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## **Effects of Women Enterprise Fund's Training on Profit Performance of Women Grocery Micro-Entrepreneurs in Thika Sub-County, Kenya**

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### **Abstract:**

*The Kenyan government established the Women Enterprise Fund (WEF) in 2007 with a mandate of capacity building among women entrepreneurs through increased access to training. This is to ensure that training is available to both sexes in support for gender unbiased employment, and most importantly to improve the performance of women in micro and small enterprises which had been observed to be low as compared to their male counterparts. Their enterprises were smaller, less profitable, and began with less capital investment than those owned by men. However, since the initiatives were introduced by the government, there is little documentation on the effects of Women Enterprise Fund's training on profit performance of women grocery micro-entrepreneurs in Thika sub County, Kiambu County. Thus, this study sought to determine the effects of WEF's training, since the information and knowledge generated through the study would be crucial in knowing the effectiveness of the training on the profits of women grocery micro entrepreneurs in Thika sub County, Kiambu County. The study examined the effects of WEF's training on profits among women grocery micro-entrepreneurs. A cross-sectional descriptive survey research design was used. The sampling technique used was simple random sampling. A sample size of 111 women entrepreneurs was used out of a population of 371 women entrepreneurs. Data was collected using structured questionnaires from the respondents. The study was guided by the human capital theory. Paired t-test and ordinate logistic regression were used to analyze quantitative data collected at 5% significance level with the help of STATA software. Validity of the instruments was achieved through expert judgement of the research supervisors and WEF's officials. Reliability was tested by subjecting the instruments to a pilot study through the test-retest technique. The study established that WEF's training had significant effects on the profits performance of women grocery micro-entrepreneurs. Mean score for monthly profits after the WEF training was significantly higher than the monthly profit scores before the WEF training. In view of the findings and the conclusion drawn above, this study makes the following recommendation that womengrocery micro-entrepreneurs in the study area should be encouraged to take advantage WEF's training in order to increase their profits.*

**Keywords:** WEF's Training, Performance, Micro-Entrepreneurs, Grocery

## **1. Introduction**

### *1.1. The Women Enterprise Fund in Kenya*

The Women Enterprise Fund (WEF) was established by the Kenyan government through Legal Notice No. 147: Government Financial Management Regulations, 2007. The enactment of Public Finance Management Act, 2012, classifies the body as a National Fund. As a flagship project under the social pillar in the Kenya vision 2030, WEF spearheads the realization of the 1<sup>st</sup> and 3<sup>rd</sup> Millennium Development Goals on Poverty Reduction and Gender Equality & Women Empowerment respectively. The mandate of the Fund as stipulated in the Legal Notice No.147 is to undertake the following (WEF, 2013):

- i. Provide loans to credible micro-finance institutions (MFIs), registered non-governmental organisations (NGOs) undertaking micro financing, as well as savings and credit co-operative organisations (SACCOs) for on-lending to women enterprises.
- ii. Attract and facilitate investment in micro, small and medium enterprises oriented infrastructure like business markets or business incubators that will be beneficial to women enterprises.
- iii. Support women entrepreneurs to develop linkages and partnerships with large enterprises.
- iv. Facilitate marketing of products and services of women enterprises in both domestic and in international markets.
- v. Support capacity building of the beneficiaries of the Fund and their institutions.

WEF has achieved the following milestones;

- i. It has established its presence in 290 constituencies which has enhanced outreach by facilitating easy access to the credit services.
- ii. It has a proven lending methodology to groups with loan repayment of over 90% country wide.
- iii. WEF has deployed mobile telephone technology for loan repayments which has improved service delivery.

- iv. Capacity building for women is a precondition to lending. During the first three quarters of the 2013/2014 financial year 29,624 women had been trained in entrepreneurship in all the 290 constituencies (WEF, 2013).
- v. WEF won an achievement award in acknowledgement of her efforts in realizing the 3rd millennium development goal on Gender Equality and Women Empowerment at the second MDG awards, 2011.
- vi. WEF in collaboration with the Ministry of Cooperatives has facilitated the registration of forty-six women owned Sacco's throughout the country.

WEF performs to ensure that women throughout the country are empowered financially and are running enterprises that are steady and contribute to their economic status and thus the country's economy as a whole (WEF, 2012). The fund promotes financial inclusion of women by removing barriers that have prevented them from participating fully in the economic development of the country. Interest free loans are provided to registered self-help groups through respective constituencies. WEF gets a hundred percent financial backing from the Government of Kenya through the annual budgetary allocation. However, its funds dropped from KSh 352 million in the year 2012 to KSh 167 million in the year 2013 following the transfer of KSh 185 million to Uwezo fund as part of devolved funds (KNBS, 2014). Nonetheless, to respond to the increasing demand for her services, WEF is pursuing out collaborative partnerships with similar-minded development organizations for support.

