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ENTREPRENEURIAL INTERVENTION AND THE GROWTH OF WOMEN OWNED SMALL AND MEDIUM ENTERPRISES IN RURAL KENYA 'A CASE OF SMES IN KITUI TOWN'

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Abstract

Women owned enterprises play a very vital role in the Kenyan economic growth. They provide an inexhaustible source of employment, income generation, and act as the breeding ground for small and medium enterprises. Women owned enterprises face growth intervention challenges in the rural Kenya. These include access to business finance, access business development services, economic groupings and Government policies. The research focused on the Entrepreneurial interventions and the growth of women owned small and medium enterprises in rural Kenya. The objectives that guided the study were; To establish whether accessibility to businesses finance affects the growth of women owned enterprises in rural Kenya, to investigate whether accessibility to business development services affects the growth of women owned enterprises in rural Kenya, to find out whether Social economic groupings affects the growth of women owned enterprises in rural Kenya and to assess whether Government policies affects the growth of women owned enterprises in rural Kenya. The study was anchored on financial capital theory, human capital theory, and social network theory. The researcher adapted descriptive research designs to conduct the research. Stratified sampling technique was also used to select the sample size for the study. The target population was 1300 women entrepreneurs operating diverse registered enterprises in Kitui municipality. Stratified random sampling technique was used to select a sample of 222 respondents. A pilot study of 22 respondents was carried out to test the research instruments. Data was collected using structured questionnaires through drop and pick method. Data was corded and subjected to descriptive and inferential statistics analysis using SPSS (Statistical Package for Social Studies). Descriptive data analysis was done to summarize the data. The regression model was used to test the relationship between the variables. The multiple regression analysis results with the four variables which showed that they all affected the growth of women owned SMEs. The study therefore established that there is a great need for Women owned SMEs to consider the four interventions which can boost the growth of their enterprises. The study recommended that the government should sensitize women SMEs owners in the rural area on the sources of business finance, benefits of business development services, ways of building their enterprise regardless of their socio economic groupings, and how Government policies will enhance the growth of their businesses.

Key words: *Business finance, Business Development Services, Social Economic Groupings and Government Policies*

Introduction

Small and Medium Enterprises owned by women have emerged as an avenue for economic growth in the world today. They have acted as a means of helping women to assert themselves in the world of work through creation of gainful employment, and as a way of improving both their economic and social status. In the African context, SMEs represents a large number of businesses in most countries and they generate much wealth and employment for women of all levels especially from the age of 18 years and above. They play important roles in promoting grassroots economic growth, and equitable sustainable development in the urban and the rural areas (Sane & Maore, 2009). According to Marcucci, (2001), women owned businesses globally account for 25 to 35 percent of all businesses. This percentage is higher in Africa ranging between 40 and 50 percent. African women entrepreneurs are playing an increasing role in diversifying production and services in Africa economies. Women entrepreneurship development has become very important for the achievement of Africa's broader development objectives, like economic development and growth. Entrepreneurship therefore opens up opportunities for employment creation, leadership, self–development and empowerment that women do not find in large enterprises (Kiraka, Kobia & Kalwalo, 2013).

In the past several researchers globally like Kainrath (2009), McEwen (2013) and Ratten and Welpe (2011), have conducted researches on the reasons which make individuals get into entrepreneurship. According to Dowinge's (1999) sociological theory, this explains the social conditions from which entrepreneurs emerge and the social factors that influence the decisions to become an entrepreneur. The psychological theory by McClelland (1961) showed that, people get into entrepreneurs hip in order to satisfy their unique needs and values. Women entrepreneurs have entrepreneurial traits like the need for achievement (n-Arch), they have both internal and external locus of control and also have risk taking propensity that is whereby they acquire their values, attitudes and needs as they grow up from families, schools, churches, communities and the surrounding cultures (Brockhaus, 1980).

Further studies conducted in Kenya have showed that women constitute 55 per cent of the total population and they operate small and medium enterprise which cut across all sectors in the world. In Kenya over 15 million people live below the poverty line with over three million classified as not in formal employment but in informal employment popularly known as "Jua Kali sector" this sector has acted as a breeding ground for development of small and medium enterprises and has acted as a corner stone for creating employment for women both in rural and urban areas. However, a number of inhibitors continue to outdo the gains in the women owned enterprises over the years. This among others include unfavorable regulatory policies, poor markets for their products and services, lack of financial services in rural areas, and multi-tasking duties of women in the society (Gumbo, 2010).

