2. Reliability Analysis*

The reliability of an instrument refers to its ability to produce consistent and stable Measurements. Kent (2010) explains that reliability can be seen from two sides: reliability (the extent of accuracy) and unreliability (the extent of inaccuracy). The most common reliability coefficient is the Cronbach's alpha which estimates internal consistency by determining how all items on a test relate to all other items and to the total test - internal coherence of data. The reliability is expressed as a coefficient between 0 and 1.00. The higher the coefficient, the more reliable is the test.

### *4.3. Study Variables*

#### 4.3.1. Competition

The study sought to investigate the influence of competition on the sustainability of women owned SMEs in Kenya. Specifically, the study focused on the market survey, rivalry between men and women and advertisement techniques.

##### *4.3.1.1. Market survey*

The study sought to find out whether market survey influence the sustainability of women owned SMEs. From Figure 1, 30.3% of the respondents indicated that market survey influence the Sustainability of women owned SMEs to a very great extent, 25.3% indicated that market survey influences the sustainability of women owned SMEs to a great extent, 21.8 % indicated that market survey influence the sustainability of women owned SMEs to a moderate extent, 16.3 % indicated that market survey influence the sustainability of women owned SMEs to a low extent while 6.3 % indicated that market survey influence the sustainability of women owned SMEs to a very low extent.

The findings relate with those of Werbach, (2009) who found that market survey is a much obstacle on sustainability of small business. Souder's study also suggests that informal networks and influence are an important success factor for organizational entrepreneurs. In addition to possessing technical and market knowledge, a key to entrepreneurial effectiveness is the extent to which the entrepreneur is known by many others throughout the firm and who is trusted, respected, and influential. In other words, someone who has built on market survey can be successfully used to build a network of support around the new innovation (Kanter, 2010).

The findings collaborate with those of Papulova & Mokros (2010) who observed that Market survey is important in businesses that relate to agribusiness, manufacturing and other orientations. Rue & Byers (2011) in their theory of management competencies view market survey as very important to women owned enterprises. The study findings show that market survey contribute to a very great extent, great and, moderate on the sustainability of SMEs in Kenya.

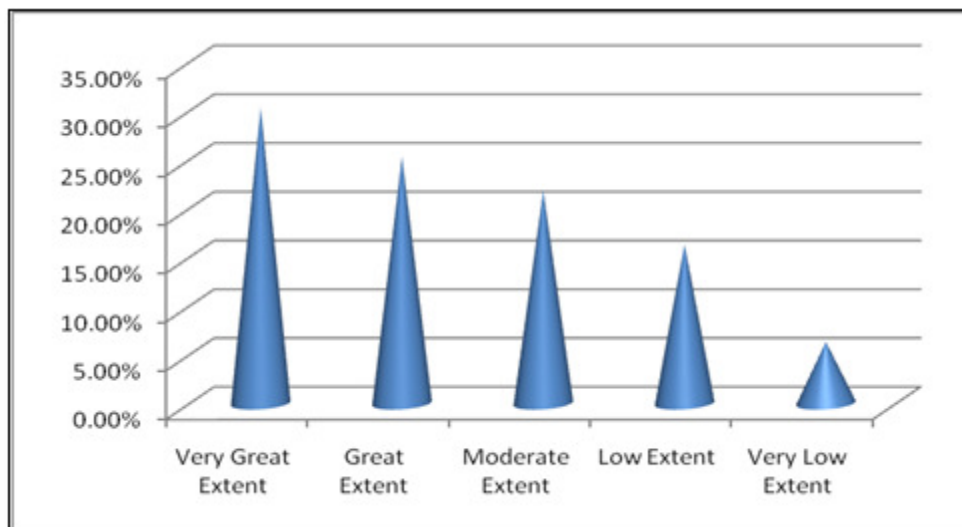


Figure 1: Extent Market Survey Influence on the Sustainability of SMEs

#### 4.3.1.2. Rivalry between Men and Women

The study sought to evaluate the extent rivalry between men and women influence the sustainability of women owned SMEs. Figure 2 indicates that 30.7% of the respondents indicated that rivalry between men and women influence the sustainability of women owned SMEs to a very great extent. 25.2% of the respondents indicated that rivalry between men and women influences the sustainability women owned SMEs to a great extent. 22.4% of the respondents indicated that rivalry between men and women influences the sustainability women owned SMEs to a moderate extent, 15.6 % of the respondents indicated that rivalry between men and women influences the sustainability women owned SMEs to a low extent while 6.1 % of the respondents indicated that rivalry between men and women influences the sustainability women owned SMEs to a very low extent. The findings relate with the findings of will (2009), Howard (2011) who postulates that rivalry between men and women are the foundation of competition as everything in the current market environment relies on the individual's ideas, knowledge and skills. It is asserted that the interpersonal skills in an organization are the most important intangible asset, especially in terms of innovation. According to the findings rivalry between men and women are of great essence towards the sustainability of women owned SMEs.