### *1.2. Statement of the Problem*

The Kenyan government established the Women Enterprise Fund (WEF) in 2007 with a mandate of capacity building among women entrepreneurs through increased access to trainings. This is to ensure, that training is available to both sexes in support for gender unbiased employment, and most importantly to improve the performance of women in micro and small enterprises which had been observed to be low as compared to their male counterparts. Their enterprises were smaller, less profitable, and began with less capital investment than those owned by men. However, since the initiatives were introduced by the government, there is little documentation on the effects of Women Enterprise Fund's training on profit performance of women grocery micro-entrepreneurs in Thika sub County, Kiambu County. Thus, this study sought to determine the effects of WEF training, since the information and knowledge generated through the study would be crucial in knowing the effectiveness of the training on the profits of women grocery micro-entrepreneurs in Thika sub County, Kiambu County. The study examined the effects of WEF's training on profits among women grocery micro-entrepreneurs.

### *1.3. Objective of the Study*

The study addressed the following objective;

To identify the effects of WEF's training on profits among women grocery micro-entrepreneurs in Thika Sub- County, Kiambu County.

### *1.4. Hypothesis of the Study*

The hypothesis was developed in line with the independent variable (WEF's training) and dependent variable (profit performance).

- $H_{01}$ : There are no significant effects of WEF's training on profits among women grocery micro-entrepreneurs in Thika Sub-County, Kiambu County.

### *1.5. Significance of the Study*

The findings of this study are useful since it generates information on the importance of training on performance of women grocery micro-entrepreneurs. In practice, the study is useful to women grocery micro-entrepreneurs as it highlights how WEF's training affects their business performance in Thika Sub- County, Kiambu County.

The study also suggests policy recommendations to guide development of training that is beneficial to women entrepreneurs and other stakeholders of the Women Enterprise Fund. To the body of knowledge, the study contributes information and knowledge on the role of women in entrepreneurship, knowledge to scholars and researchers in the field of women entrepreneurship.

### *1.6. Limitation of the Study*

Kenya has over 70 Sub-Counties and only one was selected for this study; for this reason, the findings may not be generalized to all the Sub-Counties in the country. However, the study would provide an insight into how WEF's training affects the performance of women grocery micro-entrepreneurs

## **2. Literature Review**

The decision to start a business is influenced by reasons like; family backing, education, expertise training, previous business involvement, ease to capital, as well as socio-economic factors and personality characteristics. Profit oriented entrepreneurs are interested in financial independence and driven by profit maximization (Grimm, Kruger, & Lay, 2011). To begin an enterprise women, rely mainly on their savings, families, and friends for financial support to start-up outlays. However, high cost of loan administration, poor dissemination of information, deficiency in distinctive product branding, limited individual choices in group lending, high default rates, bureaucratic processes and limited business monitoring are challenges to better profits making among women entrepreneurs (Kinyajui & Munguti, 2000).

A commitment to a single network is related to profits, while affiliation with numerous organizations is negatively associated with both revenues and personal income. Women entrepreneurs who strongly connect with an organization will increase profits by building

loyal ties, whereas multiple loose associations or ties may not allow these strong relationships to develop (Nichter & Goldmark, 2009). Also, women entrepreneurs' business skills like accessing financing, proper budgeting, labour organizing, and forecasting ahead are significantly related to profitability.

Environmental influences such as location of business, sector dynamics and socio-political impact (i.e., availability of government assistance) are also critical determinants of profits making (World Bank, 2012). Similarly, resource availability, including start-up capital, expertise labour skills, and availability of credit, support systems, and an encouraging entrepreneurial context are also a major influence on profits.

Gender-specific spending priorities also define the amount reinvested in the business, as women are identified to allocate a greater share of their earnings to the welfare of children (Duflo & Udry, 2004). Likewise, Fafchamps, Quinn and Woodruff(2011) found in Ghana that cash grants seem to be spent on household expenses and transfers rather than being invested in the enterprise. Moreover, it has been discoursed that womenfolk run their businesses in a subsistence-oriented manner to complement their husbands' revenue. Therefore, they tend to expand their activities by creating several small businesses rather than investing in the growth of an existing one.

