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Determinants of Growth of Women Enterprises in Kiambu County, Kenya

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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 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. 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. The information was coded and analysed using descriptive statistics. Regression 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. 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.

Keywords: Financial accessibility, human capital, social structure, Growth of MSMEs, Women enterprises

1. Introduction

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. A substantial proportion of the MSMEs are formal, while majority fall within the informal economy based on their size, location, ownership, status of formality and economic activity, together, as major job providers, they produce a significant share of total value added, and provide a large segment of the poor and middle-income populations with affordable goods and services. The sizes of MSMEs are categorized into micro (1-9 employees), small (10-49 employees) and medium (50-99 employees) sized establishment.

According to the 2016 National MSME Survey, most of the businesses closures also affected women. In this regard, there is need for women-specific solutions in supporting women in business.

In Ethiopia, Kenya and Tanzania, over 99% of MSMEs constitute enterprises with less than 10 employees. Kenya is reported to comprise 45% women enterprises of that share according to a study conducted by the African Development Bank and ILO in 2004. Controlling about 20% of Kenyan GDP. Women are driven by both necessity and opportunities to start their own businesses. Lack of other employment opportunities is one of the greatest factor that lead women to venture into business unlike in developed countries where majority of women leave formal employment to start their own businesses. Women can be found in all sectors of economy but the majority of them comprising about 75% are in the Trade and Service sector.

→ A number of constraints on MSMEs development have been identified in the Sessional Paper No. 2' of 2005 on Development of Micro and Small Enterprises for Wealth and Employment Creation for Poverty Reduction. These constraints include: access to information, financial services, land and infrastructure, skills and technology, licensing, labor laws and linkages to market. The Sessional Paper proposed how these constraints could be addressed including a proposal for a Small Business

Act which resulted to the Micro and Small Enterprise Act being passed by Parliament in 2012. Very few MSMEs in Kenya grow past their original size.

According to the Republic of Kenya (2005), there were about 800,000 companies involved in Agriculture, services and manufacturing sectors, of which 85% were SMEs. About 16% of these enterprises were owned by women of which 48 percent of them involved in the services sector, 8% in manufacturing and 25% in the agricultural sector. In the African context, a woman is perceived as a weaker sex with low education, limited or no experience in formal employment and poor economically. African woman and more so Kenyan woman were not allowed to own asset and this limited them in terms of doing business.

Financial and credit availability and accessibility is mentioned in many research as being one of the major impediment and constraints to growth. In a study of NGOs and SMEs women entrepreneurs in the textile and apparel sub sector in Nyeri and Nairobi Counties by (Macharia and Wanjiru,1998), one of the factors that obstruct credit availability to women were cited as lack of start-up capital; lack of information and awareness of existing types of loan products by various financial institutions; high interest rates by commercial banks; bureaucratic procedures that is subjected to loan applicants; and, lack of security for finance. These are some of the factors cited as major barriers to the growth of women owned enterprises.

Major problems that have been affecting women entrepreneurs include strict legal framework as regards to their marital status, lack of guarantee to act as security among other many requirements that financial institutions require have been an impediment to growth and development of women entrepreneurs. Women entrepreneurs encounter challenges like lack of information about markets, export opportunities, credible suppliers and training on business development. Some women entrepreneurs become dependent on middle traders who exploit them by buying their products at relatively lower than market prices (GOK, 2005). In Kenya, only one percent of land titles are owned by women, with 5 to 6% held in join names'. Lack of land and property that is registered under women names means that they are unable to secure loans for their businesses (International Finance Corporation 2007).

Financial accessibility, human capital and social structure have been listed in literature as the ones that influence performance of women entrepreneurs and enterprise growth. The study explored these variables to come out with findings as documented. Social structure has been identified as one of the independent variable which affect performance of women entrepreneurs and enterprise growth. The study was guided by the framework (Fig 1)

