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## DETERMINANTS OF PERFORMANCE OF WOMEN OWNED ENTERPRISES IN KENYA: A CASE STUDY OF KISII TOWN

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### Abstract

*The purpose of the study was to investigate the influence of culture characteristics on performance of women owned enterprises; A survey of Kisii town. This study was necessitated by the fact that women owned enterprises contribute to the rapidly growing segment of the business population in Kenya creating a variety of new ventures and contributing to the development of a range of services and products. This study will be significant to current women enterprises as it will offer them significant pointers on the cultural characteristics on performance of women owned enterprises. The results show: culture defined entrepreneurial training ( $\beta=.383$ ,  $t=4.968$ ,  $p<0.000$ ) culture defined gender roles ( $\beta=.293$ ,  $t=3.593$ ,  $p<0.004$ ), culture defined level of education, ( $\beta=.334$ ,  $t=5.383$ ,  $p<0.000$ ), and culture defined experience, ( $\beta=.362$ ,  $t=4.129$ ,  $p<0.000$ ), had a significant influence on performance of women owned enterprises in Kisii town. The study therefore recommends: the women owned enterprises should engage in informal entrepreneurial education to help them get the prerequisite training to effectively perform better in entrepreneurial activities despite the cultural issues involved.*

Keywords: women owned enterprises, entrepreneurship training

### Introduction

Studies of female entrepreneurs in developing countries (particularly black female entrepreneurs) are still relatively few compared to those in developed countries (Link & Strong 2016). This is possibly because, historically, most entrepreneurs in the formal sector have been male (Saridakis, Marlow & Storey 2014), and an awareness of the importance of female entrepreneurship has only relatively recently been highlighted

(Moses *et al.*, 2016). This lack of visibility is of concern, as female entrepreneurs in developing countries may follow an entrepreneurial path that differs from that of the developed countries because of cultural factors (Baah, Amani & Abass 2015). For example, in Pakistan, a patriarchal society like Kenya, many women choose entrepreneurship over formal employment for flexibility as a coping mechanism to meet family and community obligations in addition to being economically active (Rehman & Azam-Roomi 2012). In many countries, cultural factors do not act in favour of women, where their traditional role is subordination to men, often in patronising relationships in which the woman's place is in the home rather than the workplace (Hechavarría & Ingram 2016; Yusuf 2013).

Approximately 52% of the population of Kenya are women (ZimStat 2012). They are therefore potentially major participants in Kenya's economy by virtue of their number. Whilst some studies on female entrepreneurs have been completed in other parts of Africa (Nani 2013; Nyamwanza *et al.*, 2012; Van Eerdewijk & Mugadza 2015), there is limited knowledge about the role of culture on female entrepreneurs and female entrepreneurship in this particular context. In this study, it has been assumed that studies conducted in other parts of Africa may have some relevance.

Further, one of the key cultural character of an entrepreneur circling around development of economy in many countries is entrepreneurial education. The significance of entrepreneurship and entrepreneurial education and training ranges from commencing a small scale unit to build up big business concerns (Alarape, 2008). Incorporating new entrepreneurial modules in current educational system, it not only pave ways to development of economy but also gives more job opportunities to young entrepreneurial aspirants who startup small scale ventures, especially women youth. Relating current topic of study to Kenyan scenario, the scope the culturally defined entrepreneurial education and training is having much scope in rural and semi urban localities where many small and medium scale industrial firms operate. Kenyan small and medium scale industrial scenario observes more women participation both as employees and employers recently. However, the influence of the cultural characteristics on performance of women enterprises remains largely uninvestigated, hence the need for this study in Kisii town.

### **Statement of the Problem**

Women entrepreneurs and their businesses is a rapidly growing segment of the business population in Kenya creating a variety of new ventures and contributing to the development of a range of services and products. Nevertheless, the female enterprises seem to face stiff cultural challenges as regards their business engagement and consequently their performance (Minniti, 2003). The question arises what is the influence of culturally defined characteristics like training, level of education, gender roles among others on their performance in Kenya and particularly in Kisii town; a town that has been experiencing the exponential growth of businesses particularly the SMEs.

The Kenyan situation is significant considering with the low levels of formal employment, the high costs of living and high levels of poverty, startup businesses are viewed as very important for employment and largely for future economic growth. In instance, in 2010 and 2011, when the national unemployment level stood at 40%, the youth and women accounted for about 78% and 67% of the national unemployment in the two years respectively. It is becoming increasingly necessary to understand the influence of cultural characteristics on

the performance of women enterprises. This is largely because there is lack of significant research in the area. It is on this notion that the study seeks to find out the influence of cultural characteristics on the performance of women enterprises in Kisii Town.

