

**THE RELATIONSHIP BETWEEN EDUCATION AND
BUSINESS PERFORMANCE OF WOMEN-OWNED
SMALL ENTERPRISES: A CASE OF THE TEXTILE
INDUSTRY IN THIKA TOWN**

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**The Relationship between Education and Business
Performance of Women-Owned Small Enterprises: A Case
of the Textile Industry in Thika Town**

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DECLARATION

This research project report is my original work and has not been presented for a degree in any other university.

Signature.....Date:

Grace Wambui King'ong'o

This research project report has been submitted for examination with my approval as the University Supervisor.

Signature.....Date:

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DEDICATION

To my mother, Agnes Wairimu King'ong'o, an excellent mentor in my life

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ACRONYMS AND ABBREVIATIONS

G.D.P	Gross Domestic Product
GOK	Government of Kenya
LDC	Less Developed Countries
LDT	Long Distance Trade
NGOs	Non-Governmental Organisation
SEWA	Self-Employment Women Association
SSA	Sub-Saharan Africa
SSE's	Small-Scale Enterprises
U.S. A	United States of America

ABSTRACT

Education is an important tool for business performance. It is an information gap filler to the core individual enhancing creativity, innovativeness and good managerial skills. Education trains people to be efficient, the “brain power” industry, creates new attitudes that applies an appreciation of the dignity of all work for self-fulfillment and prosperity. Education promotes technical skills to provide technical trained personnel to work at schemes of industrial and technological advancements in women (World Bank Policy Paper, 1990). This study aimed at establishing whether the level of academic education of women entrepreneurs has an influence on business performance in women-owned small-scale enterprises. The study explored the relationship between the level of academic education and business performance in small-scale enterprises owned and managed by women. The study established the characteristics of women owner managers, the relationship between the level of academic education and business performance and compared business performance between women with higher education to those with low education. The study used descriptive and causal design, stratified and simple random sampling techniques. A sample size of eighty (80) respondents was drawn from 1,347 textile enterprises availed from the municipal council office (Thika). The main research instrument used was a semi-structured questionnaire, the data was analyzed and presented using descriptive statistics such as simple tables, frequencies and percentages, Spearman’s rank correlational analysis was done to determine the relationship between the level of academic education and business performance variables using the statistical package for social sciences (SPSS). The results indicated: very little negative correlation between the level of education and consulting; a moderate degree of correlation with recording and product diversification; while there existed very weak positive correlation between the level of education and marketing and average sales turnover. The higher education category further indicated a low mean as compared to none and informal level in the average sales turnover, consulting, product diversification and recording. However, the study results established a causal relationship between the level of academic education and performance variables (average sales turnover, consulting, product diversification and recording). The study recommended a review of the current education curriculum and incorporation of entrepreneurial subjects in the curriculum from primary level to provide sufficient education for entrepreneurial preparedness and training programs to the existing woman entrepreneur to enhance development of business acumen. The study further recommended permanent premises for the hawkers to ensure products security, save time and attract customers.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Entrepreneurship as a topic of discussion was introduced by economists of the eighteenth Century. Kuratko (1998) and Schumpeter (1934) argues that entrepreneurship, involves seeking opportunities, taking risks beyond security and having the tenacity to push the idea into reality. It is a process of innovation and new venture creation through the individual, organisation, environmental and the process aided by government policies, education and institutions. Entrepreneurship is fundamentally a study of general management and in economic literature it is often related to economic success in business performance Professor Howard (Timmons, 1983). Today it is linked with full enterprise

1.1.1 Entrepreneur

Literature (Joseph Schumpeter, 1934, Bird, 1989 and Kuratko, 1998) reveals that change in human history has been, the most likely, will continue to be the entrepreneur. They stress that entrepreneurs are doers and thinkers, they are involved in building and organizing rather than watching or analyzing, they have the ability to build an entrepreneurial team to complement their skills and talents (intrapreneurship). The authors further states that entrepreneurs are risk takers, creators of incremental wealth, add value (innovators), recognize opportunities, aggressive, catalysts for change, challenge the known and continuously create the future and they are generalists since they are involved in all aspects of their organization - "hands on". Bird (1989) stressed the importance of education in enhancing entrepreneurial traits for effective management skills in business performance.

Smith describes two types of entrepreneurs (Bird, 1989). The craftsman entrepreneur is a "marginal" person who does not identify himself/herself with the management or the Labor Unions. He/she is a blue-collar origin, has a narrow low technology, low work experience, they are "mechanical genius" and most business contacts are on

plant floor. The opportunistic entrepreneur is of middle-class origins, has well-rounded education, has a variety of work experience "Chief

Executive" most of his/her contacts are with the top management, has a reputation across industries and identifies with management.

1.1.2 Theories of Entrepreneurship and Business Performance

Going by the micro view of thought on entrepreneurship, business performance is a result of intrinsic values (internal locus) in the individual which are under the control of the entrepreneur who shapes his/her outcome (Bird, 1989 and Kuratko, 1998). McClelland (1961), Timmons (1978), Bird (1989) and Kuratko (1998) stressed that actual performance involves achievement motivation, internal locus of control and risk management leading to entrepreneurial creations and innovations.

The macro view stresses that performance is a result of external locus beyond the control of the individual (00 Kilby, 1965 and Kuratko, 1998). They all agree that performance involves the abilities (prior experiences and education) and motivation (need for achievements, internal locus of control and risk acceptance). They all concur that the entrepreneurial process involves the individual, environment, organisation and the process and that personality and motivational drives begins to develop very early with the family, friends, society and schools. Peter F. Drucker (1985) argues that entrepreneurship is not magic, mysteries, has nothing to do with gene rather it's a discipline like any discipline and can be learnt. Entrepreneurship is thus an early development and unconscious motivation developed through social learning, involving conscious and unconscious learning of behaviour through imitation, relationships, role models and role expectations. Studies by McCormick (1996) asserts that the success of small-scale enterprises lies in the competence of the owner managers especially on the level of their education for entrepreneurial development. Jovanovic theory stressed the development of an entrepreneur by both managerial capability and risk taking which is learnt over time.

1.1.3 Definition of Small-Scale Enterprises

There is no consensus in the definition of small enterprises. The term is defined by different people for different purposes and the stage of the venture development is also a criterion. Going by Neck and Nelson (1987), the definitions of small-scale enterprises are based on, number of employees of the firm, sales turnover, capital invested net worth of the enterprise, amounts of energy used in the production and the size of the market. These definitions also vary from one country to another especially the developed and less developed countries. The World Bank defines small-scale enterprise as one that has a maximum of 100 employees and 13.75 million shillings in fixed assets.

In the United States of America, a small-scale enterprise is defined in terms of business location, registration of the business and the number of employees (Buzzard, 1992). In Kenya a small-scale enterprise is defined as businesses employing less than 50 employees. Globally these small and micro enterprises include small manufacturers, petty traders, transporters, commerce, distribution, Jua Kali mechanics, hawkers, street vendors, outdoor barbers etc (Buzzard,1992, Neck and Nelson, 1987, McCormick ,1996 and Mwarania, 1993).

1.1.4 Importance of Small-Scale Enterprises to National Development

The Republic of Kenya in the Sessional Paper No.2 of (1992) reveals that small-scale enterprises has realised attention from the government. The paper further states that a majority of these enterprises are located in the rural areas (80%), thus bringing up the balance of rural-urban income and a way of curbing rural urban migration. Though in many situations the large enterprises dominate many small enterprises, the latter still remain highly competitive by serving certain segmented markets, providing differentiated products and services at low cost and provide forward and backward linkages between small and large organisations in form of subcontractors.

The small-scale enterprises offer employment through the creation of jobs at low costs and add to the increase of goods and services. Small-scale enterprises also promote individual ownership which helps to create an enterprise culture. This leads to the development of skilled and non-skilled labourers who are a base for industrial

growth. The sector has also been in the fore-front in the use of local resources creating demand and supply and dynamism to the market changes (Republic of Kenya in the Sessional Paper No. 2 of 1992). The Small-scale sector offers personalised services to the customers and materials coming up with highly competitive products and services.

Like any other part of Kenya, Thika holds many small-scale enterprises started and managed by both men and women. Thika is situated off Thika -Nyeri road, in central province of Kenya. There are many small-scale enterprises traders, professionals and manufacturers. Among these women have shown excellent innovative and creative ideas in their products and services. In Thika, the women operate such businesses like retail shops, health clinics, schools, grocery shops, manufacturing, dairy, poultry keeping, beauty shops, textile industries, hotel industries and open-air markets. This research paper is confined to the four major markets in Thika Municipality, with a case of the textile industry. The four markets are Madaraka, Thika town centre, Hawkers and Jamhuri.

The Government of Kenya (1998) states that the textile industry comes second after food processing in Kenya. There are about sixty textile mills in Kenya producing a total of eighty-three million square metres of fabrics (Government of Kenya, 1998). The garment industry uses the finished products of the textile industry. The industry is organised into formal and informal sectors. There however, exists stiff competition between the second-hand clothes dealers and the new garments (local) resulting to collapse of the latter due to lack of profit realisation

1.2 Statement of the Problem

The role of education has been recognised in the development of the individual and society as a whole. It is the cornerstone of economic growth and social development and a principal means of improving the welfare of the individual. It increases the production capacity of societies and their political, economic and scientific institutions (World Bank Policy Paper, 1990). Studies by Bollman (1997), McCormick (1996), King (1977), and World Bank Policy Paper (1990) reveals that education increases business productivity, increases the value of business efficiency,

enhances entrepreneurial traits for effective management skills and plays a role in the start-up being differentiated between women in traditional and non-traditional businesses.

Literature (Kilby, 1965; Kuratko, 1998; Kibwana, 1989; Bird, 1989; McCormick, 1996) indicates that there exists a positive correlation between the level of academic education and business performance for both men and women. However, such study for women only has not been carried out. This research has limited itself to women, constituting a research problem which formed the subject matter of this study. The ultimate goal of this study was therefore to evaluate the role played by the level of academic education on small enterprise performance owned by women. It is important to establish whether the level of academic education has an influence on the performance of small-scale enterprises owned and managed by women. The study sought to establish whether the level of academic education has an influence on the development of successful entrepreneurs among women owner managers for effective business performance.

1.3 General Objective

The main objective is to explore the relationship between the level of education and business performance in small scale enterprises owned and managed by women.

1.3.1 Specific Objectives

1. To analyse the level of academic education of women owner managers in small scale enterprises in Thika municipality.
2. To establish characteristics of women owner managers in small scale enterprises.
3. To establish whether there is a relationship between the level of academic education and business performance.
4. To draw a comparison of business performance between women with higher education to those with lower education.

1.4 Justification of the Study

The research findings will benefit the following: Women entrepreneurs, the society, research institutions, Government of Kenya and donors. The following indicate how each of the beneficiaries will use the results.

- 1 **Women entrepreneurs:** Will use academic education for high performance in their ventures. Those who have already started will use entrepreneurship training for creativity and innovation to enhance performance of their business.
- 2 **The society:** Will benefit in provision of goods and services at their reach. This will also help the male entrepreneurs.
- 3 **Research institutions:** Will supplement other empirical studies which is different from the others in scope and locality.
- 4 **Government of Kenya:** This will be useful material as a guide of policy formulation. The study can be used by planners to develop courses, seminars and programmes (training) to develop entrepreneurs.
- 5 **Donors:** Benefit in planning to develop entrepreneurs for high performance and to develop apprenticeship for the dropouts especially in the urban centres.