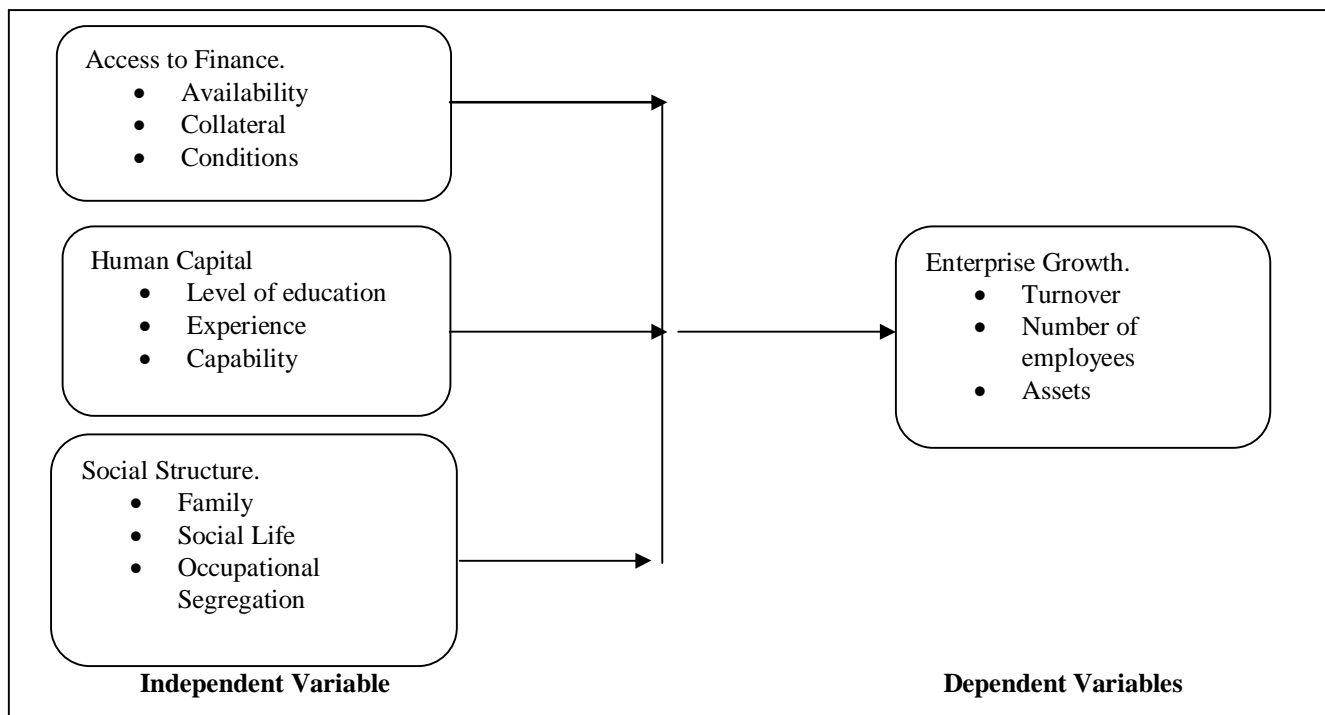


Figure 1: The Conceptual Framework

2. Methodology

Descriptive research design was employed in this study. Descriptive research was the most appropriate since it does not take long as compared with observation. The target population was 2,752 women owned enterprises in Kiambu County (KNBS, 2016). Yamane [33] formula for calculating sample sizes was used to calculate the sample size at 95% confidence level and $e = 0.05$. Where n is the sample size, N is the population size, and e is the level of precision. $n = \frac{N}{1+N(e)^2}$. This resulted to 395 respondents. A questionnaire was the method used to collect data for this study. The questionnaires were self-administered by the researcher by hand delivering it to women enterprises under study and collecting it after a few days. The data collected was both qualitative and quantitative in nature. This data was checked for errors established and was corrected. The information was coded and analysed using descriptive statistics and through use of percentages by using statistical package for social science (SPSS). The data was presented in tables and figures. The qualitative data generated from interview guide was categorized in themes in accordance with research

objectives and reported in narrative form along with quantitative presentation. The qualitative data was used to reinforce the quantitative data. Linear Regression Analysis was used to measure the degree of correlation that existed between the independent variables and the dependent variable.

3. Findings

3.1. Response Rate

Out of the sample size of 395, 249 respondents (63%), were fully responsive, 98 questionnaires (25%) were incomplete and hence could not be used for data analysis while 48 respondents did not respond at all (12%). Hence the researcher validated 249 questionnaires which was used for the data analysis and presentation.