The women owned SMEs growth in the rural areas however, has been recognized as a unique challenge which affects their profitability, good business management, structures, which leads to their inability to contribute effectively to sustainable economic development. The International Finance Corporation (IFC) (2011) has identified many challenges faced by women entrepreneurs generally in growing their businesses. These include lack of human capital, (technical and business skills, work experience, and occupational segregation), lack of managerial skills and experience, in adequate education, technological change, poor infrastructure and lack as access to credit. Studies conducted in Kenya on Women entrepreneurship, Kyalo et al. (2013) have shown that finance is very crucial in starting and running business. However, other factors like Government regulatory policies, lack of good Business Development Services, social responsibilities and expectations of women, and government policies, may also be other key contributors to the Entrepreneurial interventions on the challenges facing the growth of women owned enterprises in rural Kenya.

Statement of the Problem

According to World Development Report (2012), Small and Medium Enterprises has become the most important tool to measure the economic growth and development in the world today. The government of Kenya has integrated strategy on the promotion of women owned enterprises as the continued creation of funds and Business Development Services (BDS) which targets all women of 18 years and above to grow their existing businesses in all segments of the society and in all corners of the country. This has resulted in the improvement of economic and social well-being of the poor communities (Evans, 2011). Studies conducted have indicated that, women in Kenya constitute 55 per cent of the total population (Population census, 2009). Majority of them are unable to engage in meaningful entrepreneurship activities due to challenges such as, access to business finance, lack of technical skills business education and social cultural norms (International labour organization (ILO), 2012). According to Odhiambo et al. (2013), many studies have been conducted about the Entrepreneurial interventions on the growth of women owned enterprises in developing countries, however, very little has been done in Kenya. It is therefore from the above background the study will aim at establishing the effects of Entrepreneurial interventions on the growth of Women owned enterprises in rural Kenya.

Objectives of the Study

The objective of the study was to investigate the effects of entrepreneurial interventions on the growth of women owned enterprises in rural Kenya.

Specific Objectives

1. To establish whether accessibility to businesses finance affects the growth of women owned enterprises in rural Kenya.
2. To investigate whether accessibility to business development services affects the growth of women owned enterprises in rural Kenya.
3. To evaluate how Socio economics groupings affect the growth of women owned enterprises in rural Kenya.
4. To assess how Government policies affect the growth of women owned enterprises in rural Kenya.

Theoretical Review

Financial Capital Theory

According to Curtiss (2014), financial capital theory refers to economic resources or saved-up financial wealth used by entrepreneurs to set up and maintain their businesses. The financial concept of capital is mostly adapted by most businesses to prepare their financial reports. Financial capital like invested money or purchasing power is similar to the net assets. Financial capital can be said to be the productive capacity of the business entity based on units of constant purchasing power n form of money available for production or purchase of goods and raw materials. Accessibility to financial capital at the start- stage and also during the operations of the business is a key determinant to the business sustainability and consistency of its existence. The sources of financial capital are not confined to only liquid assets, loans, capital leases, credit cards, credit lines and financial management services (Curtiss, 2014). Financial capital assists businesses to start, to grow, expand and remain viable as well as sustaining its long term goals. However, women entrepreneurs seeking these funds are discriminated. This has been cited by many authors as one of the major problem facing the growth of women owned SMEs (Borger & Frame, 2009).

Human Capital Theory

The term human capital means stored value of knowledge or skills of a member of the workforce. Most scholars have consented that human capital has been applied to educational attainment that includes the knowledge and skills that the labor accumulates through training, experience and formal instructions (Becker, 1993). Human capital is also said to be a term of the time experience, knowledge, and abilities an individual house hold or generation, which can be used in production process (Heckman, 2000). The study will feature in the human capital matters through gathering evidence on the women entrepreneurs' human capital by looking at some factors like level of education, subject inclination, experience and skills. The main objective will be to investigate whether the factors above effects the entrepreneurial interventions on the growth of women owned SMEs in rural Kenya.