1.5 Research Questions

- 1 What is the education level of women owner managers in small scale enterprises?
- 2 What are the characteristics of women entrepreneurs in small scale enterprises?
- 3 Is there a significant relationship between the level of education and business performance of small enterprises owned by women?
- 4 How does business performance of highly educated women compare with the performance of low educated?

1.6 Limitations of the Study

The constraints were spotted and highlighted by the researcher.

- 1 Respondents were hostile to the researcher due to suspicion that she was sent by the Kenya Revenue Authority on tax assessment.
- 2 Others were hostile since they did not want their business operations to be known especially income for fear of competition and thuggery.

This was however overcome by use of the researchers' introductory letter to carry out the research (Appendix IV).

1.7 Definition of Terms

Academic education - A systematic instruction, schooling or training given to the children, young people or old in preparation for the work of life, taught in the academies or institutions for higher learning. In Kenya the term has been misused where it commonly refers to private primary schools. In this study academic education will include a systematic instruction given to people in institutions of learning (Oxford English Dictionary - Vol. I, 1933; Encyclopaedia - Britannica - Vol. I, 1981; Encyclopaedia - Americana, Vol. I, 1981).

Analysis - The process of organising and studying the information gathered to develop conclusions.

Business Performance - Refer to ways of running the enterprises, showing growth indicators in terms of increase in the amount of sales and improved management systems (consulting business accounting, Business planning, marketing and product diversification).

Capital - The cash invested in a business (Buzzard, 1992).

Entrepreneur - One who undertakes, manager, controller, champion (Oxford English Dictionary, Vol. III 1933. A risk taker, innovator, aggressive, creators of incremental wealth, recognise opportunities, internal locus of control, high achievement drive (Joseph Schumpeter, 1934, Bird, 1989, Kuratko, 1998).

Formal Sector - Businesses officially licensed by the government and paying taxes (Buzzard, 1992).

Higher education - Those who are Secondary school graduates and above

Indicators - Key pieces of information which, when studied over time point to some changes in people's life (Buzzard, 1992).

Informal Sector - Businesses operating without full compliance of the Law (Buzzard, 1992).

Intrapreneurship - The act of building an entrepreneurial team by the entrepreneur out of the workforce (Kuratko, 1998).

Low education – Those who have informal education or none.

Maendeleo ya wanawake – A women organisation in Kenya.

Mitumba – Imported second hand clothes.

Small enterprises - Business employing up to 50 employees. The income producing activities of the poor (Buzzard and Edgcomb, 1992).

Sufficient education - in the areas of qualified teachers, teaching resources and competent curriculum (World Bank Policy Paper, 1990).

Textile - Includes manufacturing of woollen and synthetic fibres and making them into garments. This sector includes large-scale producers, new clothes importers, second hand clothes dealers (*mitumba*) and small-scale garment makers.

Tools - Methods used to gather information on indicators (Buzzard, 1992).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the literature relating to education for the development of women entrepreneurs and the performance of the small-scale enterprises. The literature is derived from both theoretical and empirical evidence and the examples are global. Literature (Kuratko, 1998) indicates that education is important for the creation of a new venture and growth, which is related to the manager. The entrepreneur needs to be developed new (through entrepreneurship training) having the necessary entrepreneurial acumen. Bird (1989) stressed that a new venture creation requires the individual, organisation and the processes where the individual is thus important for goal clarity.

In Kenya, small scale enterprises are performing and experiencing growth due to the following factors; the location of the business, the source of start-up capital, type of the industry, the legal framework, entrepreneurial culture and the level of education. This study is confined to the relationship between business performance of small enterprises and the level of education of the women owner managers. Previous studies cover both men and women but the current study is focusing on the women entrepreneurs in Thika Municipality.

2.2 Background to Education

Authors Dewey and Gandhi (Chauhann, 1984), Nehru (Bennars, 1994), McClelland (1961) and Kuratko (1998) argues that education is the development of all those capacities in the individual which helps to enhance the entrepreneurial function through revolutionizing the pattern of production by exploiting an invention, producing a new item or innovating the old one.

Abreu (1982) argues that education has been of tremendous value to society, since the earliest times of the history of man. Ancient Greece were the first people to start thinking about modern school system. They aimed at producing a complete person, one who has developed intellectually, morally and aesthetically.

Romans then came up with the idea of producing a practical person. The world has produced many educational thinkers who contributed to the development of the modern school system. Such thinkers are Socrates, Plato, Jean Rousseau, Maria Montessori, Mwalimu Julius Nyerere and Edward Blyden. Plato advocated that both male and female should be educated by the state and education should be compulsory for the sake of the individual, society and universe. Children were to be divided into different classes and taught relevant disciplines example military, business and religion. During the renaissance (the age of scientific rebirth), science began to influence the practice of education and liberal and humanistic education was promoted. The world at this time realised scholarism, crusades, age of discoveries and exploration, spirit of nationality, the invention of printing and the order of chivalry (secular ideal promoting individual prowess and character).

In the 17th Century the age of realism in education was promoted by John Amos Cormenius and 18th Century came the age of reason where humanity rejected authoritarianism, trials and torture from imprisonment and handling women and children as property. This resulted to naturalism in education which was highly advocated by Jean Jacques Rousseau and spelt out the importance of education to society (Benaars, 1994). In the 20th Century psychology and sociology were accepted as fields of study in western education. During the early 20th Century, European wars stimulated educational development with a belief that an educated nation creates a powerful nation. This resulted to their universal education (Chauhann, 1984).

In Africa, formal education was not known until the coming of the early missionaries like Dr. Ludwig Kraft, Dr. Rebman and Dr. David Livingstone in the mid-19th Century. They introduced formal schools in the countries they settled, Kenya being one of them. The colonial government formulated policies to favour education for Africans, they established schools and gave grant aids. Most settlers and voluntary African and Asian organisations also contributed to the establishment of schools in Kenya. Among the early secondary schools established were Alliance Boys and Alliance Girls (Kiambu) in the early 1920's Kagumo Boys (Nyeri) 1930's and Maseno boys (Kisumu).

In 1924 the Kenya colonial government passed the Phelps Stroke commission which highlighted education of women and girls which had been neglected. However, it was not until the 1940's that Royal College, Nairobi, (present Nairobi University) was established as an affiliate college of Makerere in Uganda. Other Public Universities have been established, Kenyatta University, Egerton University, Jomo Kenyatta University of Agriculture and Technology, Maseno University, Moi University including private Universities, United States International University, Catholic University among others. It is this education background that the women have been able to use in their enterprises.

Documented literature, Dolphyne (1991) and Kibwana (1989) indicates that despite the potential of women's higher education to economic growth, a "gender gap" in enrolment at the tertiary level is pervasive especially in sub-Saharan Africa (Appendix III), Middle East and South Asia. They further state that women are over-represented in the humanities, are in traditional businesses and seems to be channelled into certain ghettos such as nursing, education and social work. Through structural adjustment policies, the Non-Governmental Organisations, international organisations and the Government of Kenya have realised the need for proactive policies in secondary and university levels in support of women education. Higher education for women is important due to the substantial economic returns achieved by raising women's productivity. Studies (Republic of Kenya in the Economic Survey of 2001) reveals that women have experienced discriminations on enrolment and high drop-out rates compared to men (Appendix III).

Todaro (2000), Bird (1989) and Kuratko (1998) stressed that, education improves the levels of agricultural productivity and helps women to function more effectively in the rural environment for entrepreneurial growth. Education enhances entrepreneurial traits for effective management skills in business performance and helps the entrepreneur to recognise opportunities.

2.3 8-4-4 System of Education

Literature (Wanjala Kerre, 1986) to foster academic education in Kenya the government has used various systems example, 7-4-2-3 and currently the 8-4-4. The 8-4-4 system came up as a result of four major studies of the Kenyan human resource development approaches. These are: -

- 1 The Ominde Report of 1964-65.
- 2 The International Labour Organisation study of 1972 about employment, income and equality.
- 3 The Gachathi Report of the National Committee on education objectives and policies of 1976.
- 4 The Mackay Report of the Presidential working party on the second university in Kenya in 1986.

Research findings of the four reports recommended an overhaul of the educational system and the inclusion of vocational education. Educational system should respond to the needs of the people to meet educational expectations of the rural population in terms of: basic education, community improvement and occupational education. They aimed at removing the demarcation between secondary academic and secondary technical education to make secondary education scientific, pre-vocational and craft oriented. The 8-4-4 system was aimed at providing the learner with practical experiences in a particular occupational field either business or profession. In the primary level, programs offered are meant to be practical featuring basic woodwork, metalwork and construction though this is now losing popularity due to time.

Post-primary level programmes offered are expected to prepare the trainees to acquire vocational skills for gainful employment. At secondary level, technical and applied subjects are offered. Post-secondary level - craft, technician and diploma programs are offered in national polytechnics and institutes while degree programmes are offered at the universities. The 8-4-4 system was to meet the Kenyan aspirations and needs.

2.4 British System of Education

Few Kenyans are attending the British System of education which is offered in a few institutions. Britain 2001 (2000) states that this system starts with pre-school education between ages 3 - 5. At this level basic literacy and numeracy is taught as a foundation of primary education. Between the ages of 4 - 7 the children then join primary school and at the end of 7 years they sit for a test to join secondary. A comprehensive syllabus is taught in these schools. Between ages 5 - 16 the core subjects are English, Mathematics, Science, Technology, Physical Education, Religious Education and Sex Education. The pupils are assessed at ages seven, eleven and fourteen before General Certificate of Secondary Education (GCSE) level. These tests cover Mathematics, English and Science. At the age of 16, pupils sit for the General Certificate of Secondary Education. After General Certificate of Secondary Education, the students may join full time education leading to higher education, professional training or vocational qualifications. After 16 years, students can take courses in further education colleges where much of the study is work related. They continue sitting for examinations such as: -

- 1 Academic General Certificate of Education (AGCE) that is Advanced (A) level at the age of 18- a serious two years study.
- 2 Advanced subsidiary (AS) qualifications.
- 3 General National Vocational Qualifications (GNVQs)/Vocational A levels and Job specific National Vocational Qualifications.

Beyond the age of 18, majority of the students continue with higher education taught in universities and colleges where degrees and postgraduate degrees are provided. In these universities there are specialised professions or multi -disciplinary.

2.5 Textile Industry in Kenya

One third of the related textile enterprises are found in urban areas which includes making of garments and or the sale of second-hand clothing (McCormick, 1992). On small scale textile making, surviving in the market is very difficult and needs

effective government planning. Small-scale textile enterprises are commonly made up of tailors and dressmakers. They mostly make garments only at customer orders. The textile industry especially on small-scale garments are widespread in the country. These enterprises, use labour intensive technology. Most of these industries are located in the shopping centres, industrial areas, residential estates and in the markets where the population is high.