3.2. Access to Finance

The respondents were requested to indicate where they got the initial capital to start up the enterprises. The results are presented in table 1

	Frequency	Percent	Cumulative Percent
Personal savings	119	47.8	47.8
Loan from micro finance institutions	84	33.7	81.5
Borrowing from friends/relatives	29	11.6	93.2
Inheritance	8	3.2	96.4
Assistance from NGOs	9	3.6	100.0
Total	249	100.0	

Table 1: Initial capital

The study sought to establish where the respondent got the initial capital to start up the enterprise, majority of the respondents 119 (47.8%) indicated they acquired initial capital from personal saving, 84(33.7%) respondents indicated that they acquired initial capital from a loan from micro finance institution, 29(11.6%) respondents' indicated they acquired initial capital from borrowing from friends or relatives, 8(3.2%) respondents indicated they acquired initial capital from inheritance and lastly 9(3.6%) of the respondents acquired initial capital from assistance of NGOs.

The respondents were asked to indicate whether they have tried to get financial assistance from the bank or lending institutions to facilitate business expansion. The findings are shown in figure 1

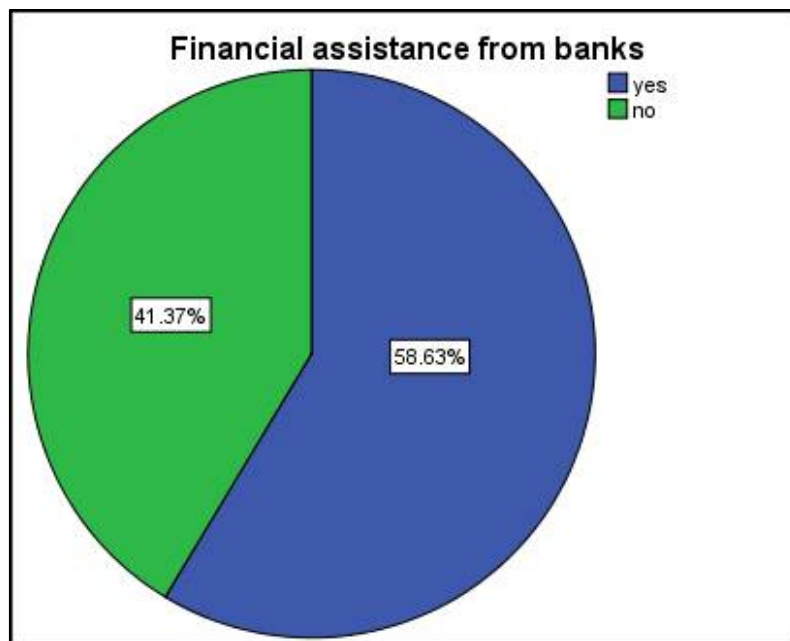


Figure 1: Financial assistance from banking or lending institutions

From the findings, the study established most of the respondents 146 (58.63%) indicated that they have tried getting financial assistance from the banking to expand the business while 103 (41.37%) of the respondents indicated that have not acquired financial assistance from lending institutions to expand the business.

The study sought to find out whether access to finance affect women entrepreneurs. The findings of the study are presented in figure 2

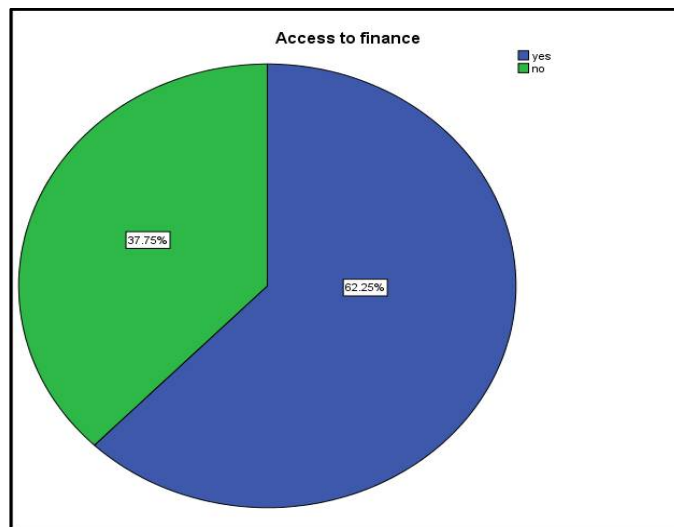


Figure 2: Access to finance affect women entrepreneurs

From the findings, the study established most of the respondents 155 (62.25%) indicated that availability and access to finance affect women entrepreneurs while 94 (37.8%) of the respondents indicated that availability and access to finance did not affect women entrepreneurs. The study further sought to find out the extent availability and access to finance affect women entrepreneurs. The findings of the study are presented in table 2