### Study Objectives

The general purpose of this study was to establish the influence of cultural characteristics on the performance of women enterprises in Kisii Town. The specific objectives were to;

1. Establish the influence of cultural defined entrepreneurial training on performance of women owned enterprises in Kisii town
2. Establish influence of cultural defined gender roles on performance of women enterprises in Kisii town
3. Establish the influence of cultural defined level of education on performance of women owned enterprises in Kisii town.
4. Establish the influence of cultural defined entrepreneurial experience on performance of women owned enterprises in Kisii town.

### Conceptual Framework

The operationalization of variables shows the parameters and measurements of both the independent variables and the dependent variable. Culturally Defined entrepreneurship training characterized by level of training, duration of training and content, gender roles, level of education and experience seen from the aspects of Duration of business engagement and lessons from the experience form the independent variables that have a bearing on women performance in entrepreneurship activities.

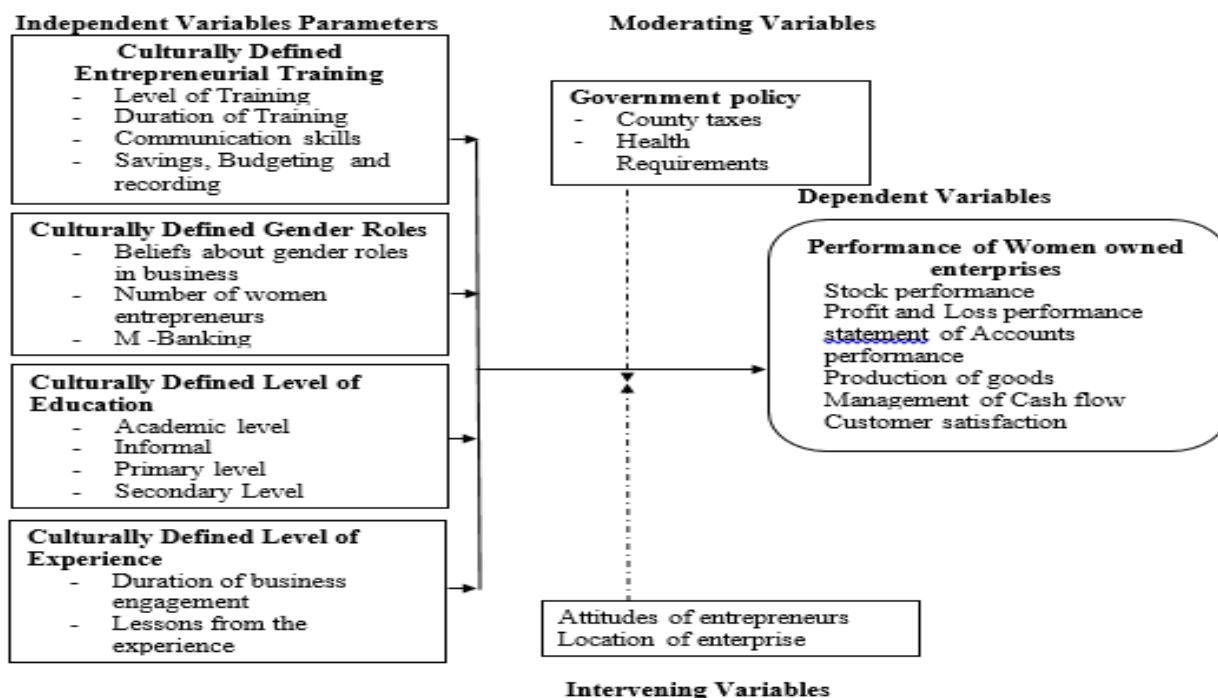


Figure 1: Conceptual Framework

## Research Methodology

The research study employed the descriptive Survey Design to target 263 women owned enterprises in Kisii town. Simple random sampling was used to get 78 women owned enterprises. Questionnaires were the data collection instruments. To establish reliability of research instruments, a pretest to test the reliability of instruments was done using a pilot study in neighbouring town and then the Cronbach's coefficient alpha model was used whose figure was 0.716. To establish Validity of the instruments, the study supervisor examined the content of the instruments and advised the researcher on the content validity. Quantitative data was analyzed using descriptive statistics in form of percentages, frequencies standard deviations and means. Linear regression model and Pearson correlation analysis was also be used to analyze data. Data was analyzed using descriptive statistics, regression and correlation and presented in tables.