Training plays a crucial role in providing learning prospects for people to expand their skills, attitudes and abilities (Sindhuja, 2009). In empirical works, the results of training on women entrepreneurs' output, particularly in developing countries, has not been sufficiently talked about. Studies support the fact that majority of women entrepreneurs do not have expertise trainings, therefore they cannot make decent use of resources available to them (Karnani, 2007), and hence they require training. Formal employment gives necessary business experience that is vital for enterprise accomplishment, nevertheless women entrepreneurs ordinarily in developing nations lack this.

From the reviewed literature in this section by the various authors they have critically discussed, that profits among women entrepreneurs are affected by the network association, environmental influences and gender specific roles that women entrepreneurs play. However, the effects of training on profits is scantily mentioned. Thus, this study filled this gap by examining effects of WEF's training on profits among women grocery micro -entrepreneurs in Thika Sub-County. Based on the study results, the null hypothesis was rejected thus WEF's training had a significant effect on profits among women grocery micro-entrepreneurs.

### 2.1. Theoretical Framework

This study was steered by the Human Capital Theory by Adam Smith (1776). Human capital is defined as the abilities and skills of any person, particularly those learnt through investment in education and training that enhances potential income earning. It's founded on Adam Smith's explanation of wage differentials in net advantages and disadvantages between various occupations. The expenses of learning a skill or trade are a major constituent of the net advantage, ceteris paribus, personal incomes differ according to the degree of investment in human capital; that is, the education and training carried out by individuals (Suvillan & Steven, 2003). There is a belief that widespread investment in human capital produces in the labour force the skill base vital for economic development and growth.

Human capital arises out of any action able to increase an individual's output. Education and training are taken as the key examples. Individuals investing in human capital resource involves both direct costs as well as costs in foregone earnings (Suvillan & Steven, 2003). Individuals making the investment decisions parallel the appeal of alternative future pay and consumption trends, which some guarantee higher future income, in comparison to present education and training costs and postponed consumption.

The study proposed that WEF's training acquired by a woman grocery micro-entrepreneur will affect her business performance that is profit. This through the skills acquired in financial management, market access and basic information, communication and technology skills.

### 2.2. Conceptual Framework

The Conceptual framework shows the interaction of the independent variable in association with other variables (intervening variables) influencing and affecting the dependent variables.

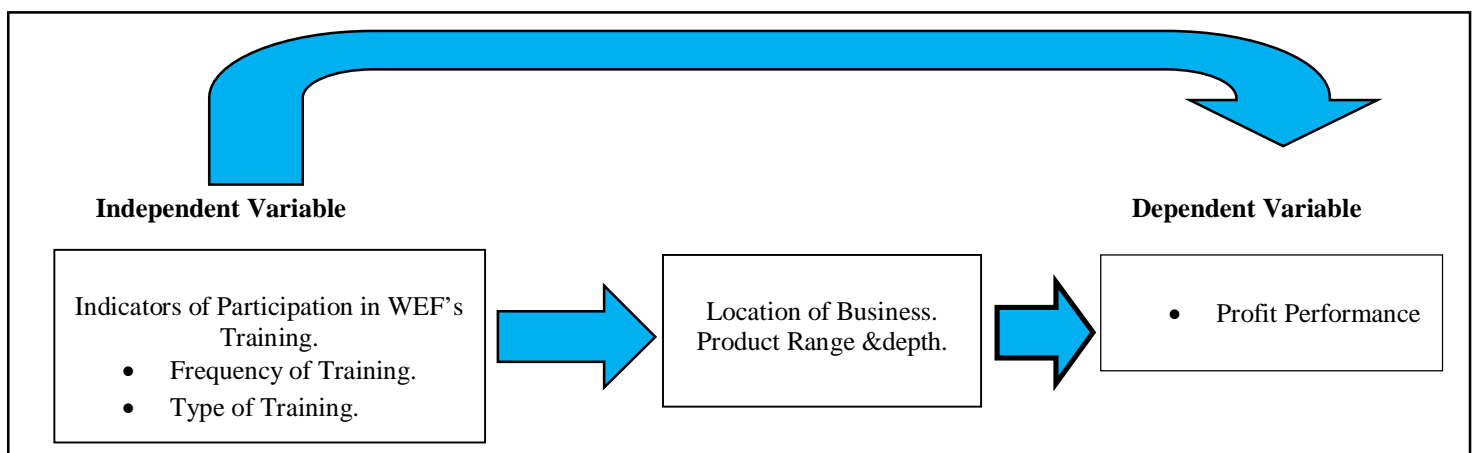


Figure 1: Conceptual Framework

The independent variable was participation in WEF's training; which was measured by the frequency of training that is, how many times a woman grocery micro - entrepreneur has been trained by WEF, and the type of training that is, if she has received training on all the thematic areas of WEF's training. The intervening variables act as a link between the independent and dependent variables, they can positively or negatively affect the dependent variables. The dependent variable was profits, which the study sought to identify if WEF's training affects it or not.