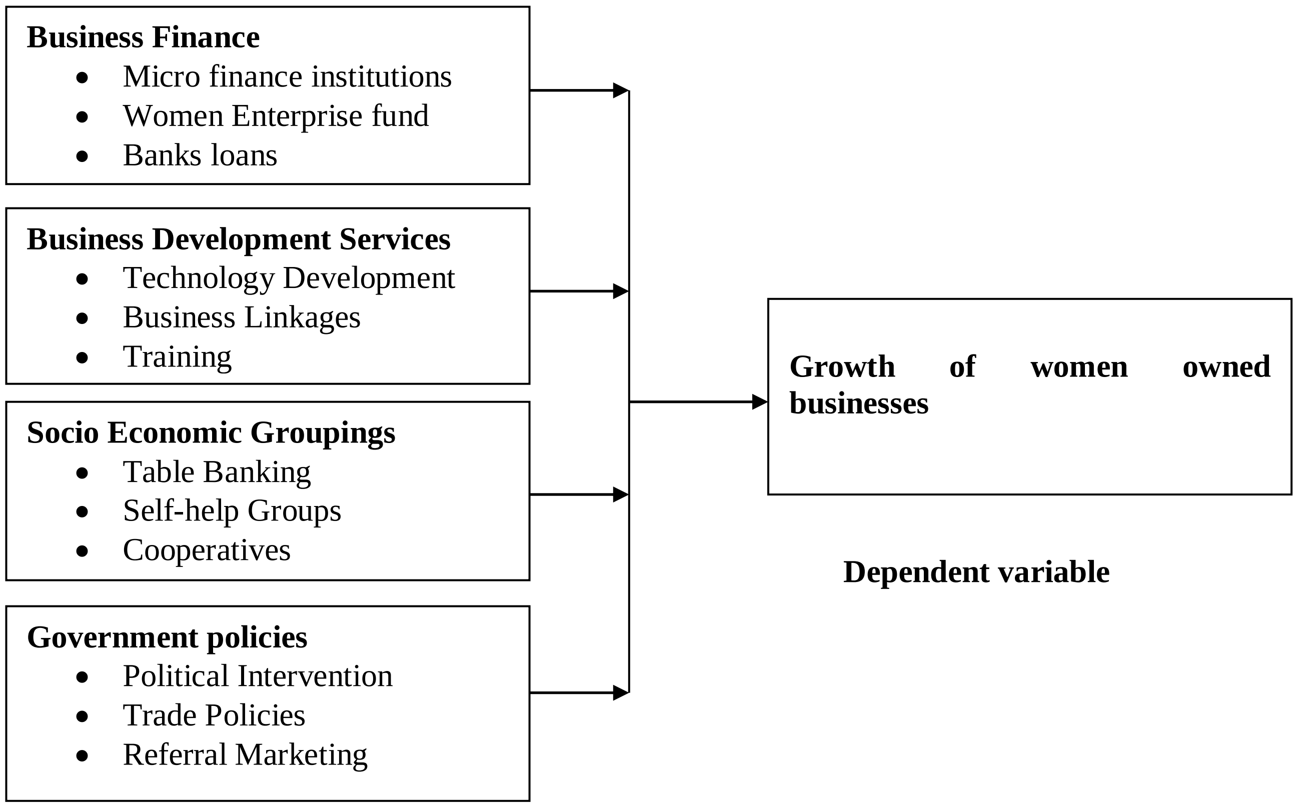
Social Network Theory

This theory is related to the sociological theory. It explains social conditions from which entrepreneurs emerge, and the social factors that influence their decision to become entrepreneur (Brook, 2009). Social network theory builds on interpersonal relationships and values within families and their communities. Information exchange and learning is believed to take place in network structures. The entrepreneurs seek opportunities, greater tolerance for risk-taking and combines entrepreneurial skills with the original social vision in order to foster social change and generate both economic and social benefits for self and all the stakeholders (Zahra et al., 2009). Men and women have different priorities in establishing networking relationships. Men's motives are more instrumental (seeking personal gain) while women have more affective considerations in social relationships. Their management style is not seen as being relevant and thus, women are often excluded from the male networks which are very effective. Women do not have the same tools, assets, and chances than men in the small business arena. When confronted by business problems or difficulties, women entrepreneurs seek assistance first from family, then from close friends and only last from knowledgeable business sources whereas men entrepreneurs rather seek advice from their networks.