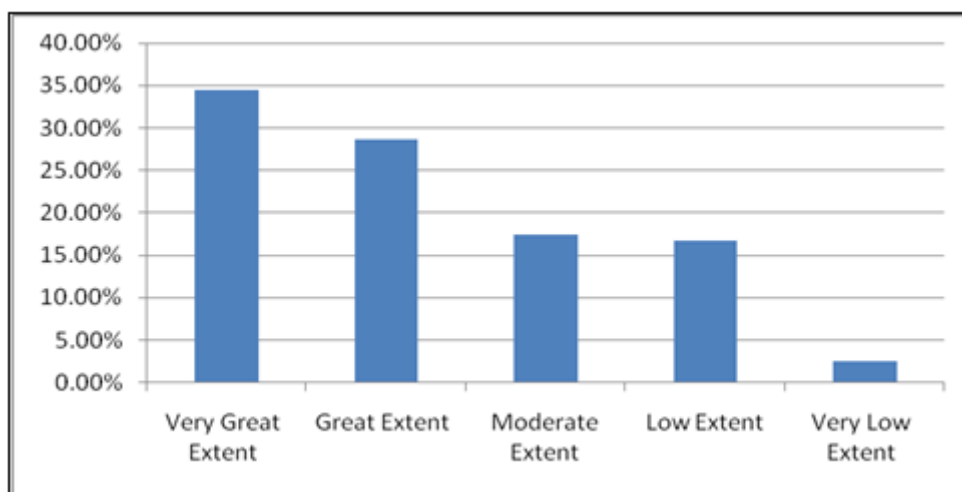


Figure 2: Extent Rivalry between Men and Women Influence on the Sustainability of SME's.

#### 4.3.1.3. Advertisement Techniques

The study sought to establish the extent advertisement techniques influence on the Sustainability of women owned SMEs. 34.5 % of the respondents indicated that advertisement techniques influence to a very great extent the Sustainability of women owned SMEs, 28.7% of the respondents indicated that advertisement techniques influence the Sustainability of women owned SMEs to a great extent

,17.4% of the respondents indicated that advertisement techniques influence the Sustainability of women owned SMEs to a moderate extent, 16.8 % of the respondents indicated that advertisement techniques influence the Sustainability of women owned SMEs to a low extent. While 2.6% of the respondents indicated that advertisement techniques influence the Sustainability of women owned SMEs to a very low extent

The findings collaborate with the findings of Shane (2010) who found that advertisement techniques are about customer attraction with increased probability to succeed when creating and developing a business. Advertisement seeks to provide business owners with the market knowledge, skills and experiences to enhance entrepreneurial success in a variety of settings. The success of entrepreneurial activities in a country is to a great extent related to quality. The findings show that the advertisement technique is an important factor in the sustainability of women owned SMEs.

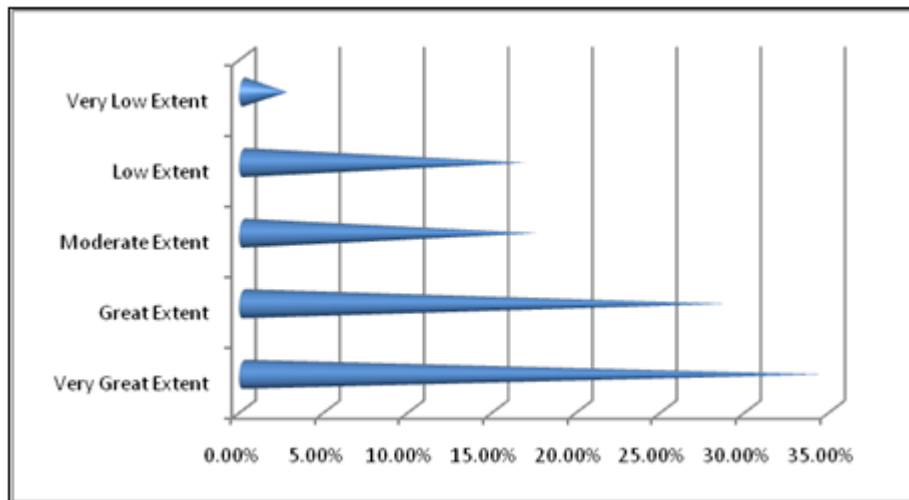


Figure 3: Advertisement Technique Influence on the Sustainability of SMEs.

#### 4.4. Regression Analysis

##### 4.4.1. Linear Regression Model of Sustainability of Women Owned SMEs/Competition Strategy

The linear regression analysis models determine the relationship between the dependent variable which is sustainability and independent variable which is competition. The coefficient of determination ( $R^2$ ) and correlation coefficient ( $R$ ) shows the degree of association between competition and sustainability of women owned SMEs in Kenya. The results of the linear regression indicate that  $R^2=0.796$  and  $R=0.892$  this is an indication that there is a strong linear relationship between competition and sustainability of women owned SMEs in Kenya.