	Frequency	Percent	Cumulative Percent
low extent	9	3.6	3.6
Moderate	20	8.0	11.6
high extent	163	65.5	77.1
very high extent	57	22.9	100.0
Total	249	100.0	

Table 2: The extent availability and access to finance affect women entrepreneurs

From the findings of the study majority of the respondents 163(65.5%) indicated that to a high extent availability and access to finance affect women entrepreneurs, 57(22.9%) of the respondents indicate to a very high extent availability and access to finance affect women entrepreneurs, 20(8%) of the respondents were moderate on availability and access to finance affect women entrepreneurs and lastly 9(3.6%) respondents indicated that to a low extent availability and access to finance affect women entrepreneurs. The respondents were asked to indicate whether collateral requirements affect women entrepreneurs. The findings are shown in figure 3

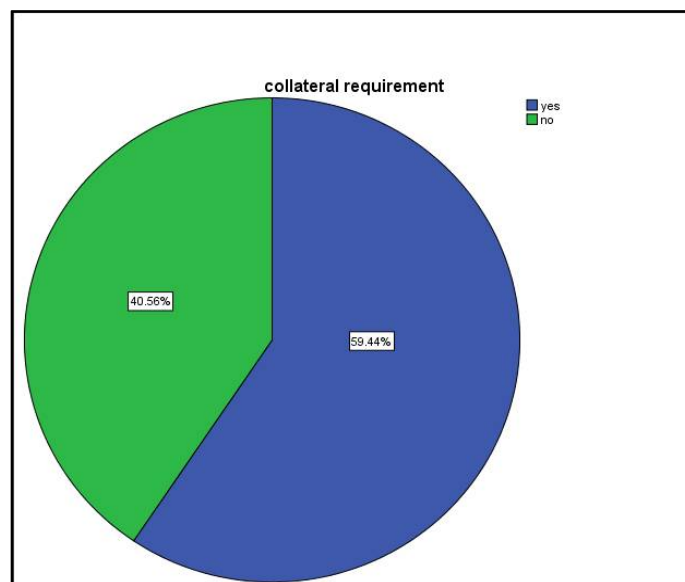


Figure 3: collateral requirement

From the findings, the study established most of the respondents 148 (59.44%) indicated that collateral requirement such as title deed affect women entrepreneurs while 101 (40.56%) of the respondents indicated that collateral requirement did not affect women entrepreneurs.

The researcher sought to establish the extent collateral requirement affect women entrepreneurs. The findings are shown in table 4

	Frequency	Percent	Cumulative Percent
low extent	5	2.0	2.0
moderate extent	22	8.8	10.8
high extent	130	52.2	63.1
very high extent	92	36.9	100.0
Total	249	100.0	

Table 4: The extent collateral requirement affects women entrepreneurs

From the findings of the study majority of the respondents 130(52.2%) indicated that to a high extent collateral requirement affect women entrepreneurs, 92(36.9%) of the respondents indicate to a very high extent collateral requirement affect women entrepreneurs, 22(8.8%) of the respondents were moderate on the extent collateral requirement affect women entrepreneurs and lastly 5(2.0%) of the respondents indicated that to a low extent collateral requirement affect women entrepreneurs. This is in line with Jagero and Kushoka (2011) that collateral was a requirement by financial institutions in order to advance credit facility to women entrepreneurs.

3.3. Human Capital

The study sought to investigate the influence of human capital on growth of women enterprises. The respondents were requested to indicate the highest level of education. The results are presented in table 5

	Frequency	Percent	Cumulative Percent
primary education	7	2.8	2.8
secondary education	56	22.5	25.3
tertiary education	109	43.8	69.1
university level	77	30.9	100.0
Total	249	100.0	

Table 5: Education level

From the findings of the study majority of the respondents 109(43.8%) indicated that the highest level of education was tertiary education, 77(30.9%) of the respondents indicated that the highest level of education was university education, 56(22.5%) of the respondents indicated that the highest level of education was secondary and lastly 7(2.8%) of the respondents indicated that the highest level of education was primary education. This is in line with a study done by Gatewood, (2004) that most women in USA who engage in entrepreneurship had tertiary education followed by high scholl education.