### 3. Research Design

The study was based on a cross-sectional descriptive survey research design to collect data from the respondents in the study area. A cross-sectional descriptive survey is used to describe characteristics / features of a population or phenomenon being studied. It does not answer queries about how / when / why the features occurred. Rather it addresses the "what" question (what are the features of the populace or condition being studied (Creswell, 2007). A cross-sectional descriptive survey method involves gathering data once, during a period of days, weeks or in months, it seeks to ascertain respondents' perspectives or experiences on a definite subject in a preset planned method.

#### 3.1. Sampling Procedure and Sample Size

To guarantee that the sample correctly represents the population, Cooper and Schindler (2008) recommend that the researcher must clearly define the characteristic of the population, define the requisite sample size and select the best technique for selecting members of the sample from the larger population.

#### 3.2. Sample Size Determination

Kerlinger, (1983) observes that a sample size of 30% is representative of the population to be studied. Using this as a guide, a sample size of 111 respondents was selected. These women were drawn from five county assembly wards which are within Thika Sub-County.

County Assembly Ward	Population	Percentage	Sample
Township	84	30%	25
Kamenu	68	30%	20
Hospital	76	30%	23
Gatwanyaga	65	30%	20
Ngoliba	78	30%	23
Total	371	30%	111

Table 1: Sampling Grid

Source: The Women Enterprise Fund

#### 3.3. Sampling Procedure

The study used simple random sampling to get the required sample size of 111 women grocery micro - entrepreneurs, the researcher used excel random sample software to select the sample from the target population of 371 women grocery micro – entrepreneurs using their WEF registration numbers.

#### 3.4. Validity of the Questionnaire

Validity means that the research outcomes truly reflect the phenomenon the study is trying to measure (Mugenda & Mugenda, 2007). To guarantee internal, construct and content validity of the research instrument, the research instruments were given to the research proposal supervisors for expert judgement and the researcher made corrections on them as necessary. This is by checking the instrument items against the study objectives. The use of real-life settings and ensuring the sample is representative of the population of study improved external validity.

#### 3.5. Reliability of the Questionnaire

Reliability denotes the degree to which findings can be reproduced by another researcher (Kothari, 2008). To test the internal consistency of the items recorded on the research tool used, the Cronbach alpha coefficient was computed. Cronbach's alpha was used to test reliability of the survey questionnaires used in the study. A correlation coefficient of 0.8 was obtained and considered acceptable. Maxwell (2013) notes that a Cronbach's alpha value of  $\geq 0.7$  is ideal for reliability of social sciences surveys.

## 4. Results and Discussion

#### 4.1. Characteristics of the Respondents

The subjects for the study comprised of randomly sampled women grocery micro entrepreneurs in Thika Sub-County, Kiambu County, Kenya. The study gathered information on a variety of respondents' attributes. These attribute encompassed age, level of education, main reason for getting into business, management of business capital, type of business operated, business start-up capital and age of business enterprise

#### 4.2. Age of the Respondents

The study was interested in the average age of the women micro entrepreneurs represented in this study. The ages of the respondents were categorized as below 18 years, 18-25 years, 26-35 years, 36-45 years, 46-55 years and 55 years and above. Table 2 shows the summary of the results.

Age in years	Frequency	Percent
Below 18 years	0	0.0%
18-25 years	9	9.1%
26-35 years	27	27.3%
36-45 years	41	39.8%
46-55 years	18	18.2%
55 years & above	8	9.1%
<b>Total</b>	<b>103</b>	<b>100.0%</b>

Table 2: Age of the Respondents in Years

It was found that most of the women grocery micro entrepreneurs were aged between 36-45 years as represented by 39.8% of the respondents. This was closely followed by respondents who were aged between 26 – 35 years (27.3%) and 46 – 55 years (18.2%). There were few respondents aged 18 – 25 years and on the extreme ends (below 18 years and 55 years and above).

#### 4.3. Highest Level of Education of the Respondents

The distribution of the respondents' highest level of education was as shown on Table 3.