The Kenya government has realised the importance of the textile industry as a link for industrialisation. The industry has a potential for developing forward and backward linkages. These industries can be established in the rural areas where the raw materials come from, bringing up economic balance. The government has realised that the textile industry can be a good source of employment in their wide range sectors such as research stations, textile mills, ginneries, garments enterprises, cottage industries, trade and services sector. Clothing being a basic need has a high demand among humanity leading to availability of markets. As a reaction to this the Government of Kenya has shown support of the industry through the sessional papers and national government plans. From the grassroots, village polytechnics, the Kenya textile training institute, polytechnics have been established where personnel are trained to promote the textile industry. Kenyatta and Moi Universities have departments that train people to serve in the industry. This have promoted the entrepreneurial culture leading to production by masses as opposed to mass production by a few large-scale producers.

2.6 Problems Facing the Textile Industry in Kenya

1 Since the 1990s liberalisation has been a big blow to the textile sector especially on the new garment producers. The entrepreneurs were not well prepared and had no knowledge of the idea. The Kenya Textile and Tailoring Workers Union (KTTWU), Daily Nation (1999) indicates that liberalisation has led to the collapse of many textile industries. In Nairobi forty-four textile industries have collapsed, Mombasa twenty-five, Kisumu five, Nakuru, Nanyuki, Machakos and Thika, each two, Kisii, Siaya, Kitale and Eldoret each one. On observers view the big industries have collapsed due to poor liberalisation policies and failure by the government to control textile imports and evasion of import taxes. In the plight of

the above the small-scale enterprises if supported could be able to do better than the big firms. The big industries could also venture for markets outside the region example in the common markets for Eastern and Southern Africa (COMESA).

- 2 The industry is also faced with the problem of poor planning in manufacturing, especially establishing the costs of the products leading to poor pricing, and low profits.
- 3 Most of our local textile industries produces low quality goods making the consumer to prefer imported products.
- 4 Inability to satisfy the dynamic consumer needs.
- 5 Poor market research to know the consumer needs.
- 6 A study by Gichira and Dickson (1987) on problems facing entrepreneurship in Kenya revealed that the major contributing factors to the lack of success in the small enterprises is the failure to manage their businesses efficiently. This observed inefficiency was caused by lack of proper records of the business activities. The study also found out record keeping problems to be, little or no control over stock, incomplete or non-existent records, poor understanding of the significance of cash flow and working capital analysis, failure in the use of accounting statements to plan for future and failure to understand simple accounting language This study asserts that all businesses should have good records to be able to perform well. Record keeping is a result of education which was not mentioned in influencing business performance, hence need to find out in this study. This inefficiency is also observed in the textile industry.

2.7 Women Education and Business Performance

A lot have been documented on the relationship between women education and business performance. Going by Kuratko (1998), Bird (1989), Likimani (1985), Kibwana (1989), Bennars (1994), Chauhann (1984), Todaro (2000) and Abreu (1982), women education has been regarded as an important tool to business performance. They all agree that education trains people to be efficient, the "brain

power" industry creates new attitudes in people that applies an appreciation of the dignity of all work for self fulfilment and prosperity, promotes technical skills and efficiency to provide technical trained personnel to work out schemes of industrial and technological advancements in women. Women development has been an area of concern in many countries especially in education and entrepreneurship. This has been realised through structural adjustment where the Non-Governmental Organisations and International Donors are involved in the development of women. In 1988 President Ronald Reagan signed into law the Women's Business Ownership Act to establish programs to assist women businesses (Kuratko, 1998).

The 1990s have been regarded the decade of women in leadership which has been notable in their entrepreneurial pursuits (Kuratko 1998). Todaro (2000) argues that educating women is a critical ingredient in breaking the vicious multigenerational cycle of poor child-health, low educational performance, low income and high fertility. Bollman (1997) indicates that workforce education is often seen as a key to economic advancement due to link in business productivity.

Kuratko (1998) stressed that human capacities, problem solving abilities, managerial and entrepreneurial skills are acquired through education and experience. Studies done by Timmons (1983), Momsen (1991), Kibwana (1989) and a World Bank policy paper (1990) on gender and education revealed that, women seem to be channelled into certain ghettos such as nursing, education, social work the art-oriented disciplines, regarded to as "traditional women business areas" while the courses leading to the best paid jobs such as medicine, law, engineering are still dominated by men. They all agree that women need to be given appropriate education in the areas of engineering, science, finance, planning and marketing for effective performance in their ventures that is acquisition of technical skills and formal education.

Studies done by Vesper in McCormick (1996), found out that educated professors started many ventures in comparison to other ranks while those who did entrepreneurial courses established more technical and manufacturing ventures while the business professors established retail shops and non-technical services. Research done by O'Brien (Bollman, 1997) established that education plays a role in the start-

up being differentiated between women in traditional businesses and non-traditional. Education is a cornerstone of economic growth and social development and a principal means of improving the welfare of individuals. Education helps reduce poverty by increasing the value and efficiency of labour offered by the poor. Studies done in USA by Hisrich (Bollman, 1997) revealed that despite the fact that majority of the women entrepreneurs have reached secondary graduate level they were not trained on relevant education to their businesses while compared with their male counterparts who had good professional training preparing them to business.

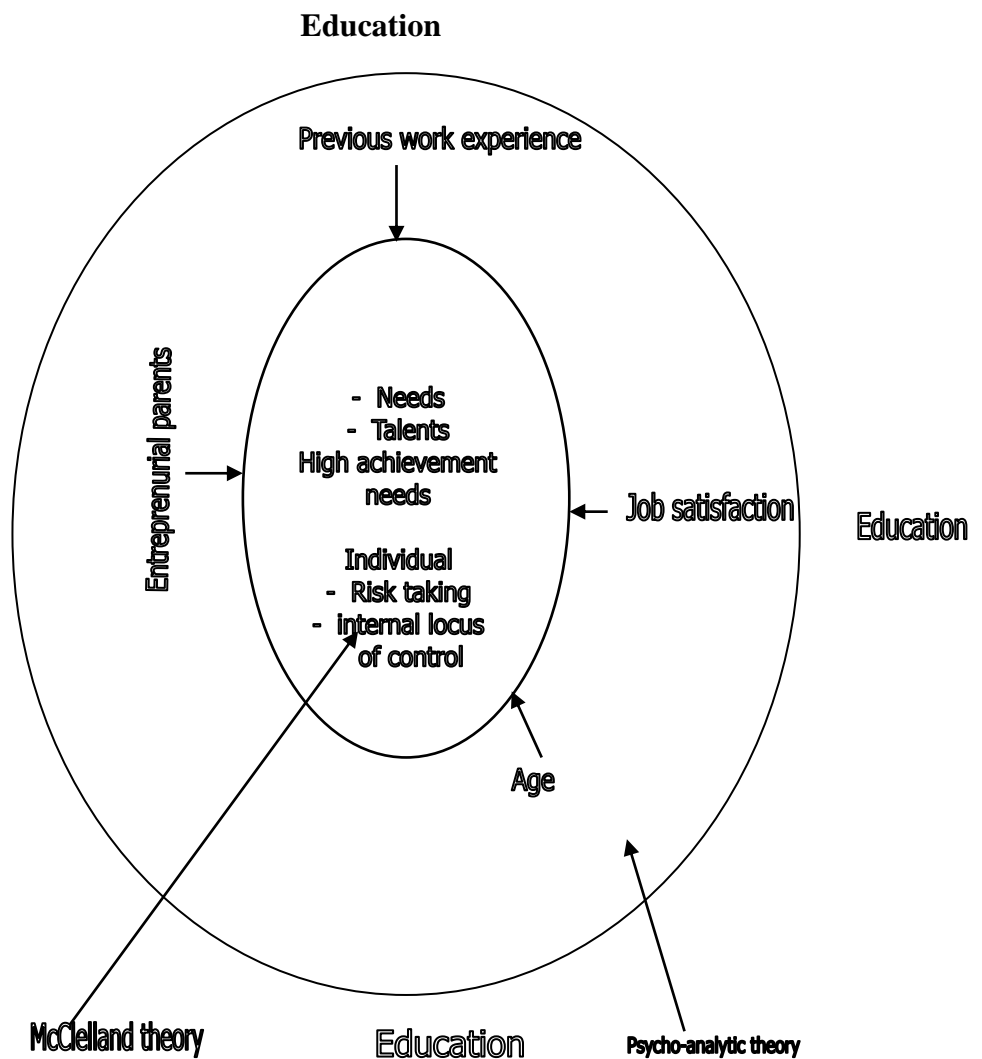
The Non-Governmental Organisations, International Organisations and the Government of Kenya have acknowledged that women are a disadvantaged group. This has been well documented in various researches Chitene and Mutiso (1975), the Republic of Kenya in the Sessional Paper No. II (1992), Kibwana (1989) and Royal Netherlands Embassy Nairobi (1994). The Government of Kenya have thus made women a target group in its development plans which is encouraging women education as a means of establishing small scale businesses. In 1975 the Women's Bureau was formed to co-ordinate women's activities. *Maendeleo ya Wanawake* has also been affiliated to the ruling party *KANU* (Kenya African National Union) in recognition of women's role in development and a forum of expressing their programmes.

Studies by Momsen (1991), reveals that the third World parents are actively seeking education for their children as the best means of improving their income, get capital and invest in small and micro businesses. This educational background has enabled the women to perform in their ventures. As early as the 16th Century, African women traded along the East Coast of Africa and in the interior during the Long-Distance Trade (McCormick,1996). McCormick (1996), reveals that throughout Africa 70 – 90 % of full-time peasant farmers are women who use simple tools due to a limited access to modern technology. These peasantry women are described by Marx and Angeles (McCormick, 1996) as homogenous, conservative, passive, docile, risk avoiding, un-innovative and politically naive. These women occupy a prominent position in the economy in terms of food and cash crop production. Likimani (1985), postulated that there are no Kenyan women who claim to be full

time housewives, majority are self-employed, others running family businesses and managing firms. In the urban centres socio-economic changes have changed traditional patterns of division of labour where women are now participating more in small enterprises (McCormick, 1996).

Literature (Kate Young, 1973) indicates that women are now major actors in the internal sector where there is the growth of light manufacturing and service activities. Women are engaged in businesses ranging from small to giant enterprises, professionalism, control the rural trade as manufacturers and service providers (Abreu, 1982). He stresses that Kenyan women have turned to self-help projects making the movement 50% initiated by women. Mutiso (1975) and Abreu (1982) states that women have expanded their activities from the social to house improvements and economic projects especially in middle and high potential areas in Kenya.

Cochram (Kilby, 1965) stresses that entrepreneurship is voluntary and one cannot be forced or be born with it. He argues that values are learnt directed to a goal or achievement where the determining factor is the individual. For any organisation to innovate, create or transform the owner-manager needs to be transformed new through education. The individual clearly defines his/her goals for individual achievement (opportunism). Entrepreneurship is thus a matter of choice (rational) from the individual himself/herself in a conducive environment which is the family, peers and schools.