According to Chembers et al. (2007), this might be due to lack of professional experience or the diverse social network needed for women to fully utilize the information and resources provided. This phenomenon seems to be applicable to Kenyan women entrepreneurs. It was reported that women entrepreneurs faced a shortage of peer support networks compared with men even though various women entrepreneurs and industry associations have been formed which generally serve as a platform for women entrepreneurs to establish networks and exchange information and experiences as well as to conduct training programs, seminars and workshops on motivation, leadership and entrepreneur development and to provide other means of support. This is due to the fact that women may not join these associations as they might be overloaded with business and family responsibilities. This limits the women entrepreneurs' ability to seek informal advice and peer financing as well as the information networks needed for survival and growth. This might pose a challenge to women entrepreneurs in establishing networks which are helpful to the survival of their businesses (De Tienne & Chandler, 2007). Studies conducted on women networks assessed how women entrepreneurs developed and maintained networks as they identify them with who connects with the others (Hogan 2001). The kind of social networks women entrepreneurs form influences them to identify those effects of entrepreneurial interventions on the growth of women owned enterprises in rural Kenya.

Conceptual Framework

According to Mugenda & Mugenda (2012) a conceptual framework refers to an analytical research tool used to describe the relationship between variables in the study and shows the relationship graphically or diagrammatically. The study was anchored on the financial capital theory, sociological theory, human capital theory and social network theory. The researcher proposed that business finance, business development services, Social Economic grouping and expectations on women, and government policies, (independent variables) affects the growth of women owned SMEs in rural Kenya.



Independent variables

Figure 1: Conceptual Framework

Research Gap

It is apparent from the forgoing that Women entrepreneurship in the urban cities and those rural areas are divided between formal and informal segments and almost operate independently. In summary, previous researchers have provided valuable and detailed insights into the impact of entrepreneurial interventions on the growth of women owned SMEs in rural Kenya and their performance. Most of these studies have concentrated on the provision of training as the main non-financial service to be provided to the SMEs as well as providing important information on women owned enterprises. However, it appears little empirical studies have tried to expand on the impact of entrepreneurial interventions on the growth of women owned SMEs in rural Kenya to include the provision of business finance sources, business development services, socioeconomic groupings and high expectations on women, as well as Government policies, so as to create a wider perspective on the level of provision of entrepreneurial interventions on the growth of women owned SMEs in rural Kenya their collective effect on the performance of SMEs in Kenya. To date there are little known about women owned SMEs in rural Kenya. The study therefore focused on the effects of entrepreneurial interventions on the growth of women owned SMEs in rural Kenya.

Research Design and Methodology

The research design adapted was descriptive survey designs, which was used to investigate the effects of entrepreneurial interventions on the growth of women, owned SMEs in rural Kenya.

The study on the effect of entrepreneurial interventions on the growth of women owned SMEs in rural Kenya was conducted in the entire Kitui Municipality in Kitui County. The municipality hosts Kitui town which is the major urban center in the South Eastern region of the republic of Kenya. The target population was 1300 women entrepreneur operating diverse registered enterprises in Kitui Municipality (Department of micro and small enterprise authority, 2010).The accessible population was 500 women business owners involved in the start-up and day to day running of their businesses operating within Kitui Municipality in Kitui County (Department of micro and small enterprise authority, 2010) . The study adapted stratified sampling method since the target population drawn did not constitute homogeneous group. To obtain the desired sample size Slovins formula was used (Dionco Detayo, 2011).

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{500}{1 + (500 * 0.05 * 0.05)} = 222.22$$

Sample size=222

Whereby; n is the calculated sample size , N is the accessible population, e^2 is error of tolerance coefficient which will give a margin error of 95% or 0.05.

The researcher used a questionnaire to collect primary data from SMEs forming the sample. The researcher also used secondary data collected from published literature in journals, books and other relevant research material like other researchers conducted earlier by other scholars. The questionnaire was pre-tested, 10% of the entire sample size was utilized in pilot study to determine both its validity and reliability. Validity is the accuracy, truthfulness and meaningfulness of the data and all inferences made from the data (Mugenda & Mugenda, 2012).