## Research Findings

### Performance of Women Owned Enterprises

The study sought to establish the performance of the women owned enterprises in Kisii town. The questions were created in the form to ask if they performed in some core entrepreneurial activities. The result is as seen in table 1.

*Table 1: Performance of Women Owned Enterprises*

	Yes		No		Mean	SD
	F	%	F	%		
Buying and selling Stock	60	76.92%	18	23.08%	3.89	.714
Improved Profit and Loss	21	26.92%	57	73.08%	3.96	.815
Good statement of Accounts	37	47.44%	41	52.56%	2.89	.735
Good Investments	16	21.79%	62	79.49%	2.19	1.22
Effective Management of Cash flow	37	47.44%	41	52.56%	2.89	.735

From table 1, it is clear that majority at 76.92% said that their businesses were performing well in the buying and selling of their stock while only 23.08% said no. This implies that the women owning their enterprises participated in one of the core entrepreneurial activities of getting what to sell and later disposing them and that the performance was good. This state is agreed to in literature (Gumas, & Atsu, 2006; Halkias et al., 2011; Hampton et al, 2011) all who noted that women enterprises running small businesses were often by dint of their involvement in the day to day running of their businesses performed well and often because they had limited staff if any and they had a more hands on approach that often made them more experienced.

When asked if they performed well in improving their profit and loss of their businesses, 73.08% said no and only 26.92% said yes. This implies that the women enterprises while engaged in profits and losses has problems improving on the same and while they had profits in some cases they had made losses too. Again Halkia et al., (2011) had mentioned that female entrepreneurs' performance in entrepreneurship could be well measured

by whether they consequently improved on their profits and loss accounts. The result here supports their assertions and confirms that to this level the women entrepreneurs performed by their own admission, dismally.

On whether the women owned enterprises performed by creating good statement of accounts, more than half at 52.56% said no and 47.44% said yes. This implies that a significant number of women enterprises did not have a well thought out and well presented comprehensive statements of accounts. This further implies that even with record keeping done to ascertain their profits and losses; they were unable to get clear statements based on the fact that they didn't have a good way of presenting them. When noting about this phenomenon Bird, and Jelinek, (2008) argued that many women owned enterprises had limited education and based on the fact that they had had problems in managing their financial activities. However, Busemi et al., (2003) in their study found out that more and more women owned enterprises were involved in banking services that helped them make better businesses and create good statement of accounts.

When asked if the women owned enterprises were having good investments, 79.2% said no and 21.79% said no. This implies that the women owned enterprises were not doing good and sound investments which could then hamper their overall performance. Both the initiation and implementation of investments are important activities geared to help spur business growth and despite the women enterprises' relatively low formal education, their ability to engage in investment is necessary but which has not been done. As Davies (2005) noted, women enterprises often are willing to do their best to ensure that their businesses grow. The fact that majority of the businesses had stayed away from investing well leaves an undesirable gap.

Finally when asked if they were performing well and had effective management of cash flow 52.56% said no and 47.44% said yes. This implies that a cash flow management was an activity that female enterprises were not significantly performing well in. However, it should be noted that a significant number were actively involved in effective management of cash flow. This is agreed to by Hilgris et al (2011) who said that cash flow management was always difficult considering that it played a major role in the day to day running of the business but which often created a mess for many small businesses that depended on cash flow, unfortunately for major expenses.

Improving profit and loss was the most significant activity by women owned enterprises ( $M=3.96$ ;  $SD= .515$ ).

### **Culturally Defined Entrepreneurial Training on Performance of Women Owned Enterprises**

The first objective sought to establish the influence of culturally defined Entrepreneurial training on performance of women owned enterprises. The result is as seen in table 2.

*Table 2: Entrepreneurial Training on Performance of Women Owned Enterprises*

	SA		A		N		D		SD		Mean	SD
	F	%	F	%	F	%	F	%	F	%		
I did not get training before beginning my business because am a woman.	12	15.38%	35	44.87%	5	6.4%	15	19.23%	11	14.1%	2.12	.84
I got training in the process of doing business	12	15.38%	19	24.36%	11	14.1%	26	33.33%	10	12.83%	2.67	.59
Lack of entrepreneurial training because of culture has made it difficult to maintain a business	13	16.7%	31	39.73%	11	14.1%	18	23.06%	5	6.41%	3.01	.84
If I had entrepreneurial training I would immediately start another business	16	20.51%	30	38.46%	5	6.41%	15	19.23%	12	15.3%	2.80	.64
I have no training and skills in accounting because culture does not support it.	21	26.92%	30	38.46%	5	6.41%	12	15.38%	10	12.83%	2.92	.83