Source: Researcher

Figure 2.1: Importance of Education in Enhancing the Intrinsic Values in the Individual and the Environment for Enterprise Performance

Today many entrepreneurial women executives are highly educated and trained. It is thus in the plight of the above that entrepreneurship as a discipline should be taught at a certain level in our curriculum. It gives rise to healthy, innovative and competitive small businesses. It reawakens critically the other disciplines which may be conservative. It has become a valued career alternative to corporate management and adds value through organising resources and assuming risks (Bird 1989). Todaro (2000) argues that education demand could be influenced by the probability of success in finding modern-sector employment in the less developed countries. An

educated person (schooling) has a higher probability of getting a well-paid urban job (white collar). This has resulted to unemployment of the less educated and educated, internal "brain drain" and international immigration. It is thus important to introduce entrepreneurship so that the highly competent professionals could be resourceful in themselves and the society. Todaro (2000) stresses that entrepreneurs create new, innovate the existing, write business plans, manage the finances sell their products and services and makes profits.

Women can thus take advantage of this field so that they can awaken their entrepreneurial traits. Various theories have been developed on entrepreneurship but further research need be carried out to establish the impact of education to the development of an entrepreneur in relation to the performance of an enterprise. In this research the role of education in the development of an entrepreneur in relation to enterprise performance is explored. The environment could be conducive for the entrepreneurs, have the required intrinsic traits for the same and entrepreneurship still fails to take off thus bringing in the role of education for realisation. The study has looked at the necessary subjects that possibly helps the women entrepreneurs to perform and the universality of education up to primary level where entrepreneurship is taught along side the curriculum for the development of entrepreneurial acumen.

The curriculum should be channelled to "sufficient education" for entrepreneurial development. Todaro (2000) reveals that the social cost of educating a primary and secondary school student is low while the private cost is high. On the other hand, in less developed countries higher education (Universities) is highly subsidised leading to higher social cost while the private costs are lower. On primary and secondary level, the expected social returns are higher due to graduates being involved in farming and enterprises while at the post-secondary level the social returns expected are low and increases the private returns of the individual. The social cost return would then be used in development and creation of more ventures. Primary level education should thus be upgraded in quality than quantity, proceeding to secondary school. At this level education will have catered for a large spectrum of the people taking care of even the dropouts such that they leave this level with highly entrepreneurial traits. Entrepreneurship will thus help the individuals to make their

careers at all levels more active, innovative and dynamic to earn profit. Knowledge learnt be it in pre-school, primary or secondary level should be applied not just making it practical and theory.

The students need be involved on the industry level so that education will not only be theory and practical but applicable. The 8-4-4- system in Kenya had attempted this but due to lack of popularity and implementing funds it could not meet this demand.

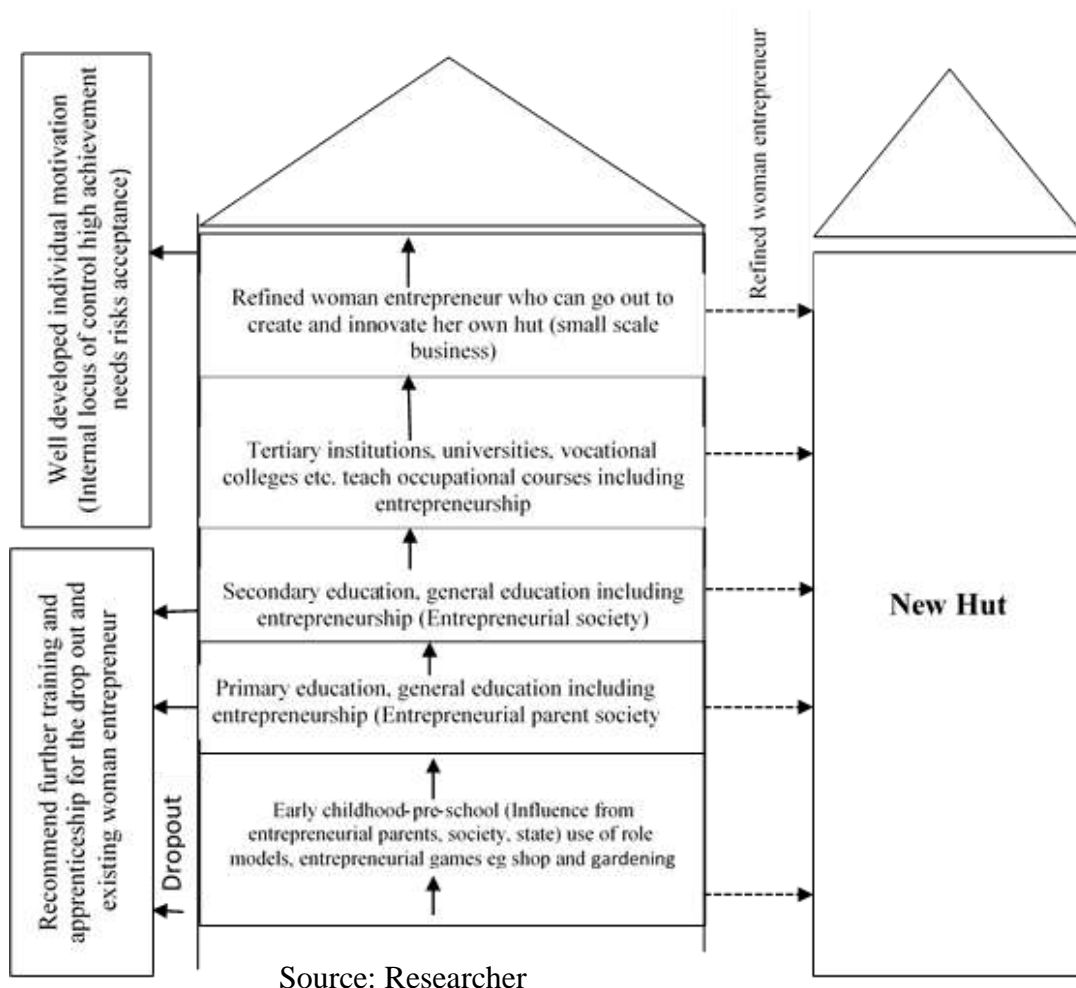


Figure 2.2: Stages of Development of a Child in Relation to Education Levels and when Entrepreneurship should be introduced in the School Curriculum (Woman Entrepreneur as the Home Maker)

2.8 Constraints Encountered by Women Entrepreneurs in Business Performance

1. Lack of education in many cases sufficient and related to their ventures - lower primary schools comprise the entire system for human capital development. Research result in a World bank policy paper (1990) states that primary schools produce graduates who are poorly prepared for secondary and tertiary education and ill equipped for lifelong learning, the consequence is an insufficient number of truly educated managers, workers and parents who cannot effectively contribute to the development and growth of small-scale businesses. The Paper further states that in

most developing countries minimal input necessary for successful learning are not put which highly affect the performance of small-scale business ventures. Pupils attend shelter less schools or poorly constructed structures which are ill-equipped, have only five hundred hours of actual learning per year, low material inputs and poorly designed curriculum. The teacher-student ratio is 50:1, children going to schools are undernourished, parasite ridden and hungry failing to perform and achieve high as future entrepreneurs. However, in the developed countries teachers are likely to have at least 16 years of education, high level material inputs, a well-conceived curriculum and the teacher student ratio is 20:1.

Todaro (2000) reveals that the educated and less educated are suffering in the urban centres due to unemployment, there is the growth problem of international immigration and the internal "brain drain" of the highly educated in the less developed countries due to lack of entrepreneurial education in the curriculum which would lead to self sufficiency. Studies done by Ng'au and C. Keino (McCormick, 1996) after independence, revealed that, many African countries laid a lot of emphasis on education for development which was geared towards general academic qualification demanded by the large enterprises and the public sector. The study found out that these governments were slow in technical education and vocational training which could promote small scale enterprises. As a result, the young nations had to come up with new curriculums to favour small scale enterprises. Kenya has taken this seriously and introduced the 8-4-4 which is geared towards technical development and self-employment though it has not picked up well due to lack of popularity and implementation funds.

The World Bank policy paper (1990), indicates that girls (women) are not able to acquire education like their male counterparts due to the high rate of dropouts. This has been a draw back in the development of entrepreneurial ventures. The Republic of Kenya in the Gachathi report of 1976 (Wanjala Kerre, 1986) revealed that only 30% of primary graduates who are able to get places in the secondary education. Majority of the dropouts are girls who are left to face the stiff competition in the labour markets. These dropouts are as a result of: -

- a. Overburdened mothers may be forced to take their daughters out of school to assist with child care and house hold chores (Momsen, 1991).
 - b. Momsen (1991) states that women achieve lower levels of education than men in the majority less developed countries because of their confinement to the domestic sphere and male prejudice against educating women.
 - c. Dolphyne Abena (1991) argues that women are viewed as being there for continuity of lineage. So, marry early to have children - dropout.
 - d. Men need education to have high ranking jobs to be breadwinners while women need not be (Momsen, 1991).
 - e. Girls with no formal education would easily sell snacks to workers or retail trade (Dolphyne, 1991).
 - f. The girl has been regarded as the property of the husband and no need to invest in girl education (Sidney and Dolphyne ,1991).
 - g. The World Bank policy paper (1990) also highlights repetition in classes, poor learning, low enrolment especially for girls' rural children and children of the poor especially in the urban centres leading to street children and teenage pregnancies as major causes to girl drop out from schools.
2. Women entrepreneurs are also struggling with the inter role conflict. There is pressure from the entrepreneurial and the homemaker where the women are expected to take care of the children, household chores and their ventures (Kuratko, 1998). In Sri Lanka a study done by Momsen (1991) found out that women spend more time in household duties like food preparation, fetching firewood and water, food preservation and bringing up children, thus have no time to think or develop an enterprise. This is also the case in most Sub-Saharan Africa (SSA). Most of these women are housewives and to subsidise this they sell cooked food,

become prostitutes and brew illegal brews especially in urban centres (Margaret Jean, 1984).

3. Closing the funding gap – Studies done by McCormick (1996), found out that women have been using personal loans and funds while the men rely on outside funds. However there have existed stringent collateral requirements, which bars women from capital acquisition. Venture capitalists are now realising the potential of the women on profit making. Most women manage family businesses with their husbands as the signatories. Women also experience critical financial management due to lack of education.
4. Service sector - the women find it easy to enter into this sector since its easy to enter and leave. The capital needed is not intensive (Kuratko, 1998).
5. The Republic of Kenya in the sessional paper No 2 of (1992), states the following challenges facing the Kenyan women entrepreneurs: - cultural hindrances, lack of coherent policy guidelines, unfavourable regulatory environment and lack of policy on gender specific issues.

2.9 Theoretical Framework

Theories of entrepreneurship on the development and performance of an entrepreneur are derived from the psychological and the socio-economic perspective. In McClelland's theory (1961), three distinctive issues are raised in relation to the development of an entrepreneur. He raises the issue of risk taking, need for achievement and internal locus of control. McClelland (1961), reveals that an entrepreneur has intrinsic values (born with) geared towards achievement motivation. McClelland argues that these values are acquired by the child in an environment of standard excellence, self-reliance, training, low father dominance and maternal warmth. This theory was also shared by Weber (1930) and Schumpeter (1934). Going by the two, the entrepreneur generates energy which when set in motion creates destruction of a traditional setting through his revolutionary innovation.

On the socio-economic theory among the developers were Cochram (Kilby, 1971) who stressed that an entrepreneur is developed through the influence of the environment cultural values, role expectation and social sanctions. This theory states that an entrepreneur is a result of his/her own environment, rather made than born, the society being the determinant factor of an entrepreneur. The development of an entrepreneur is very important to the performance of a firm.