This implies that an improved competition strategy such as advertisement strategies and market survey leads to an increase in sustainability of women owned SMEs. Smallbone (2010) and Hisrich (2011), found that competition strategies as measured by market survey and market knowledge of the industry results in positive impact on the sustainability of SMEs. Cohen (2009) found that advertisement strategies is an important element of intellectual capital in SMEs sustainability as found by Surviving on a small scale, SMEs tend to be creative, aggressive in exploiting the opportunity and produce more products compared to their competitors. Size gives SMEs an advantage to create a friendly atmosphere, be creative and have a close network to nurture cooperation of the employees. It can be inferred that sustainability of women owned SMEs is associated by the market strategy and advertisement strategies of the entrepreneurs. Knowledge of the entrepreneurs regarding markets and products is a key factor for the sustainability of women owned SMEs.

Model	Unstandardized Coefficients	T	p – Value
Constant	0.119		
Competition	0.413	6.855	0.018

Table 4: Coefficients

#### 4.5. Dependent variable; Sustainability

##### 4.5.1. Interpretation

The results shown in table 4 above indicate that competition have a significant positive influence on women owned SMEs sustainability. This is shown by the regression analysis value of t – Calculated which is greater than 2 (i.e. 6.855) and P Value is 0.018 at 95% level of significance that is less than 5%.

## 5. Summary, Conclusions and Recommendations

### 5.1. Summary of the Findings

The study sought to establish competition as a barrier for sustainability of women owned SMEs in Kenya. The empirical literature showed that competition is key ingredient of women owned SMEs sustainability though at different levels both in developed and emerging economies all over the world. Other literature revealed that SMEs have very low survival rate whereby the collapse ratio of SMEs is alarming for developing countries as well as developed countries. A pilot study was undertaken with 25 SMEs owners/women entrepreneurs to test the reliability and validity of the questionnaire. The stratification was based on the type of business that the 25 SMEs owners were operating. This comprised of Agri-business, Hotels and restaurant, rentals, cosmetics and beauty shops, cereals, motor vehicle spare parts, transport and merchandise

### 5.2. To what Extent does Competition Influence the Sustainability of Women Owned SMEs in Kenya?

The finding of the study revealed that competition positively influence the sustainability of women owned small and medium sized enterprises in Kenya (SMEs) in Kenya. Results of the inferential statistics such as ANOVA show that competition has a major positive significance contribution to the sustainability of women owned SMEs in Kenya. This further indicates that Market survey, Rivalry between men & women, Advertisement techniques as a component of competition has a significant effect on the sustainability of women owned Small and Medium sized Enterprises in Kenya.

### 5.3. Conclusions

The objectivity of this study was to establish competition as a barrier for the sustainability of women owned small and medium enterprises in Kenya. Based on previous studies, the components of the variable were expected to have positive relation with sustainability of women owned SMEs in Kenya. The output given from the findings indicate that there is a significant positive relationship between the components of the variable namely Competition on the sustainability of women owned SMEs in Kenya. The findings also indicated that competition have been a major impediment towards the sustainability of women owned SMEs in Kenya. This is in line with Amyx (2013) who found that competition appeared as the major contributor towards the sustainability of women owned SMEs in Kenya.

### 5.4. Recommendations

The study is a justification of the fact that women entrepreneur with good competitive strategies will have significant influence on the sustainability of women owned small and medium enterprises in Kenya.

Specifically, the study recommends:

1. Women entrepreneurs should realize that in the present competitive economy, it is important to have competitive strategies to counter men through affordable and quality products and services for the sustainability of their enterprises.
2. Understanding of customer and balancing time spend on domestic chores and enterprise is necessary for creating a solid relationship between an enterprise and its customers. The women entrepreneurs should therefore seek to understand their clients' background, discover their priorities, know their tastes and like to ensure they serve them well thus creating a long term business relationship with them, culminating in the SMEs' sustainability
3. Women owned small and medium sized enterprises should possess technical, interpersonal, and conceptual skills to effectively plan, lead, organize and control the enterprise effectively leading to increased performance and consequently sustainability.
4. Women entrepreneurs should embrace modern technologies which is an important element for development which is vital for establishing a solid stock of connections, interactions, relationships, linkages, closeness, goodwill, and loyalty between a firm and its customers, downstream clients, strategic partners or other external stakeholders as this has a positive and significant influence on the sustainability of women owned SMEs in Kenya. Women entrepreneurs should therefore maintain a close and direct contact with their customers and may even know them socially and personally through developing a stronger knowledge channel to improve their ability to capture such customer knowledge and consequently enhance the sustainability of women owned the enterprise.

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