From table 2 majority at 60.25% agreed that they didn't not get training before beginning their businesses because they were women. Only 33.33% disagreed and 6.4% were undecided. This implies that entrepreneurial training was not part of the women owned enterprises and therefore they seemingly began businesses based on necessity and they scrapped through by experience and intuition largely because of culture. Paul (2005) stresses that entrepreneurial training for women is structured to achieve the following objectives; To offer functional education for the potential women entrepreneurs that will enable them to be self-employed and self-reliant; Provide them with adequate training that will enable them to be creative and innovative in identifying better and fruitful business opportunities; To serve as a catalyst for economic growth and development. However, often lack of training hinder the mentioned objectives for training.

When asked if they got training in the process of doing business, 46.16% disagreed, 39.74% agreed and only 14.1% were neutral. This is an indication that the women enterprises acquired skills through experience to

work their businesses well. This could be part of the reason why earlier it was ascertained that many of those businesses had operated for more than 4 years. While acquisition of training is seen here in other places women entrepreneurs lack managerial skills (Itiminani et al., 2011). These women have less knowledge about market conditions and lack basic training to run a business venture (Roomi et al., 2009). In Asian countries for instance, both local and international efforts are being made in this area but females are still facing this problem.

On lack of entrepreneurship training making it difficult to maintain a business, 56.43% agreed and 29.47% disagreed and only 14.1% of the women were neutral. This implied that the women owned enterprises felt that they needed training in order to improve their performance.

When asked if they had entrepreneurship training and whether they would immediately join another business, 58.97% agreed and 34.53% disagreed, 6.41% of the women were neutral. This confirms what King’ola (2015) found in a study in Kasikeu division Makueni County where 58.4% agreed that they would change their current entrepreneurial activities to other economic avenues. This indicates that training of the women entrepreneurs is of great value.

Finally, on whether they had training and skills in accounting, 65.38% agreed that they did not have, 28.21% disagreed and only 6.41% were neutral. This was a clear indication that most women did not attain training and skills in accounting. Mutuku (2015) found that education and training was vital to run micro and small enterprises.

**Influence of Gender roles on Performance of Women Owned Enterprises**

This study’s second objective sought to determine the influence of culturally defined gender roles on performance of women owned enterprises. The result is as seen in Table 3.

*Table 3: Gender roles on Performance of Women Owned Enterprises*

	SA		A		N		D		SD		Mean	SD
	F	%	F	%	F	%	F	%	F	%		
as a woman I have many roles in the house that I cannot engage in business	7	8.97%	18	23.07%	9	11.52%	34	43.58%	10	12.82%	2.65	1.0
My culture demands that I don’t engage in business but stay at home and take care of the kids	0		0	-	11	11.10%	37	47.44%	30	38.46%	2.53	.94

My role as a woman has not hampered my business	10	12.82%	12	15.38%	10	12.82%	32	41.63%	14	17.94%	2.40	.85
I need to worker harder in my business because I am a woman	5	6.14%	32	41.63%	11	14.1%	16	20.51%	14	17.94%	2.62	1.1

Table 3 shows that more than half at 56.4% said no and only 32.04% said yes when asked if as women they had many roles in the house that they could not engage in business effectively. This gives an indication that even in business, the women owned enterprises still lagged behind because of the traditional roles women had to do. Danneels and Kleinschmidt (2001) claimed that women entrepreneurs present great opportunities for SMEs in terms of growth and expansion into new areas and they should not be put back by gender roles in as much as this happens all the time.

On whether culture demanded that women don't engage in business but stay at home and take care of the kids, 85.9% disagreed, and 14.1% were neutral. This implies that while gender roles for women were a significant cultural characteristic, the general culture did not demand such a high patriarchal impediment to women involvement in business, seemingly and according to available research, the pressure to stop women from being businesspeople, while present and significant is not exactly sanctioned in many cultures.

On whether the role as a woman had hampered the business, 59.57% agreed while 28.2% disagreed and 12.82% were undecided. This implies that women owned enterprises due to the fact that they did have roles as wives, mothers and women had had challenges as a result to improve their businesses. This factor is observed in literature. Of the empirical studies, Engel *et al.*, (2004) and Coad and Rao (2008) have explicitly focused on probing the relationship between gender roles and growth in the context of SMEs of women dominated industries and found that businesses that did have women had challenges due to established traditional gender roles.