The sought to investigate whether the women entrepreneurs were trained on business skills. The findings are shown in figure 4

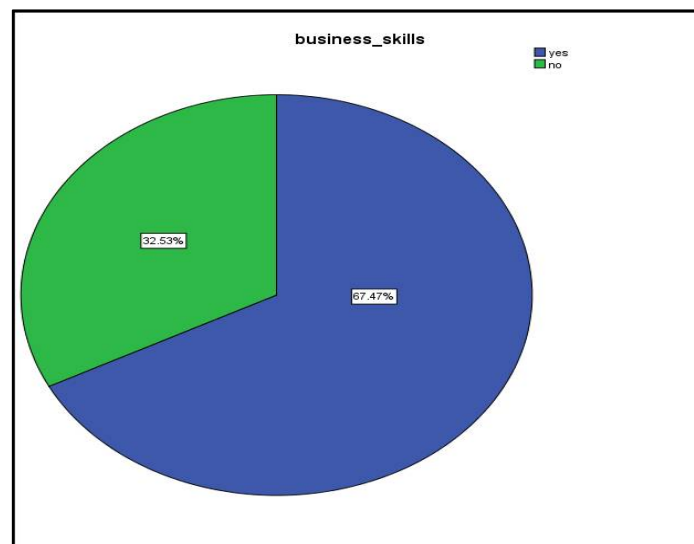


Figure 4: Training on business skills

From the findings, the study established most of the respondents 168 (67.47%) indicated that they had training on business skills while 81 (32.53%) of the respondents indicated that they had not received training on business skills. The respondents who had received business skills were requested to indicate how they acquired the business skills. The results are presented in table 6

	Frequency	Percent	Cumulative Percent
Through formal training	79	47.0	47.0
From past experience	57	33.9	81.0
From family	32	19.0	100.0
Total	168	100.0	

Table 6: Acquired business skills

The study sought to establish whether the respondents acquired business skills, most respondents 79(47%) acquired business skills through formal training, 57 (33.9%) of the respondents acquired business skills from past experience and lastly 32(19%) of the respondents acquired business skills from family.

The respondents were requested to indicate employee’s ability to read and write. The findings are shown in figure 5

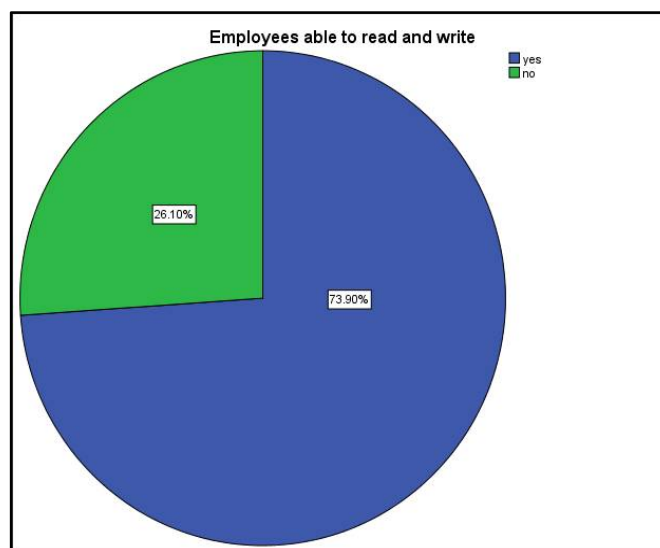


Figure 5: Employees able to read and write

From the findings, the study established most of the respondents 184 (73.90%) indicated that employees were able to read and write while 65 (26.1%) of the respondents indicated that employees were not able to read and write.

The study sought to establish whether the level of education affect women entrepreneurs. The study findings are presented in figure6

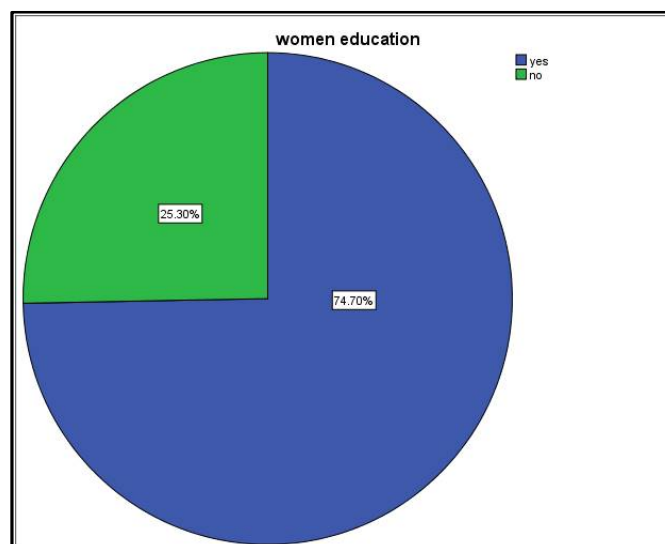


Figure 6: Women education

The findings of the study indicated that most respondents 186(74.70%) indicated that the level of education affected women entrepreneurs while 63(25.30%) indicated that the level of education did not affect women entrepreneurs.