Level of education	Frequency	Percent
No formal schooling	19	19.4%
Primary	48	46.6%
Secondary	21	21.4%
Tertiary	12	12.2%
University	3	3.1%
<b>Total</b>	<b>103</b>	<b>100.0%</b>

Table 3: Highest Level of education of the household head

The findings of the study indicate that most of the respondents (46.6%) had primary level of education. The results further indicated that 21.4% of the respondents had secondary level of education while 19.4% had no formal education. A few respondents had tertiary and university level of education. These results generally imply that most of the women grocery micro entrepreneurs had inadequate level of education that could hinder them from carrying out their business activities in the study area.

#### 4.4. Respondents' Main Reason for Getting into Business

This study sought to determine the main reason why the women grocery micro entrepreneurs' respondents started their business. The results are summarized in figure 2

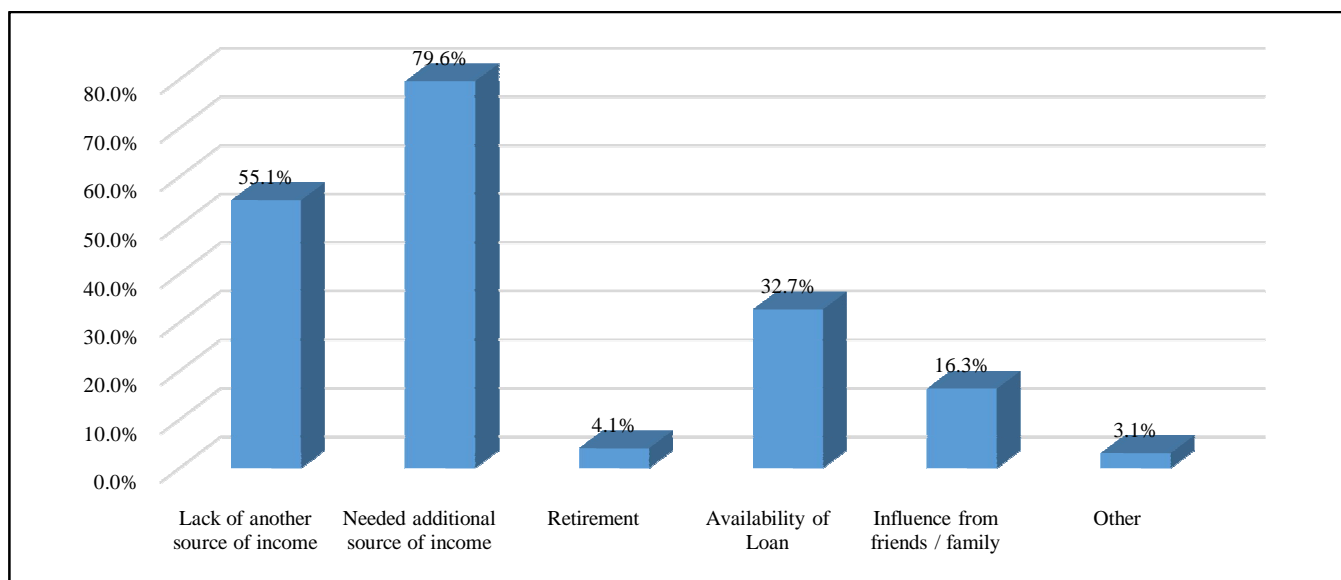


Figure 2: Respondents' main reason for getting into business

The results in figure 2 shows that majority of the respondents started their grocery business because they needed an additional source of income as represented by 79.6% of the total respondents. About 55.1% started their venture due to lack of another source of income while 32.7% of the respondents were compelled to engage in business due to availability of loans. Some of the other reasons behind their getting into business included influence from friends/families and retirement.

4.5. Type of Business Operated

Respondents were requested to indicate what type of businesses they operated and the results depicted in table 4.

Type of business ownership		Freq.	Percent
Sole proprietorship		93	90.3%
Partnership		8	7.8%
	2 – 3 partners	4	3.9%
	4 – 5 partners	3	2.9%
	More than 5 partners	1	1.0%
Others (family business)		2	1.9%
Totals		103	100.0%

Table 4: Type of business operated

The results in table 4 shows that the commonest type of business organization was sole proprietorship as represented by 90.3% of the respondents. A few businesses (7.8%) were owned as partnership. Among the sampled enterprises, there were 3.9% with 2-3 partners, 2.9% with 4-5 partners and 1.0% with more than 5 partners.