Finally when asked if the women needed to worker harder in their businesses because of their gender, 48.04% said yes while 38.45% said no and 14.1% were undecided.. Again this is an implication that women owned enterprises due to the fact that they did have roles as wives, mothers and women had had challenges as a result to improve their businesses. This factor is observed in literature. Of the empirical studies, Engel *et al.*, (2004) and Coad and Rao (2008) have explicitly focused on probing the relationship between gender roles and growth in the context of SMEs of women dominated industries and found that businesses that did have women had challenges due to established traditional gender roles.

**Influence of Culturally Defined Level of Education on Performance of Women Owned Enterprises**

The third objective sought to establish the effect of culturally defined level of education on performance of women owned enterprises. The results are as seen in Table 4.



Table 4: Level of Education on Performance of Women Owned Enterprises

	SA		A		N		D		SD		Mean	SD
	F	%	F	%	F	%	F	%	F	%		
As an entrepreneur I have a high level of education (post-secondary) which has improved my business	10	12.82%	11	14.1%	10	12.82%	32	41.03%	15	19.23%	2.70	1.0
Because of my lack of academic achievement occasioned by culture that demeans women education, I have had trouble with my business	13	16.7%	30	38.46%	11	14.1%	17	21.79%	7	8.97%	3.05	.87
I am planning to improve my education so that I can run my business well despite culture that does not like it for me	15	19.23%	31	39.74%	11	14.1%	12	15.38%	9	11.53%	2.67	.83
Education is important to help improve my business	13	16.7%	30	38.46%	10	12.82%	17	21.79%	8	10.25%	2.87	.94
Low level of education generally, negatively influences my performance in entrepreneurial activities	9	11.53%	35	44.87%	13	16.7%	12	15.38%	9	11.53%	2.69	.74

From Table 4 it is clear that majority at 60.53% disagreed that as an entrepreneur who owned their own enterprises had a high level of education (post-secondary) which had improved the business. Only 26.92% disagreed and 12.82% were neutral. This is an indication that low level of education was a hindrance to sustainable business performance. Education is one of the characteristics of female enterprises that can affect their business performance, and literature supports that education and managerial experience may contribute to women's business performance but certainly has positive impact on entrepreneurial performance (Gatewood, Brush, Carter, Greene & Hart, 2004).

On whether because of lack of academic achievement women entrepreneurs, occasioned by culture that demeans women education, had trouble with the business, 55.16% agreed, 30.76% disagreed and 14.1% were neutral. This implies that education was considered as a factor affecting entrepreneurship performance of women partly because, culturally it was not encouraged in the first place. Again as earlier mentioned, education is one of the characteristics of women who own their own enterprises that can affect their business performance, and literature supports that education and managerial experience may contribute to women's business growth but certainly has positive impact on entrepreneurial performance (Gatewood, Brush, Carter, Greene & Hart, 2004).

When asked if the women owning their own enterprises were planning to improve their education so that they could run the business well, 58.97% agreed, 26.91% disagreed and 14.1% were neutral. This gives an indication that there was an appreciation of the need to improve on their education level to help their enterprises despite the cultural overtones that insist that they shouldn't. According to Wit and Van (1989), individuals with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business. On the other hand, it may be expected that people with a low level of education have more difficulties finding a paid job, and therefore see no other possibility than to engage in entrepreneurship.

Moreover, when asked if education was important to help improve the business, 55.16% agreed, 32.04% disagreed and 12.82% were neutral. This is in agreement with literature which argues that education had been touted as a factor that influence women performance in entrepreneurship skills; often positively. High educated people are more likely to pursue opportunity-based ventures, while less educated entrepreneurs are more involved in necessity entrepreneurship (Bhola et al., 2006). Mbuva (2015) found that the majority of these women entrepreneurs had basic education and had a potential of acquiring new businesses and skills for further growth of their businesses since 43.6% of the respondents had attained secondary education.

Finally, when asked if low level of education generally, negatively influenced the performance in entrepreneurial activities, 56.4% agreed, 26.91% disagreed and 16.7% were neutral. This gives the indication that demographics and culture that supports low education among women play a role in influencing women performance in entrepreneurial activities. According to Wit and Van (1989), individuals with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business. The level of education was significant at ( $M=3.05$ ;  $SD=.87$ ).

### Culturally Defined Entrepreneurial Experience on Women Owned Enterprises

The fourth objective of the study sought to determine the effect of culturally defined entrepreneurial experience on female enterprise performance. The result is as shown in Table 5.