The respondents were asked to indicate the extent the level of education affected women entrepreneurs. The findings of the study are presented in table 7

	Frequency	Percent	Cumulative Percent
low extent	13	5.2	5.2
moderate extent	28	11.2	16.5
high extent	117	47.0	63.5
very high extent	91	36.5	100.0
Total	249	100.0	

Table 7: The extent the level of education affects women entrepreneurs

From the findings of the study majority of the respondents 117(47%) indicated that to a high extent the level of education affects women entrepreneurs, 91(36.5%) of the respondents indicate to a very high extent the level of education affects women entrepreneurs, 28(11.2%) of the respondents were moderate on the extent the level of education affects women entrepreneurs and lastly 13(5.2%) of the respondents indicated that the level of education affects women entrepreneurs to a low extent.

3.4. Social Structure

The study sought to establish the effect of social structure on the growth of women entrepreneurs.

The respondents were requested to indicate the size of the household. The findings are presented in table 8

	Frequency	Percent	Cumulative Percent
Less than 5 family members	167	67.1	67.1
6-10 family members	60	24.1	91.2
More than 10 family members	22	8.8	100.0
Total	249	100.0	

Table 4.11: Size of household

From the findings of the study majority of the respondents 167(67.1%) indicated that the size of household is less than 5 family members, 60(24.1) of the respondents indicated that the size of the family member was between 6 and 10 family members and lastly, 22(8.8%) of the respondents indicated that the size of the family members was more than 10 family members.

The respondents were requested to indicate who handles family chores. The findings are presented in table 9

	Frequency	Percent	Cumulative Percent
Self	144	57.8	57.8
Employee	77	30.9	88.8
Family members	28	11.2	100.0
Total	249	100.0	

Table 4.12: Handling household chores

From the findings of the study majority of the respondents 144(57.8%) indicated that they handle the household chores, 77(30.9%) of the respondents indicated that the employee handles the household chores and lastly 28(11.2%) of the respondents indicated that family member handles the family chores.

The respondents were asked to indicate who runs the enterprise. The study findings are presented in table 10

	Frequency	Percent	Cumulative Percent
Self	164	65.9	65.9
Employee	67	26.9	92.8
Family members	18	7.2	100.0
Total	249	100.0	

Table 10: Running the enterprise

From the findings of the study majority of the respondents 164(65.9%) indicated that they run the women enterprises, 67(26.9%) of the respondents indicated that the enterprises are run by employees and lastly 18(7.2%) of the respondents indicated that family members run the enterprises.

The respondents were requested to indicate whether culture norms affect women enterprises. The study findings are presented in figure 7

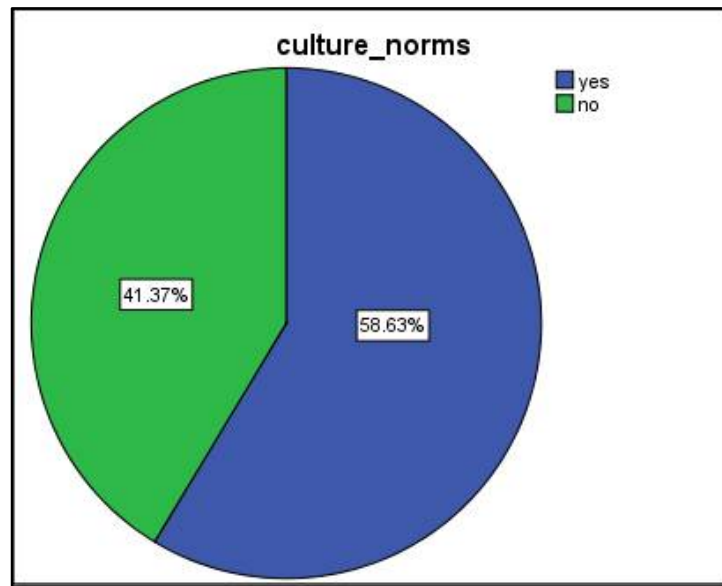


Figure 4.7: Culture norms affect women enterprises

The findings of the study indicated that most respondents 146(58.63%) indicated that culture norms affected women entrepreneurs while 103(41.37%) indicated that culture norms did not affect women entrepreneurs.