On the other hand, theories of education stresses on the development of the individual, physically, intellectually, and spiritually in harmony with the worldly existence and supernatural existence Socrates, Dewey, Gandhi, Yajnavalkya in (Benaars, 1994) and (Chauman, 1984). Nehru and Dewey (Aggarwal, 1985) argue that education enables the individual to be a producer (entrepreneur), control his/her environment and fulfil his responsibilities. It is thus evident that given the right environment entrepreneurs are developed and supported to come up with successful ventures. Eugene Black in his address to United Nations economic and social council, April 1960 (Kuratko, 1998) argues that the basic requirement for the faster development of the new nations in Africa is more education for more literate working forces and entrepreneurs. The World Bank Policy paper report (1990), states that education is the cornerstone of economic growth and social development and a principal means of improving the welfare of individuals. Formal education helps entrepreneurs to succeed in developing competencies important to succeed in many careers, influences motivation, foster values and steady state careers (Bird, 1989 and Kuratko, 1998).

2.10 Empirical Framework

Various studies have been done in the area of development of an entrepreneur and education. The value of education has been recognised in the development of an entrepreneur. Studies done by McCormick (1996), revealed that entrepreneurs are more highly educated than the general adult population. Research done by Hisrich and O'Brien (Bollman, 1997) found out that education helps women to move from the cottage industries of basket weaving and tailoring to manufacturing and more sophisticated services. Studies done by Janet Henshall (1991), cites a woman

subsistence farmer (Mrs. T) who has failed in her enterprise due to lack of education. She barely had three years of schooling.

Research done by Margaret Jean Hay (1984), established that African women have not been able to establish good businesses. Most of them are housewives and to subsidise this they sell cooked food, become prostitutes and brew illegal brew especially in the urban centres. McCormick (1996) in research done by C. Keino and Ngau found out that small scale enterprises to a large extent are a result of structural adjustment programmes under the promotion of the world bank, the donor's the non-governmental Organizations and the multiparty democracy. The World Bank has thus made efforts on project support policy, statements and sector work in education and technical assistance. Research done by Marx and Angles (McCormick, 1996) indicates that the peasantry women have low or no education and as such they are conservative passive, homogeneous, docile, risk avoiding, un-innovative and politically naive. World Bank Policy Paper (1990), study results established that four years of education increases farm productivity in developing countries by (7%) and that women with more than four years of education have (30%) fewer children than women with no education.

Studies done by Elkan (1988), on the relationship of education and training found out that the uneducated tended to start, as traders while those who at least had secondary education were successful industrialists. Studies done by Daniel's (1995), established that majority of the business entrepreneurs in Kenya had formal education while technical education was lacking. Eighty percent (80%) of these entrepreneurs were owned by people with at least formal education. A cross section of these studies shows the importance of education in the performance and growth of the firm. The studies have however not critically looked at the development of an entrepreneur, the necessary education and the integration of entrepreneurship in the school curriculum environment and at what level. This study is specifically going to look at a critical study of this area.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter outlines the methodology used to conduct the study. The research was conducted to explore the relationship between the level of education and business performance of small enterprises owned and managed by women. As a forerunner to this exploration the study sought to establish the characteristics of women entrepreneurs and their current level of education. The study was further conducted to establish whether there is a causal relationship between the level of education and business performance. A further step was to draw a comparison of business performance between women with higher education to those with low education or none. The chapter comprises of (i) Introduction (ii) Research design, (iii) Sampling frame (iv) Sampling methods (v) Research instruments, (vi) Pilot test, (vii) Data collection and (viii) Data analysis and presentation.

3.2 Research Design

The research was both descriptive and causal. It was descriptive because it sought to describe the characteristics of women entrepreneurs as per the findings of the researcher. The research was also causal in that it sought to establish the existence of a causal Correlation between the level of women's education and business performance in small enterprises. The performance variables comprised of average (sales) income turnover and improved management systems (recording, marketing consulting, business planning and product diversification).

3.3 Sampling Frame

The target population of the study was the women entrepreneurs in the formal textile industry of Thika Municipality. A list comprising of 1,347 textile enterprises availed from the Municipal council was used as the sampling frame. Thika Municipality was chosen because it has many women entrepreneurs who play a key role to the development of small enterprises in Kenya and majority of the enterprises are owned and managed by women (municipal council sampling frame). The researcher also

chose Thika because these women entrepreneurs are of different educational backgrounds making the research worth undertaking. Thika was also convenient to the researcher due to the time factor and financial status.

The firms chosen were those owned and managed by women and have operated for one year or over. The nature of business performed involved manufacturing (fabric or knit), sale of new fabrics, second hand clothing (*mitumba*), sale of locally manufactured and imported clothes and training in tailoring and design. Madaraka had 114, Town center 107, Jamhuri 126 and Hawkers 1000 textile enterprises.

3.4 Sampling Method

The researcher used both stratified and simple random sampling techniques. The stratus were the four main markets in Thika Municipality that is Town Center, Jamhuri, Madaraka and Industrial area markets. These businesses are in permanent premises, officially licensed and are paying government taxes. The businesses were proportionately selected. The numbers in the sample were twenty in every market. Simple random sampling was used to pick the actual twenty respondents in every stratum who participated in the study. However, industrial area market was represented with only four factories United Textile Industries, Thika Clothing Mills, Kifaru Textiles and Polysack which were all owned by men thus outside the target population. This market was replaced by hawkers with similar characteristics as the other markets. These enterprises (hawkers) are informal, found in various places in the municipality, had no significant difference observed from other markets apart from operating in temporary premises. A sample size of 80 respondents was proportionately selected from the four markets.

3.5 Research Instruments

A semi-structured questionnaire was used to collect the data. It was personally administered to the women owner managers of the 80 small enterprises in the sample. Observation was applied through the interview to supplement data collected from the respondents. Secondary data was obtained to cross reference the primary data regarding business performance indicators that is sales turnover, accounting records, business plan while direct observations were made to validate such issues as

location of business, marketing, products manufactured and or sold and product diversification as management indicators for performance. The semi-structured questionnaire appears as Appendix IV of this report.

3.6 Pilot Test

A pre-testing survey was done using five women entrepreneurs who were in the target population but outside the sample. Few issues were noted during the piloting which made the researcher to revise the semi-structured questionnaire incorporating the views of the respondents for clarity. Some of the questions were restructured, put in different sections for effective flow and information gathering.

3.7 Data Collection

Data was collected from the women entrepreneurs who are owner managers of the firms in the sample. All the women in the sample managed their businesses assisted by a group of an entrepreneurial team built out of the workforce (intrapreneurs).

3.8 Data Analysis and Presentations

Data collected was edited, arranged, summarized and coded for analysis. Descriptive statistics that is simple tables, frequencies and percentages were used. A correlational analysis was done to determine the causal relationship between the level of education and business performance variables. Being analyzed in levels, spearman's rank correlation was used with the standard formula: -

$$r = 1 - \frac{6 \sum d^2}{n(n^2 - 1)}$$

where r = coefficient of correlation

d = the difference between relative rankings of any two pairs of measures

n = the sample size

Data presentation was in form of frequency tables, bar graphs and pie charts using the statistical package for social sciences (SPSS), which was also used to compute the spearman's rank correlation coefficients.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSIONS

4.1 Introduction

This chapter presents data analysis and key research findings that is

- (i) Characteristics of small enterprises
- (ii) Characteristics of women entrepreneurs
- (iii) Key research findings
- (iv) Discussions on the research findings.

4.2 Characteristics of the Small Enterprises

The small enterprises surveyed were those registered with the municipal council (Thika) and operated for one year or over. Each of the three markets Madaraka, Jamhuri and Town center provided twenty respondents while the Hawkers which replaced the Industrial area market provided the same number of respondents. Seventy – five (75%) percent of the respondents were from the target population and (25%) were Hawkers with similar characteristics as those registered by the municipal council.

There was no significant difference noted between the Hawkers and those in the other markets. However, (75%) of the respondents' firms operated on permanent premises and paid government taxes while (50%) operated in municipal council premises where they paid rent (Jamhuri and Madaraka). Twenty -five (25%) percent were Hawkers, majority sold second hand clothes (*mitumba*) or new fabrics without manufacturing. The hawkers operated in the open-air markets with no permanent buildings though in permanent places of operation and paid government taxes. Twenty- five (25%) percent of the respondents' firms (Town center) operated in their business premises or rented from individuals.

Research findings indicate that the respondents' firms surveyed employed 1-5 workers (98.8%), while it was only one respondent who had employed 6-10 workers

(1.3 %) as shown in Table 4.1. Majority of the respondents' firms were sole proprietors (86.3%) as compared to (13.8%) partnerships, as indicated in Table 4.2.

Table 4.1: Distribution of Respondents' Firms in Terms of No. of Employees

Category	Frequency	Percent
5 and below	79	98.8
6 - 10	1	1.3
Total	80	100.0

Table 4.2: Distribution of Respondents' Firms in Terms of Legal Organization

Category	Frequency	Percent
Individual Ownership	69	86.3
Partnership	11	13.8
Total	80	100.0

Table 4.3 indicates (53.8%) of respondents' firms sold new garments (materials) and ready-made clothes, followed by (18.8%) in manufacturing, selling of new garments and training. Majority of the respondents' firms indicate being in the start-up stage 1-3 years (42.5%), followed by 4-8 years survival (33.8%) as indicated in Table 4.4. Only (5%) of the respondents' firms were in 16 and above years that is maturity, decline and diversification stage, while (18.8%) indicated growth stage. Table 4.5 (a) indicated that (92.5%) of the respondents' firms were increasing while only (5%) and (2.5%) indicated declining and stagnating respectively. The firms further recorded in Table 4.5 (b) the reasons for the increase of their businesses, where (82.5%) associated the increase with their entrepreneurial competence, (3.8%) bank loan, (5%) employed skilled workers, (2.5%) used new technology while (6.3%) represented those whose businesses were declining and stagnating. Majority of respondents' firms indicated personal savings as the source of start-up capital (57.5%), relatives and friends (35%), (5%) loans and (2.5%) retirement benefits table 4.6

Table 4.3: Distribution of Respondents' Firms in Terms of Activities Provided

Category	Frequency	Percent
Manufacturing and selling of new garments	10	12.5
Selling of new garments (materials)	43	53.8
Manufacturing and selling of new garments and training	15	18.8
Selling of second-hand clothes (<i>mitumba</i>)	12	15.0
Total	80	100.0

Table 4.4: Distribution of Respondents' Firms in Terms of Age

Category	Frequency	Percent
1 - 3 years	34	42.5
4 - 8 years	27	33.8
9 - 15 years	15	18.8
16 and above	4	5.0
Total	80	100.0

Table 4.5(a): Distribution of Respondents' Firms in Terms of Performance

Category	Frequency	Percent
Increasing	74	92.5
Decreasing	4	5.0
Stagnating	2	2.5
Total	80	100.0

Table 4.5(b): Distribution of Respondents' Firms in Terms of Reasons for Increase

Category	Frequency	Percent
None	5	6.3
Bank Loan	3	3.8
Employed skilled manpower	4	5.0
Entrepreneur competence	66	82.5
New Technology	2	2.5
Total	80	100.0

Table 4.6: Distribution of Respondents' Firms in Terms of Start-Up Capital

Category	Frequency	Percent
Personal Savings	46	57.5
Loans	4	5.0
Relatives and Friends	28	35.0
Retirement	2	2.5
Total	80	100.0

4.3 Characteristics of Women Entrepreneurs

Table 4.7 indicates that the majority of the respondents (78.8%) had 1 – 4 children, (15%) had none, (5%) had 5 – 8 children and only (1.3%) had more than 8. Table 4.8 indicates majority of the respondents were in 30-39 age bracket (48.8%), 20-29 age bracket (31.3%), (15%) were in the 40-49 age bracket while only (5.1%) were above 50 years of age. Majority of the respondents were married indicating (68.8%), (26.3%) were single, (2.5%) widowed and (1.3%) each who were divorced and separated, Table 4.9.