*Table 5: Entrepreneurial Experience on Women Owned Enterprise*

	SA		A		N		D		SD		Mean	SD
	F	%	F	%	F	%	F	%	F	%		
As an entrepreneur I have a high level of experience (over 5 years) which has improved my business	13	16.7%	34	43.58%	9	11.58%	16	20.51%	6	7.69%	2.42	.61
Because of my lack of experience, largely because I have traditional woman roles, I have had trouble with my business	10	12.82%	34	43.58%	9	11.53%	17	21.79%	8	10.25%	2.65	1.0
With more experience, I learn business strategies that have helped my business	13	16.7%	30	38.46%	11	16.66%	17	21.79%	7	8.97%	2.53	.94
Experience is important to help improve my business despite my role as a woman	14	17.94%	32	41.03%	10	12.82%	12	15.38%	10	12.82%	2.40	.85
Lack of experience, generally, negatively influences my performance in	10	12.82%	32	41.03%	11	16.66%	16	20.51%	9	11.53%	2.62	1.1

entrepreneurial activities												
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From Table 5 it is clear that majority at 60.28% agreed that as entrepreneurs, they had a high level of experience (over 5 years) which had improved the business, 28.2% disagreed and 11.53% were neutral. This implies that high level of experience played a powerful role in improving businesses. This result agrees with literature. Literature asserted that business experience is one of the vital entrepreneurial characteristics (Antoncic, 2006), and evidences support the fact that a minimum of two to three years business experience is sufficient to assess an entrepreneur (Antoncic, 2006; Kuzilwa, 2005; Carter & Shaw, 2006).

On whether because of lack of experience, largely because I have traditional woman roles, some had trouble with the business, 56.4% agreed, 32.04% disagreed and 11.53% were undecided. This implies that women in entrepreneurship had challenges improving their businesses particularly those with minimal experience. Literature supports this result. In a related study; education, experience, age and social networks were also found to have significant positive influence on entrepreneur’s business performance in USA despite traditional woman roles(Shane, 2003), yet female enterprises in developing countries have low experience levels than their counterparts in developed countries largely because of traditional woman roles (Ibru, 2009).

When asked if with more experience, they learnt business strategies that had helped the business, 55.16% agreed, 16.66% were neutral and 30.76% disagreed. This implies that with increased experience, the women owned enterprises possessed valuable strategies that would help improve on the business performance. More specific to women studies done by Kavitha et al. (2008), women were found to be more matured in terms of age, level of education and equipped with work experience in comparison to non-entrepreneurs and this helped in business strategy acquisition.

On whether experience was important to help improve the business, 58.97% agreed, 28.2% disagreed and 12.82% were neutral. This is an indication that female enterprises understood the importance of experience for business growth. On experience, literature asserted that business experience is one of the vital entrepreneurial characteristics (Antoncic, 2006), and evidences support the fact that a minimum of two to three years business experience is sufficient to assess an entrepreneur (Antoncic, 2006; Kuzilwa, 2005; Carter & Shaw, 2006). Finally, lack of experience, generally, influenced the performance of women owned enterprises because 53.85% agreed, 32.04% disagreed and 16.66% were neutral. This implies that the women owned enterprises understood the importance of experience for business growth.

**Correlation Analysis**

As part of the analysis, Pearson’s Correlation Analysis was done on the Independent Variables and the dependent variables. The results is as seen on Table 6.

Table 6: Correlation Analysis

		Performance	Training	Gender roles	Education	Experience
Performance	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	78				
Training	Pearson Correlation	.655**	1			
	Sig. (2-tailed)	.000				
	N	78	78			
Gender roles	Pearson Correlation	.525**	.523**	1		
	Sig. (2-tailed)	.000	.000			
	N	78	78	78		
Education	Pearson Correlation	.688	.423**	.417**	1	
	Sig. (2-tailed)	.000	.000	.002		
	N	78	78	78	78	
Experience	Pearson Correlation	.711**	.235**	.178	.557**	1
	Sig. (2-tailed)	.000	.005	.000	.000	
	N	78	78	78	78	78

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Pearson correlation analysis was conducted to examine the relationship between the variables. The measures were constructed using summated scales from both the independent and dependent variables. As cited in Wong and Hiew (2005) the correlation coefficient value ( $r$ ) range from 0.10 to 0.29 is considered weak, from 0.30 to 0.49 is considered medium and from 0.50 to 1.0 is considered strong. However, according to Field (2005), correlation coefficient should not go beyond 0.8, to avoid multicollinearity. Since the highest correlation coefficient is 0.711 which is less than 0.8, there is no multicollinearity problem in this research (Table 4.9).