The study sought to establish the extent culture norms affect women enterprises. The study findings are presented in table 11

	Frequency	Percent	Cumulative Percent
low extent	17	6.8	6.8
moderate extent	36	14.5	21.3
high extent	147	59.0	80.3
very high extent	49	19.7	100.0
Total	249	100.0	

Table 11: The extent culture norms affect women enterprises

From the findings of the study majority of the respondents 147(59%) indicated that to a high extent the culture norms affect women entrepreneurs, 49(19.7%) of the respondents indicate to a very high extent the culture norms affect women entrepreneurs, 36(14.5%) of the respondents were moderate on the extent culture norms affects women entrepreneurs and lastly 17(6.8%) of the respondents indicated that the culture norms affects women entrepreneurs to a low extent. This is in accordance with Kiriti (2003b), that culture norms affect women entrepreneurs.

3.5. Enterprise Growth

The study collected information on the dependent variable by administering questionnaires to the respondents.

The study sought to establish the number of employees when starting the enterprise. The study findings are presented in table 12

	Frequency	Percent	Cumulative Percent
1-9	102	41.0	41.0
10-49	62	24.9	65.9
50-99	13	5.2	71.1
None	72	28.9	100.0
Total	249	100.0	

Table 12: Numbers of employees

From the findings of the study majority of the respondents 102(41.0%) indicated that the numbers of employees when starting the enterprise were between 1 and 9 employees, 72(28.9%) of the respondents indicated that they had no employees when starting the enterprise, 62 (24.9%) of the respondents indicated that the number of employees when starting the enterprise were between 10 and 49 employees and lastly 13(5.2%) of the respondents indicated that the number of employees when starting the enterprise were between 50 and 99 employees.

The study sought to establish the current number of employees in the enterprise. The study findings are presented in table 13

	Frequency	Percent	Cumulative Percent
1-9	68	27.3	27.3
10-49	88	35.3	62.7
50-99	79	31.7	94.4
above 100	5	2.0	96.4
None	9	3.6	100.0
Total	249	100.0	

Table 13: current number of employees

From the findings of the study majority of the respondents 88 (35.3%) indicated that the current number of employees are between 10 and 88 employees, 79 (31.7%) of the respondents indicated that the current number of employees are between 50 and 99 employees, 68 (27.3%) of the respondents indicated that the current number of employees are between 1 and 9 employees, 9 (3.6%) of the respondents indicated that currently there are none employees and lastly 5 (2%) of the respondents indicated that the current number of employees are above 100.

The study sought to establish the capital invested when starting the enterprise. The study findings are presented in table 14

	Frequency	Percent	Cumulative Percent
Less than ksh 5000	7	2.8	2.8
Between ksh 5000-10000	21	8.4	11.2
Between ksh 11000-20000	126	50.6	61.8
Over ksh 20000	95	38.2	100.0
Total	249	100.0	

Table 14: startup capital

From the findings of the study majority of the respondents 126 (50.6%) indicated that the starting up capital was between ksh 11,000 and ksh 20,000, 95 (38.2%) of the respondents indicated that the starting up capital was over ksh 20,000, 21 (8.4%) of the respondents indicated that the starting capital was between ksh 5,000 and 10,000 and lastly 7(2.8%) of the respondents indicated that the starting capital was less than ksh 5,000.

The respondents were requested to indicate the current capital of the enterprises. The study findings are presented in figure 15

	Frequency	Percent	Valid Percent	Cumulative Percent
between ksh 5000-10000	5	2.0	2.0	2.0
between ksh 11000-20000	68	27.3	27.3	29.3
over ksh 20000	176	70.7	70.7	100.0
Total	249	100.0	100.0	

Table 15: The current capital of the enterprise

From the findings of the study majority of the respondents 176 (70.7%) indicated that the current capital of the enterprise is over ksh 20, 000, 68 (27.3%) of the respondents indicated that the current capital of the enterprise is between ksh 11, 000 and 20, 000, and lastly 5 (2%) of the respondents indicated that the current capital of the enterprise is between ksh 5, 000 and ksh 10, 000.