4.6. Type of Training Received from the Women Enterprise Fund

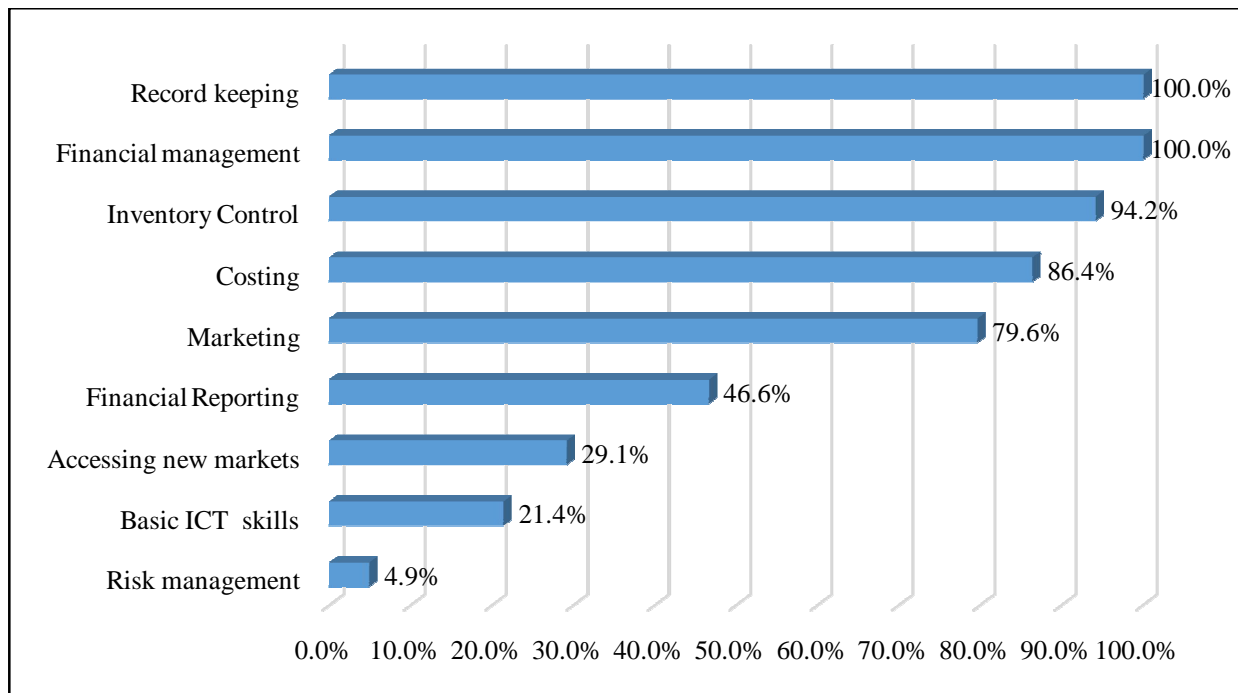


Figure 3: Type of training received from the Women Enterprise Fund

The women micro-entrepreneurs operating grocery businesses who were sampled in this study were found to have benefited with different types of trainings from the Women Enterprise Fund. Figure x summarises the various topics covered by the WEF trainings. Figure 3 shows that the most key type of trainings provided by WEF (received by all the respondents) was financial management and record keeping. This was closely followed by inventory control, costing and marketing as received by 94.2%, 86.4% and 79.6% of the respondents, respectively. Some of the other types of trainings received by respondents (though in a smaller extent) were financial reporting, accessing new markets, basic ICT skills and management of risks.

4.7. Effects of WEF’s Training on Profits among Women Grocery Micro-Entrepreneurs

For comparison purposes, this study also sought to determine the monthly profits achieved by women grocery micro enterprises after receiving of training from the Women Enterprise Fund. The results are summarised in table 5.

Monthly profits	Frequency	Percent
Below 5,000	3	2.9%
5,000 -10,000	12	11.7%
10,001 -15,000	26	25.2%
15, 001 - 20,000	21	20.4%
20,001 - 25,000	16	15.5%
25,001- 35,000	13	12.6%
35,001 – 40,000	5	4.9%
40,001 – 45,000	4	3.9%
45,001 – 50,000	2	1.9%
Above 50,000	1	1.0%
Totals	103	100.0%

Table 5: Monthly profits realised by grocery micro-enterprises after Women Enterprise Fund trainings

Majority of the women grocery micro-entrepreneurs were realizing a monthly profit of Kshs. 10,001 – 15,000 after receiving of training from WEF as represented by 25.2% of the total respondents. This was closely followed by women micro entrepreneurs receiving a monthly profit of Kshs. 15,001 – 20,000 as represented by 20.4% of the respondents. About 15.5% and 12.6% of the respondents indicated to be realizing after-training profit of Kshs. 20,001 - 25,000 and Kshs. 25,001- 35,000. It was only 11.7% and 2.9% of the women micro entrepreneurs who reported a monthly profit of Kshs. 5,000 – 10,000 and below Kshs. 5,000, respectively. There were few women micro entrepreneurs who received Kshs. 35,001 – 40,000 (4.9%), Kshs. 40,001 – 45,000 (3.9%), Kshs. 45,001 – 50,000 (1.9%) and above Kshs. 50,000 (1.0%) as monthly profits after receiving of WEF trainings.