All the independent variables had a positive correlation with the dependent variable with culturally defined experience having the highest correlation of ( $r=0.711$ ,  $p<0.01$ ) followed by culturally defined education with a correlation of ( $r=0.688$   $p<0.01$ ) and then culturally defined training with a correlation of ( $r=0.655$   $p<0.01$ ), gender roles had the least correlation of ( $r=0.525$   $p<0.01$ ). This indicates that all the variables are statistically significant at the 99% confidence interval level 2-tailed. This shows that all the variables under consideration have a positive relationship with the dependent variable.

### Regression Analysis

Since the measures that are used to assess the primary constructs in the model are quantitative scales, regression analysis can be used to achieve this end. Regression analyses are a set of techniques that can enable us to assess the ability of an independent variable(s) to predict the dependent variable(s). As part of the analysis, Regression Analysis was done. The results is as seen on Tables next.

*Table 7: Model Summary<sup>b</sup>*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.862 <sup>a</sup>	.737	.631	.106

a. Predictors: (Constant), Training, Gender roles, Education, Experience

b. Dependent Variable: Women owned enterprises performance

From table 7 it is clear that the R value was .862 showing a positive direction of R is the correlation between the observed and predicted values of the dependent variable. The values of R range from -1 to 1 (Wong and Hiew, 2005). The sign of R indicates the direction of the relationship (positive or negative). The absolute value of R indicates the strength, with larger absolute values indicating stronger relationships. Thus the R value at .862 shows a stronger relationship between observed and predicted values in a positive direction. The coefficient of determination  $R^2$  value was 0.631. This shows that 63.1 per cent of the variance in dependent variable (Women owned enterprises performance) was explained and predicted by independent variables (culturally defined Training, Gender roles, Education, Experience).

*Table 8: ANOVA<sup>b</sup>*

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	202.700	4	47.046	98.391	.000 <sup>a</sup>
	Residual	12.788	228	.663		
	Total	215.488	232			

a. Predictors: (Constant), Training, Gender roles, Education, Experience

b. Dependent Variable: Female enterprises performance

The F-statistics produced (F = 98.391.) was significant at 5 per cent level (Sig. F < 0.05), thus confirming the fitness of the model and therefore, there is statistically significant relationship between Training, Gender roles, Education, Experience, and women owned enterprises performance.

Table 9: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.667	.361	.287	5.668	.000
Training	.375	.078	.383	4.968	.000
Gender roles	.198	.065	.293	3.593	.004
Education	.274	.065	.334	5.383	.000
Experience	.309	.064	.362	4.129	.000

a. Dependent Variable: Female enterprises performance.

The t-value of constant produced (t = 5.668) was significant at .000 per cent level (Sig. F< 0.05), thus confirming the fitness of the model. Therefore, there is statistically significant relationship between Training, Gender roles, Education, Experience, and women owned enterprises performance.

Entrepreneurial training was significant (p<0.05) in women owned enterprises performance. Most empirical research and discussion examine lack of training as a prime characteristic that discourages women entrepreneurs.

Level of education was significant (p<0.05) in women enterprises performance. Education and experience play a role in influencing women performance in their business activities. According to Wit and Van (1989), women, despite culture pressure, with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business.

Experience was significant (p<0.05) in women owned enterprises performance. . This implies that the experience prospect is not necessarily the same for males and females (Dettle and Chandler, 2007). Most writers describe the motivating factors for female entrepreneurs using the ‘pull-&-push theory’ The array of factors that may contribute in varying degrees to ‘pushing’ or ‘pulling’ a woman into business ownership” (Stevenson, 1986 in Itiminani et al., 2011: 3) and this includes the pull of experience.

From: Regression Model

$$y_{od} = \alpha + \beta_1 (T) + \beta_2 (GR) + \beta_3 (Ed) + \beta_4 (Ex) + e$$

Thus;

$$y_{od} = .287 + 0.383 (T) + 0.293 (GR) + .334 (Ed) + 0.362 (Ex)$$

Thus, the four hypotheses:

Table 10: Hypotheses Testing

Hypothesis	Test	Results	Remarks
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H <sub>01</sub> : culturally defined Entrepreneurial training does not have a significant influence on performance of female enterprises in Kisii town	Regression .000	Significant	Rejected
H <sub>02</sub> : culturally defined Gender roles does not have a significant influence on performance of female enterprises in Kisii town	Regression .000	Significant	Rejected
H <sub>03</sub> : culturally defined Level of Education does not have a significant influence on performance of female enterprises in Kisii town	Regression .000	Significant	Rejected
H <sub>04</sub> : culturally defined Entrepreneurial experience does not have a significant influence on performance of female enterprises in Kisii town	Regression .000	Significant	Rejected