3.6. Regression Analysis

The study carried out a regression analysis on the various variables impact on the growth of women enterprises to show the relationship between the independent and dependent variables. The findings are as follows

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.910 ^a	.828	.819	.495
a. Predictors: (Constant), access finance, human capital, social Structure				

Table 16: model summary

The correlation and the coefficient of determination of the dependent variables when all independent variables are combined can also be measured and tested as in the table above. From the findings 81.9% (adjusted r square = 0.819) of women growth is attributed to combination of the independent factors that relate to Access to finance, Human capital and Social Structure investigated in this study. A further 18.1% of growth of women enterprises is attributed to other factors not investigated in this study.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.430	3	4.448	18.155	.000 ^b
	Residual	60.137	245	.245		
	Total	73.566	248			
a. Dependent Variable: Growth of women enterprises						
b. Predictors: (Constant), Access to finance, Human capital, Social Structure						

Table 17: ANOVA^a

The significance value is .000 which is less than 0.05 thus the model is statistically significant in predicting independent variables (Access to finance, Human capital, and Social Structure) this shows that the overall model was significant.

Model		Unstandardized Coefficients		Standardize d Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.822	.166		16.971	.000
	Availability of finance	.260	.066	.241	3.967	.000
	Human capital	.169	.043	.237	3.908	.000
	Social Structure	.069	.068	.062	1.020	.001
a. Dependent Variable: Growth of women enterprises						

Table 4.18: Regression analysis results

The Un-standardized beta coefficients column in Table 4.20 above were used to obtain the overall equation as suggested in the conceptual framework. When these beta coefficients are substituted in the equation, the model becomes:

$$Y = 2.822 + 0.260X_1 + 0.169X_2 + 0.069X_3 + \epsilon \text{ where}$$

$$Y = \text{Growth of women enterprises, } X_1 = \text{Availability of finance, } X_2 = \text{Human capital and } X_3 = \text{Social Structure}$$

According to the regression equation established, taking all factors into account (availability of finance, human capital and social structure) constant at zero, growth of women enterprises will be 2.822. A one percent (1%) change in availability of finance will lead to zero point two six zero percent (0.260%) variation in growth of women enterprises ($p < 0.05$ at 95% level of confidence). The results demonstrated that the effect of availability of finance on the growth of women enterprises was positive and statistically significant at 5 percent level of confidence.

Also, the study revealed that a one percent (1%) change in human capital will lead to zero point one six nine percent (0.169%) variation in growth of women enterprises ($p < 0.05$). The study showed that there existed a significant positive relationship between human capital and the growth of women enterprises ($P < 0.05$). The results indicated that human capital improves the growth of women enterprises.

Lastly, the results showed that a one percent (1%) change in social Structure will lead to zero point zero six nine percent (0.069%) variation in growth women enterprises. However, the relationship was statistically significant at 95% level of confidence (P value < 0.05). The study results indicated that as social structure increases, the women enterprises improved in growth.

4. Summary

The study established that access to finance influenced the growth of women enterprises since a one percent (1%) increase in access to finance led to an increase in the growth of women enterprises in Kenya by 0.260%. Further, the study confirmed that the relationship between women enterprises and growth of women enterprises was statistically significant (p value less than 0.05 at 95% level of confidence). The study established that majority of the women enterprises acquired initial capital from personal saving. The findings revealed that the access and availability of finance influence the growth of women enterprises to a high extent.

The study established that human capital influenced the growth of women enterprises since one percent (1%) increase in human capital led to an increase in the growth of women enterprises by zero point one six nine percent (0.169%). Further, the study confirmed that the relationship between human capital and growth of women enterprises was statistically significant (p value less than 0.05 at 95% level of confidence). The study revealed that most of women trained business skills through formal training. The study also established that the level of education influenced the growth of women enterprises to a high extent.

The study established that social structure influenced the growth of women enterprises since one percent (1%) increase in social culture led to an increase in the growth of women enterprises by zero point zero six nine percent (0.069%). Further, the study confirmed that the relationship between social culture and growth of women enterprises was statistically significant (p value less than 0.05 at 95% level of confidence). The study further established that culture norms influenced women enterprises to high extent.

5. Conclusion

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 correlateral requirement affect 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.

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