Table 4.7: Distribution of Women Entrepreneurs in terms of Number of Children

Category	Frequency	Percent
None	12	15.0
1-4	63	78.8
5-8	4	5.0
>8	1	1.3
Total	80	100.0

Table 4.8: Distribution of Women Entrepreneurs in Terms of Age

Category	Frequency	Percent
20 – 29	25	31.3
30 - 39	39	48.8
40 - 49	12	15.0
50 - 59	3	3.8
>59	1	1.3
Total	80	100.0

Table 4.9: Distribution of Respondents in Terms of Marital Status

Category	Frequency	Percent
Married	55	68.8
Single	21	26.3
Widowed	2	2.5
Divorced	1	1.3
Separated	1	1.3
Total	80	100.0

Table 4.10 (a) indicates that (31.3%) of respondents trained in tailoring and design only, (11.3%) in business and entrepreneurship, (25%) had no training and (23.8%) trained in other professions not related either to clothing and textiles or business performance. The table further indicates that (35.1 %) of the respondents' trained in

other professions not related to textiles and (6.3%) further trained in tailoring and design due to lack of jobs in their previous training.

Table 4.10(a): Distribution of Women Entrepreneurs in Terms of Professional Training

Category	Frequency	Percent
Tailoring and Design	25	31.3
Business & Entrepreneurship	9	11.3
Tailoring, Design and Others	5	6.3
Tailoring & Design, Business and Entrepreneurship	2	2.5
Others	19	23.8
None	20	25.0
Total	80	100.0

The research report further indicated that (77.5%) of the respondents were interested in training to improve their businesses while only (22.5%) indicated no interest Table 4.10 (b). Majority of those with an interest had some knowledge in training with other organizations like K-REP, PRIDE while some of those who indicated no interest were either ignorant or were trained as indicated in Table 4.10 (a). Table 4.11 indicates various reasons leading to the start of business by the respondents' where majority (41.3%) of women entrepreneurs indicated the need for independence and family (33.8%). Other respondents indicated training (7.5%), education (3.8%), and displacement (5%) while (8.8%) had other reasons outside the researchers' given choices.

Table 4.10(b): Distribution of Women Entrepreneurs in Terms of Interest in Training

Category	Frequency	Percent
Yes	62	77.5
No	18	22.5
Total	80	100.0

Table 4.11: Distribution of Women Entrepreneurs in Terms of What Led to Start of Business

Category	Frequency	Percent
Education	3	3.8
Training	6	7.5
Family	27	33.8
Displacement	4	5.0
Need for independence	33	41.3
Others	7	8.8
Total	80	100.0

Majority of the respondents' (53.8%) indicated not to have been influenced by a mentor in starting the businesses as shown in Table 4.12 while (28.8%) indicated to have been influenced by the family. Table 4.12 further reveals that (3.8%) of the respondents were influenced by their trainers and only (1.3%) were influenced by their former employers. Table 4.13 indicates that (88.8%) of the respondents' started the businesses, (8.8%) the families started for them and (1.3%) each their friends and partners started. Table 4.14 (a) indicates that only (27.5%) of respondents received business-related subjects in schools while (57.6%) received subjects not related to business. Only (16.3%) of the respondents' indicated preparedness in subjects relating to the textile industry (Home Science and Economics) and (15%) received both business subjects and Home Science.

Table 4.12: Distribution of Women Entrepreneurs in Terms of Mentor

Category	Frequency	Percent
Family	23	28.8
Friends	10	12.5
Employer	1	1.3
Trainer	3	3.8
None	43	45.8
Total	80	100.0

Table 4.13: Distribution of Women Entrepreneurs in Terms of Who Started the Business

Category	Frequency	Percent
Self	71	88.8
Family	7	8.8
Friends	1	1.3
Partners	1	1.3
Total	80	100.0

Table 4.14(a): Distribution of Women Entrepreneurs in Terms of Business Preparedness Subjects

Category	Frequency	Percent
Business subjects e.g Commerce, Economics and Entrepreneurship	22	27.5
Home science/Economics	13	16.3
Business subjects & Home Science	12	15.0
Others not Related	25	31.3
None	8	10.0
Total	80	100.0

However, (31.3%) of women entrepreneurs received subjects which neither prepared them in business or the textile industry. A majority (41.3%) of the women entrepreneurs Table 4.11 never imagined they would go to business and it came as a last alternative due to lack of anything to do. This is further indicated in Table 4.10 (a) where (23.8%) of women entrepreneurs trained in totally diverse courses not related to business with an aim of getting white collar jobs like secretarial, catering and tour guide while (6.3%) were also trained in other courses only to turn to tailoring and design due to lack of jobs.

A majority of the women entrepreneurs (88.5%) indicated that this vacuum should be replaced by introducing business studies and or entrepreneurship in different levels of academic system to empower them with high business performing tools, Table 4.14 (b). However, (100%) all respondents regarded sufficient education as an important tool for effective business performance.

Table 4.14 (b): Distribution of Women Entrepreneurs in Terms of Subjects to Include in Curriculum and Level

Category	Frequency	Percent
None	9	11.3
Informal-entrepreneurship	1	1.3
Informal business studies	1	1.3
Primary entrepreneurship	10	12.5
Primary business studies	30	37.5
Primary entrepreneurship and business studies	4	5.0
Secondary entrepreneurship	8	10.0
Secondary business studies	12	15.0
Secondary entrepreneurship and Business studies	1	1.3
University business studies	3	3.8
Other College business studies	1	1.3
Total	80	100.0

Having established their weaknesses in coverage of business-related subjects in schools, the respondents in Table 4.14 (b) indicates that (37.5%) suggested business studies to be introduced from primary schools and (15%) business studies to be introduced from secondary schools. The table further shows that (12.5%) of women entrepreneurs indicated that entrepreneurship should be introduced from primary schools while (11.3%) knew not about business subjects and entrepreneurship. Majority of the respondents covered the 7-4-2-3 curriculum (57.5%) and (33.8%) 8-4-4 curriculum as indicated in Table 4.14 (c). This shows that majority of the respondents were not exposed to business related subjects especially those in the 7-4-2-3 category. Table 4.15 further indicated lack of finance as the highest contributing factor to factors hindering education for women (38.8%), cultural background and dropouts (22.5%) each. However (16.3%) indicated ignorance as a hindrance to high education level for women.

Table 4.14(c): Distribution of Women Entrepreneurs in Terms of General Curriculum Covered

Category	Frequency	Percent
8-4-4	27	33.8
7-4-2-3	46	57.5
None	7	8.8
Total	80	100.0

Table 4.15: Distribution of Women Entrepreneurs in Terms of Factors Hindering Women Education

Category	Frequency	Percent
Cultural backgrounds	18	22.5
Lack of finance	31	38.8
Ignorance	13	16.3
Dropouts	18	22.5
Total	80	100.0

4.4 Research Findings

4.4.1 What is the Level of Education of Women Entrepreneurs in Small Scale Enterprises (Owner Managers)?

Majority (68.8%) of the respondents had higher level of academic qualifications (secondary graduates – university graduates), (22.5%) were in the middle academic level (primary dropouts and graduates – secondary dropouts) while (8.8%) of respondents indicated none or and informal education, Table 4.16 (a).

Table 4.16 (a): Distribution of Respondents in Terms of Level of Education

Category	Frequency	Percent
None and or Informal.	7	8.8
Primary Dropouts and Graduates and Secondary Dropouts	18	22.5
Secondary -University Graduates	55	68.8
Total	80	100.0

4.4.2 Is There a Significant Causal Relationship between the Level of Academic Education and Business Performance of Women in Small Enterprises?

This question intended to examine whether higher levels of academic education caused corresponding increases in business performance variables. Performance variables used were the average income per year and improved management systems (marketing, business planning, consulting, diversification of products sold and recording (accounting) of the business). Three levels of education were defined as follows: - low level – those who do not know how to read and write and those with informal education and know how to read and write. Middle level – those who are

either primary level dropouts and graduates and secondary level dropouts. Upper level – those who are secondary level graduates up to university graduates.

The causal relationship was determined by computing Spearman’s rank correlations changed from the chi square which the researcher found to bring better results for a causal ranking relationship for both numeric and non-numeric variables present in this data analysis. The levels of education were used as an independent variable while the two performance variables (Average income and improved management systems) were used as dependent variables.

The standard formula for Spearman’s rank correlation was used:

$$r = 1 - \frac{6 \sum d^2}{n(n^2 - 1)}$$

Where r = coefficient of correlation

d = the difference between relative rankings of any two pairs of measures

n = the number in the sample.

Table 4.16(b): Causal Relationship between Level of Education and Performance Variables

Level of Education		Consulting	Product Diversification	Marketing	Recording	Average sales Turnover / Year
None and or Informal	Mean	2.00	1.86	1.00	2.00	5.71
	N	7	7	7	7	7
	Std. Deviation	.00	.38	.00	.00	.49
Primary Dropouts, Graduates and Secondary Dropouts	Mean	1.56	1.78	1.33	1.56	5.06
	N	18	18	18	18	18
	Std. Deviation	.51	.43	.49	.51	1.51
Secondary - University graduates	Mean	1.58	1.49	1.42	1.18	5.33
	N	55	55	55	55	55
	Std. Deviation	.50	.50	.50	.39	1.32
Total	Mean	1.61	1.59	1.36	1.34	5.30
	N	80	80	80	80	80
	Std. Deviation	.49	.50	.48	.48	1.32

4.4.2.1 Results / Summary

The relationship between the levels of education and consulting signifies very little negative correlation, in small scale enterprises owned and managed by women. This means the increases of the level of education caused little decrease on consultation. The relationship between the levels of education and marketing signifies a weak positive correlation. This means the increase of the level of education caused little increase in marketing. Research findings established a weak positive correlation between the level of education and average sales turnover. This means the increase of education level have little or no influence on average sales turn over.

The relationship between the level of education and recording shows a moderate degree of negative correlation indicating that increases in the level of education is associated with the decrease in recording. The relationship between the level of education and product diversification shows a degree of moderate negative correlation indicating that the increase in the level of education is associated with the decrease in product diversification. There is however a causal relationship between the level of education and performance variables as indicated in Table 4. 17..