Year	Average level of profits in Kshs.	Frequency	Percent	Profit scores
2015	Less than Kshs. 10000	15	9.7%	3.118
	10001 – 30000	36	38.8%	
	30001 – 60000	43	43.7%	
	60001 – 90000	8	5.8%	
	Above 90,000	1	1.9%	
		103	100.0%	
2014	Less than Kshs. 10000	25	16.5%	2.742
	10001 – 30000	44	37.9%	
	30001 – 60000	29	40.8%	
	60001 – 90000	5	4.9%	
	Above 90,000	0	0.0%	
		103	100.0%	
2013	Less than Kshs. 10000	49	26.5%	1.908
	10001 – 30000	29	41.8%	
	30001 – 60000	17	20.4%	
	60001 – 90000	3	11.2%	
	Above 90,000	0	0.0%	
		98	100.0%	
2012	Less than Kshs. 10000	74	45.3%	1.649
	10001 – 30000	16	49.5%	
	30001 – 60000	5	5.3%	
	60001 – 90000	0	0.0%	
	Above 90,000	0	0.0%	
		95	100.0%	
2011	Less than Kshs. 10000	84	74.2%	1.391
	10001 – 30000	9	23.7%	
	30001 – 60000	0	2.2%	
	60001 – 90000	0	0.0%	
	Above 90,000	0	0.0%	
		93	100.0%	