The questionnaires were examined, cleaned and sorted to ensure that all the relevant data is coded, categorized and stored for analysis using statistical package for social science (SPSS) Version 20 computer software. Quantitative data was fed into a statistical package for social sciences SPSS version 20 tool for processing and it was used to calculate percentages which were presented in graphs, pie charts, histograms etc. to explain the phenomena. Regression models were used to analyze relationships and predictions among variables under the study to show how the rates of independent variables affect the dependent variable. Multiple regression analysis was used to determine the relationship between dependent variable (growth of women owned enterprises in rural Kenya) and independent variables (Business finance, Business development services, Social economic grouping and government policies).

Results and Discussion

The study targeted 222 respondents from which 200 filled in and returned the questionnaires making a response rate of 90.1%. This response rate was good and representative and conforms to Mugenda and Mugenda (2003) stipulation that a response rate of 50% and above is adequate for analysis thus 90.1% is even better. Coefficient of determination explains the extent to which changes in the dependent variable can be explained by the change in the independent variables or the percentage of variation in the dependent variable. The four independent variables that were studied, explain 81.4% of the Growth of women owned businesses as represented by adjusted R square. This therefore means that other variables not studied in this research contribute 19.6% to the Growth of women owned businesses. Therefore, further research should be conducted to investigate the other variables and factors (19.6%) that influence Growth of women owned businesses.

Again the researcher conducted a multiple regression analysis so as to test relationship among variables (independent) on Growth of women owned businesses. As per the SPSS generated table below, the equation ($\mathbf{Y} = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$) becomes: $Y = 1.147 + 0.752X_1 + 0.487X_2 + 0.545X_3 + 0.439X_4$. This concludes that Business Finance influences the growth of women owned enterprises in rural areas most followed by Government policies, Social Economic Grouping and finally Business Development Services.

Table 1: Coefficient of Determination

		Unstandardized Coefficients		Standardized Coefficients		
Model		**B**	**Std. Error**	**Beta**	**T**	**Sig.**
1	(Constant)	1.147	1.2235		1.615	0.367
	Business Finance	0.752	0.1032	0.152	4.223	.0192
	Business Development Services	0.487	0.3425	0.054	3.724	.0269
	Social Economic Grouping	0.545	0.2178	0.116	3.936	.0251
	Government policies	0.439	0.1937	0.263	3.247	.0454

Conclusion

Women SMEs do not attend financial management training programs regularly which could be an impediment to financial management to their businesses and only Women Enterprise Fund provided most training programmes as opposed to other government and private agencies. The failure of these other agencies in providing adequate training to the SMEs could be attributed to poor performance and possible failure of the businesses. Women entrepreneurs have lower access to finances which possesses a major problem since the terms of borrowing do not favor them. Majority of the women SMEs have no information pertaining borrowing from financial institution or the barriers associated with the borrowing from financial institutions such as credit worthiness. SMEs under this study were denied the essential services such as training, consultancy, marketing, information, technology development and transfer among others necessary for the day today running of the business. The course content offered was relevant to the running of the business, this affirms the fact that BDS are designed to serve individual businesses, as opposed to the larger business community. Training of SMEs had positive impact in day to day running of the business.

The findings concludes that table banking, self- help groups, business cooperatives and micro finance accessibility available in the rural areas are not affordable by all women Entrepreneurs and it makes it difficult for them to grow their SMEs. The over representation in traditional sector that have low startup costs and limited entry makes women entrepreneurs not to seek information on the selection of the sector to operate in with minimal competition. Women in

SMEs would like to expand their enterprises despite the inavaliabity of business trade policies information in rural areas, assistance in getting referral Markets as well as identifying business gaps, and failure to identify business Cooperatives which can assist them to grow their SMEs. Women Entrepreneurs also fear to take risk in diversification.

Recommendations

The government and other agencies should sensitize women in SMEs to embrace Business development services. Given that the services have not been fully made use as very few women entrepreneurs in rural Kenya understand what they are, who should benefit from them and where they can be obtained. Business Development Services (BDS) should be tailor made to benefit the SMEs as most entrepreneurship training programs are too general in scope and does not offer a growth strategy orientation. The government through agencies such as women enterprise fund, Kenya Industrial Estate and other lending institutions should provide more funds to women SMEs as Business Finance has been found to be the most significant Growths of women owned businesses factor.

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