Table 4.17: Results / Summary

Dependent Variable	Coefficient of correlation
Consulting	-.130
Marketing	0.198
Average sales Turnover	0.068
Recording	-.521
Product Diversification	-.294

The analysis was done using the statistical package for social sciences (SPSS)

Significance level = 0.01 (2 tailed)

Majority of the respondents' (32) of those in the upper level specialized in particular products than diversifying, Table 4.18 (c). A further analysis to establish the causal relationship between the means of performance variables (average income per year and improved management systems) and each education level was done. The results indicated higher education category had a low mean as compared to none and informal level in the average income, consulting, product diversification and

recording, Table 4.16 (b). The study further sought to determine relationships of the level of education vs the performance variables. The research findings have established that the level of education is causally related to business performance though weak. The findings are indicated in Tables 4.18 (a), (b), (c) (d) and (e) and figures 4.1,2,3,4,5 respectively.

Table 4.18(a): Level of Education Vs Average Sales Turnover per Year

Level of Education	Average Sales Turnover Per Year						Total
	10,000 and below	11,000-20,000	21,000-30,000	31,000-50,000	51,000-100,000	101,000 and above	
None and or Informal					2	5	7
Primary Dropouts and Graduates and Secondary Dropouts	1	1	1		5	10	18
Secondary University Graduates	1	4	2	1	8	39	55
Total	2	5	3	1	15	54	80

Table 4.18(b): Level of Education Vs Consulting

Level of Education	Consulting		Total
	Yes	No	
None, Informal, Primary Dropouts, Graduates and Secondary Dropouts		7	7
	8	10	18
Secondary-University Graduates	23	32	55
Total	31	49	80

Table 4.18(c): Level of Education Vs Product Diversification

Level of Education	Product Diversification		Total
	Yes	No	
None, Informal, Primary Dropouts, Graduates and Secondary Dropouts		6	7
	4	14	18
Secondary-University Graduates	28	32	55
Total	33	49	80

Table 4.18(d): Level of Education Vs Marketing

Level of Education	Marketing		Total
	Yes	No	
None, Informal,	7		7
Primary Dropouts,	12	6	18
Graduates and Secondary Dropouts			
Secondary-University Graduates	32	23	55
Total	51	29	80

Table 4.18(e): Level of Education Vs Recording

Level of Education	Recording		Total
	Yes	No	
None, Informal		7	7
Primary Dropouts, Graduates and	8	10	18
Secondary Dropouts			
Secondary-University Graduates	45	10	55
Total	53	27	80