Table 6: Average level of profits in Kshs

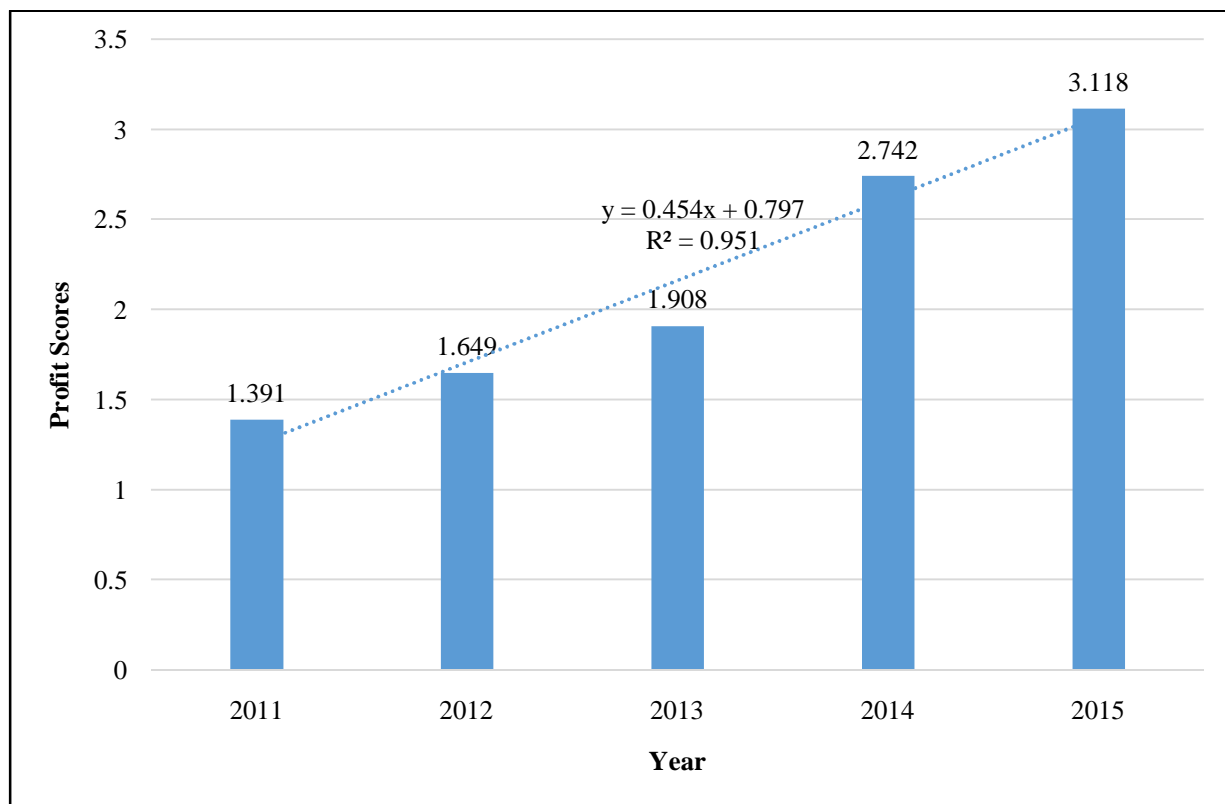


Figure 4: Changes in the average level of profits between the years 2011-2015

In order to determine the effects of WEF’s training on profits among women grocery micro-entrepreneurs, a null hypothesis,  $H_{01}$  was formulated as “There are no significant effects of WEF’s training on profits among women grocery micro-entrepreneurs”. This hypothesis was tested using paired sample t-test and ordered logistic regression. Table 7 shows the paired samples t-test results for the effects of WEF’s training on monthly profits among women grocery micro-entrepreneurs.

Monthly profits	Mean	Std. Deviation	Std. Error Mean
Profits before	1.545	.522	.157
Profits after	2.634	.674	.203

Table 7: Effects of WEF’s training on monthly profits among women grocery micro-entrepreneurs  
*N* = 103, Mean Difference = 1.089, Calc. *T* value = 2.45, Critical *T* value = 1.98, *Df* = 102, *P* –Value = 0.000

The t-test results in Table 12 shows that the mean score for the monthly profits before was 1.545 with a standard deviation of .522 while the mean score for monthly profits after the WEF training was 2.634 with a standard deviation of .674. The mean difference in scores was 1.089 which was significant at 5% level (the calculated t-value of 2.45 is greater than critical t-value of 1.98 at 102 degrees of freedom).

The use of Ordered Logistic Regression was also adopted in determining the effect of WEF’s training on monthly profits among women grocery micro-entrepreneurs. The regression results are summarized in table 8.

Monthly profits after training	Coef.	Std. Err.	Z	P> z
Number of trainings received	3.259*	1.962	2.84	0.001

Table 8: Ordered Logistic Regression for the effect of WEF’s training on monthly profits among women grocery micro-entrepreneurs  
*N* = 103, Log Likelihood = 26.103, LR  $\chi^2$  (1) = 4.38, Prob> $\chi^2$  =0.012, Pseudo  $R^2$ =0.532,  
 \* = Significant at 5% level

The log likelihood for the fitted model of 26.103 and the Likelihood Ratio chi-squared value of 4.38 indicate that the two parameters are jointly significant at 5%. Pseudo  $R^2$  of 0.532 meet the statistical threshold of 20% confirming that the monthly profits were well attributed to the number of trainings received by women grocery micro-entrepreneurs among the sampled micro-enterprises. The results further reveal that the coefficient for the number of trainings received was positive and statistically significant at 5%. Based on these results, the null hypothesis was rejected thus WEF’s training had a significant effect on profits among women grocery micro-entrepreneurs.



## 5. Conclusion

WEF's training had a significant effect on profits among women grocery micro-entrepreneurs. Mean score for monthly profits after the WEF training was significantly higher than the monthly profit scores before the WEF training.

### 5.1. Recommendation

In view of the findings and the conclusion drawn above, this study makes the following recommendation; Women micro-entrepreneurs in the study area should be encouraged to take advantage WEF's training in order to increase their profits.

### 5.2. Policy Implications

The findings of this study have a number of policy implications namely:

- i) The government should increase funding to increase capacity building among women micro-entrepreneurs through the Women Enterprise Fund, since the WEF's training has significant effects on the profits among women grocery micro-entrepreneurs.
- ii) The government should seek public – private partnership with the private sector and non-governmental organizations in order to reach more women entrepreneurs in the country for entrepreneurship training and funding.
- iii) The government should consider tax exemptions, incentives and subsidies with the aim of encouraging and supporting women to make out a livelihood through business entrepreneurship.

### 5.3. Suggestions for Further Research

The findings of this study would act as a base for more research on the effects of Women Enterprise Fund's training on performance of women grocery micro-entrepreneurs in Thika Sub-County, Kiambu County. This study was not exhaustive and recommends further research on:

- i) The effect of Women Enterprise Fund's training on women grocery micro-enterprises stability in the study area.
- ii) The effect of Women Enterprise Fund's training on women grocery micro-enterprises product range and depth in the study area.

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