### Summary of Findings

The first hypothesis stated that culturally defined entrepreneurial training does not have a significant influence on performance of women owned enterprises in Kisii town. On this entrepreneurial training had a correlation of ( $r=0.655$   $p < 0.01$ ) and regression results of ( $\beta=.383$ ,  $t=4.968$ ,  $p < 0.000$ ). This is an indication that entrepreneurial training defined by culture were a major influence on the performance of female enterprises. The second hypothesis stated that gender roles does not have a significant influence on performance of women owned enterprises in Kisii town. On this gender roles had a correlation of ( $r=0.525$ ,  $p < 0.01$ ) and regression results of ( $\beta=.293$ ,  $t=3.593$ ,  $p < 0.004$ ). This is an indication that gender roles were a major influence on performance of female enterprises.

The third hypothesis stated that level of education does not have a significant influence on performance of women owned enterprises in Kisii town. Education had a correlation of ( $r=0.688$   $p < 0.01$ ) and regression results of ( $\beta=.334$ ,  $t=5.383$ ,  $p < 0.000$ ). This is an indication that level of education was a major influence on performance of female enterprises. The fourth hypothesis stated that experience does not have a significant influence on performance of women enterprises in Kisii town. Experience had the highest correlation of ( $r=0.711$   $p < 0.01$ ) and regression results of ( $\beta=.362$ ,  $t=4.129$ ,  $p < 0.000$ ). This is an indication that experience was a major influence on performance of women owned enterprises.

### Conclusion of the study



Based on the objectives and findings of the study, the following are the conclusions

Based on the first objective, majority of women with their own enterprises in Kisii town had no training before beginning their businesses. They also did not get training in the process of doing business. Moreover, lack of entrepreneurship training had made it difficult to maintain a business, but if they had entrepreneurship training they would immediately start another business. They finally had no training and skills in accounting. It can therefore be concluded that lack of entrepreneurial training had a significant negative influence on performance of women owned enterprises in Kisii town

Based on the second objective, women had many roles in the house that they could not engage in business effectively and culture demanded that women don't engage in business but stay at home and take care of the kids. Moreover, the role as a woman had hampered the business and women needed to work harder in their businesses because of their gender. It can therefore be concluded that a patriarchal system that demeaned women because of their roles had a significantly negative influence on performance of women owned enterprises in Kisii town.

Based on the third objective, due to cultural pressure and beliefs, majority of women entrepreneurs did not have a high level of education (post-secondary) which had not improved the business. Because of lack of academic achievement women owned entrepreneurs had trouble with the business, however, women entrepreneurs were planning to improve their education so that they could run the business well. Moreover, education was important to help improve the business. Finally, low level of education generally, negatively influenced the performance in business activities. It can therefore be concluded that due to cultural pressure and beliefs low level of education had a significant negative influence on performance of women enterprises in Kisii town

Based on the fourth objective, and due to cultural pressure and beliefs, as women entrepreneurs, they had a high level of experience (over 4 – 5 and over 5 years) which had improved the business but because of lack of experience some had trouble with the business. Yet, with more experience, they would learn business strategies that would help them improve their businesses. Finally, lack of experience, generally, negatively influenced the performance in business activities. However, it can therefore be concluded that due to cultural pressure and belief, presence of entrepreneurial experience had a significant positive influence on performance of women owned enterprises in Kisii town

### **Recommendations of the study**

Based on the objectives and conclusions this study recommends;

Based on the first objective on entrepreneurial training, the women owned entrepreneurs should engage in informal entrepreneurial education to help them get the prerequisite training to effectively perform better in business activities. The County Government of Kisii through the Department of Commerce should initiate the training programs and facilitate its implementation; this should be done despite the existing cultural pressure and beliefs.

Based on the second objective on gender roles, women owned enterprises should, spite the existing cultural pressure and beliefs, invest in technology to help improve their business performance in terms of sales growth

and competitiveness as they network with their customers and as they effectively manage their cash flows. The patriarchal society should be educated on the benefits of having women in business.

Based on the third objective on education, women entrepreneurs should continually effectively do good and profitable businesses to dispel any doubt on their competence based on their education. As noted earlier, they should objective on experience take any opportunity to get additional education.

Based on the fourth, women entrepreneurs should continue acquiring the necessary experience that will be helpful in getting the knowledge and expertise of doing business to improve the business, despite the existing cultural pressure and beliefs.

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