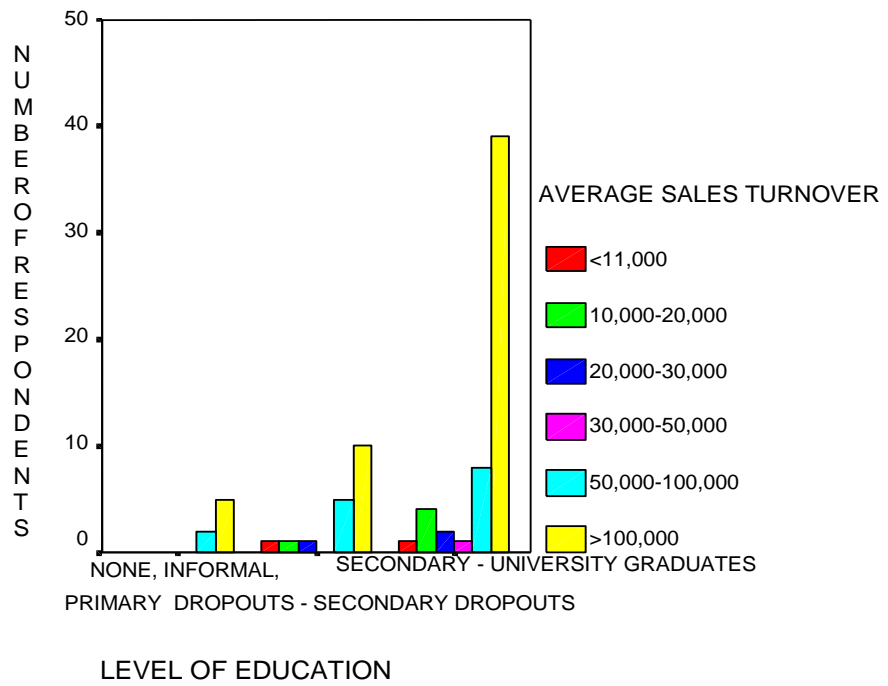


Figure 4.1: Level of Education vs. Average Sales Turnover

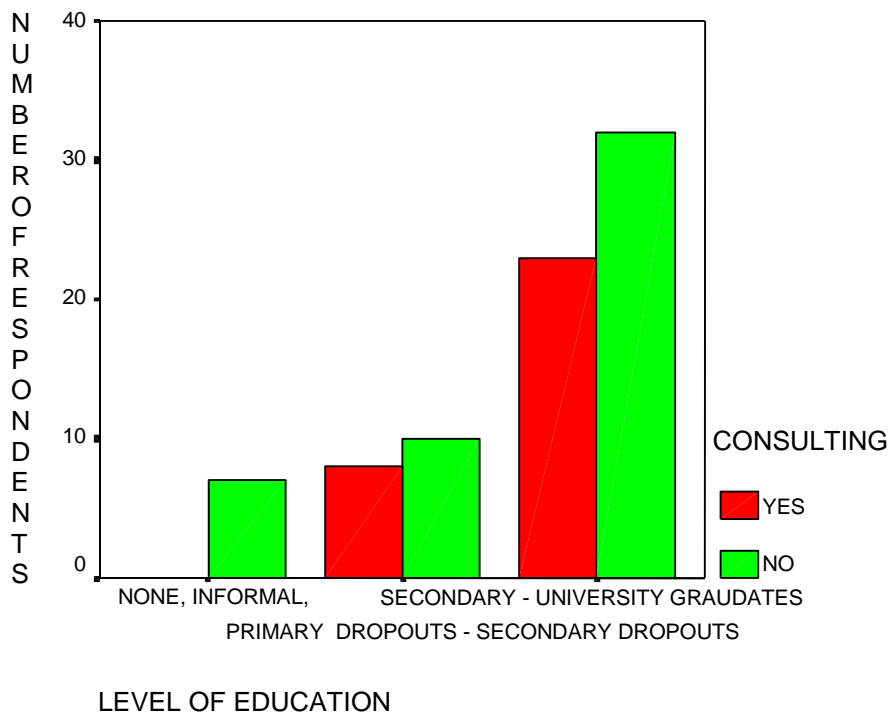


Figure 4.2: Level of Education vs Consulting

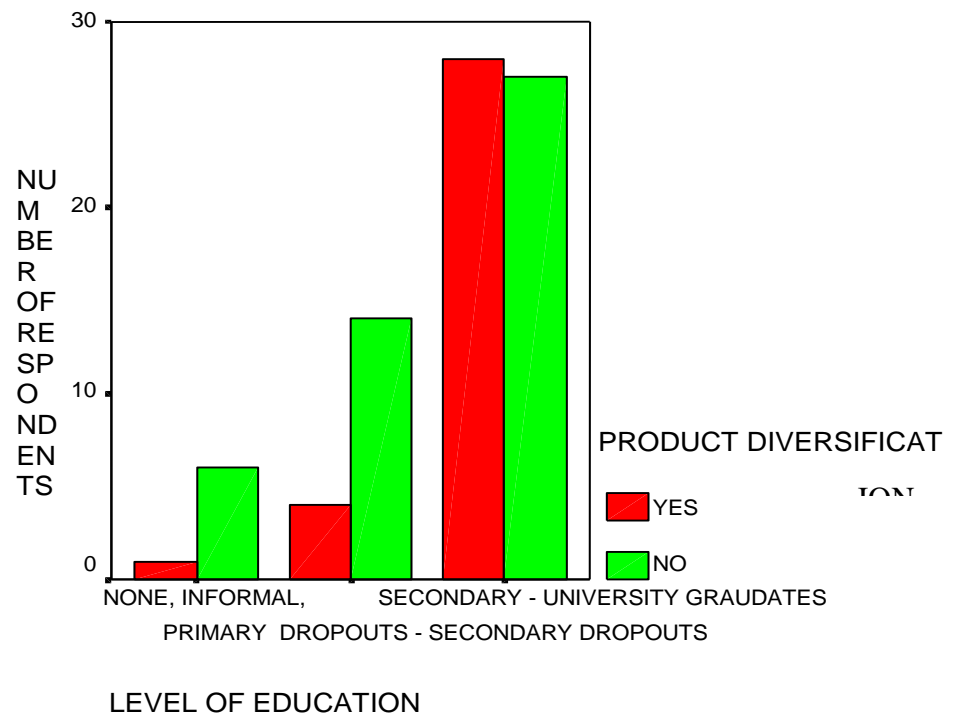


Figure 4.3: Level of Education vs Product Diversification

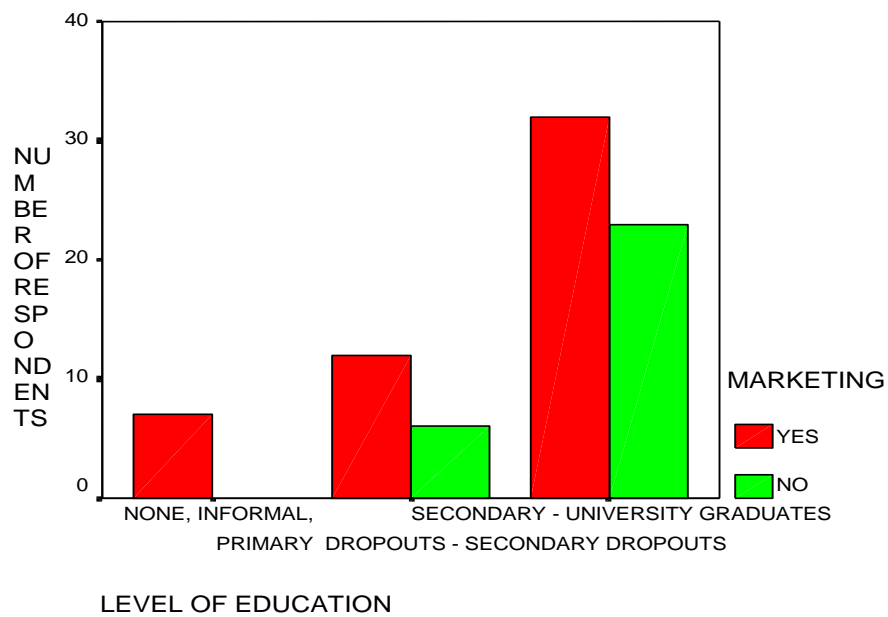


Figure 4.4: Level of Education vs Marketing

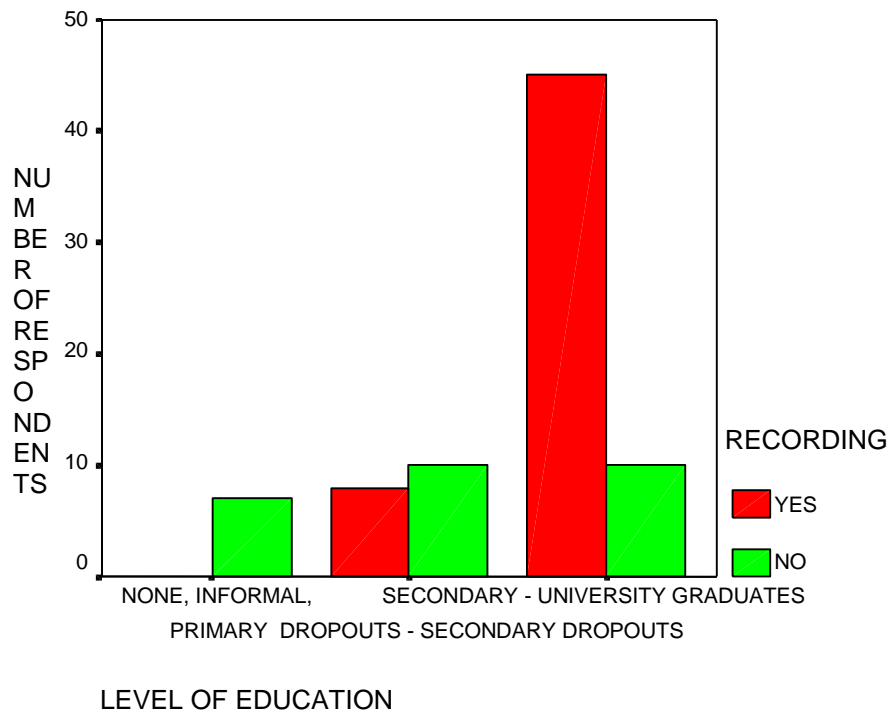


Figure 4.5: Level of Education vs Recording

4.4.3 How Does Business Performance of Highly Educated Women Compare with Performance of Low Educated?

The characteristics of 55 respondents in the category of higher education level (secondary – university graduates) were compared with those of 18 respondents in the middle level (primary drop-outs and graduates – secondary drop-outs) and 7 respondents from low level education category (none and informal) in relation to business performance. The characteristics comprised of the mentor, entrepreneur age, number of employees, what led to start of business, interest in training, development of business characteristics, business preparedness subjects, curriculum covered, professional training, factors hindering education for women, business age, legal organization, business activities, start-up capital, business performance and reasons for business increase.

The results Table 4.8 indicated that a majority (81.7%) of the women entrepreneurs in the high level were in the 20-39 age bracket compared to (77.8%) in the middle and (71.5%) in the low levels. Forty-nine (49%) per cent in the high level were

involved in the selling of new garments, (23.6%) were in manufacturing- selling of new garments and training, (16.3%) were selling second hand clothes (*mitumba*) and (10.9%) manufacturing and selling of new garments. This was compared to (55.6%) of women entrepreneurs in the middle category involved in selling of new garments, (22.2%) in manufacturing and selling of new garments, (11%) each were selling second hand clothes and manufacturing- selling of new garments and training.

Research findings further established that (78%) of the respondents in the high-level categories of education, (88.8%) in the middle and (100%) in the low level were not trained in business. Only (21.8%) of the respondents in high level and (11%) in the middle level were trained while none was trained in the low level. Further indicated that (38%) of women entrepreneurs in the high level received business preparedness subjects, (21.8%) home science while (20%) combined business and professional subjects (examples economics and home science) which was compared to (5.5%) each in the middle level. None of the respondents' received these subjects in the low level. Twenty (20%) percent of women entrepreneurs in the high level and (77.7%) in the middle level covered other subjects not related to business.

A majority (60%) of women entrepreneurs in the high-level developed business performance characteristics through self realization, (50%) in the middle category and (42.8%) in the low level. This was followed by the family (21.8%), (33%) and (57%) in the high, middle and low levels respectively. Only (12.7%) of women entrepreneurs acquired the business characteristics in school in the high-level category and (11%) in the middle level. This seems to have affected business performance in that those who had gone through academic education had no unique characteristics acquired in school to differentiate them from the low level of education. They all joined the race in starting businesses due to lack of anything to do portrayed in their need for independence, Table 4.17. where in the high-level education category the need for independence indicated (45%) of women entrepreneurs and the family (34.5%). This is compared to (33%) of respondents' each in the middle level category indicating the family and the need for independence the highest among the characteristics listed. This is also reflected in

the low-level category where (28.5%) of respondents indicated the need for independence as major cause to starting the business.

Table 4.19: Business Performance of Highly Educated Women Compare with Performance of Low Educated

Level of education	Need for independence (%)	Family (%)	Self-realization (%)	School (%)
High-level	45	21.8	60	12.7
Middle level	33	33	50	11
Low level	28.5	57	42.8	

4.4.4 How Does Women Entrepreneurs Develop Business Performance Characteristics?

After establishing that the level of education has a weak positive and negative causal relationship to business performance the study further sought to determine how these women developed business performance characteristics. The aim was to establish whether the schools have an effect on the development of the business performance characteristics. The respondents were asked to state how they developed business performance characteristics. The options given were school, self-realization, peers, family and society. Table 4.20 (a) indicates majority (56.3%) of respondents developed the characteristics on their own (self realization), family (27.5%), while only (11.3%) developed business performance characteristics in schools. Peers and society each indicated (2.5%) of the respondents', figure 4.6(i).

Table 4.20(a): Distribution of Respondents in Terms of Development of Business Characteristics

Category	Frequency	Percent
School	9	11.3
Self-realization	45	56.3
Peers	2	2.5
Family	22	27.5
society	2	2.5
Total	80	100.0

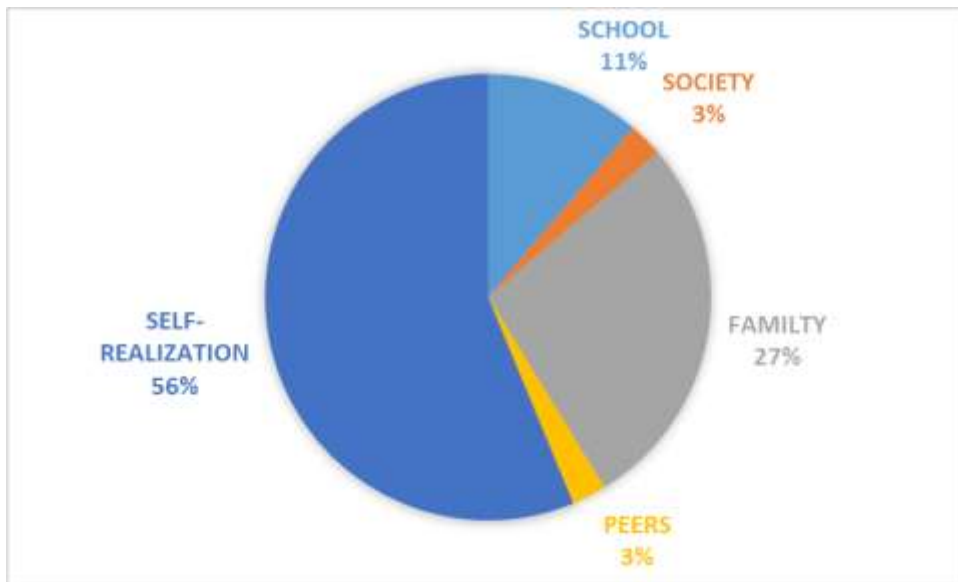


Figure 4.6(i): Development of Business Characteristics among Women Entrepreneurs in Small Scale Enterprises

The study further sought to determine the spread of characteristics of women entrepreneurs. The respondents were asked to state the characteristics that make them succeed in business. The options given were creative, innovative, internal locus of control, aggressiveness, risk taking, initiative and high achievement drive. Table 4.20 (b) indicates aggressiveness (42.5%) of the respondents as the highest, creative (18.8%) and (12.5%) each innovative and high achievement drive, figure 4.6(ii).

Table 4.20(b): Distribution of Respondents in Terms of Entrepreneur Characteristics

Category	Frequency	Percent
Creative	15	18.8
Innovative	10	12.5
Internal locus of control	4	5.0
Aggressiveness	34	42.5
Risk taking	4	5.0
Initiative	3	3.8
High achievement drive	10	12.5
Total	80	100.0

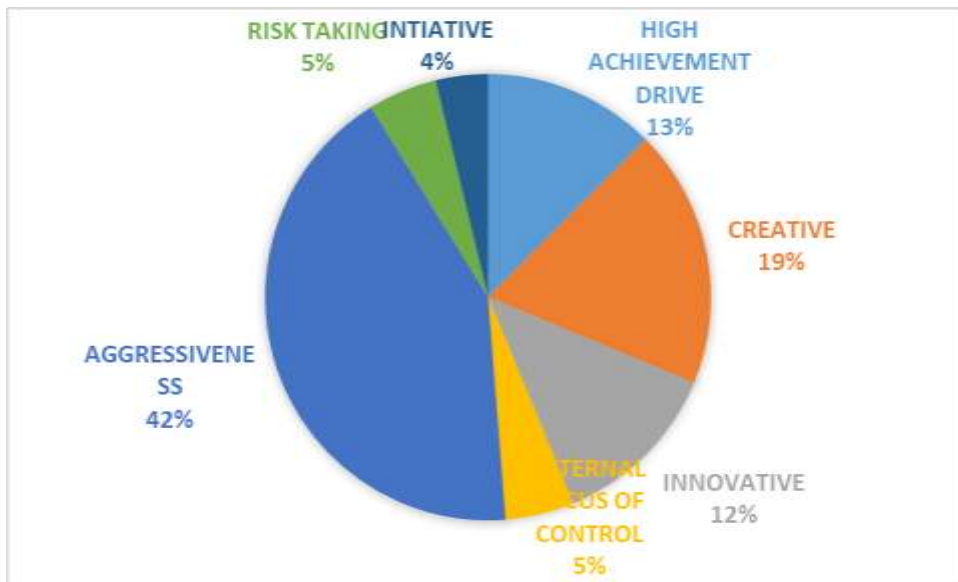


Figure 4.6(ii): Entrepreneur Characteristics among Women in Small Scale Enterprises

4.4.5 Suggestions / Recommendations of Women Owner Managers

The study further sought to establish the suggestions and recommendations offered by the women entrepreneurs for the purpose of making their business to succeed and the advice they would offer to anybody trying to start their kind of business.

1. A majority of women entrepreneurs (78%) Table 4.10 (b) indicated that they are interested in business training to increase their performance. Table 4.3 indicates that (12.5%) of women entrepreneurs were involved in manufacturing where training is required while the rest were either selling materials (new) or second-hand clothing. However, on textile training only (12.5%) of women entrepreneurs indicated that this kind of training is important to enhance creativity and innovativeness.
2. A majority (60%) of the women entrepreneurs indicated that, they require some capital for the businesses to do well. This they associated with adding more stock where a similar percentage wanted capital to increase stock.
3. The hawkers, (25%) of women entrepreneurs, revealed that their businesses could do better if they had permanent premises to operate where their goods are secure from natural hazards such as rain. Permanent premises would also

make them save time and energy wasted on transporting goods from the markets to the stores for security.

4. A majority of respondents' (70%), stressed that the market where they are located is over-flooded with the same kind of goods. They thus felt that market research which is demand driven should be carried out to establish what would satisfy the customer and they stressed the need to look for outside markets especially in rural Kenya. They also stressed the need for specialization to satisfy segments of the markets.
5. All these women entrepreneurs in manufacturing (100%) suggested that it is important to make unique clothing and sell quality goods to satisfy and maintain the customer.
6. Fifty (50%) percent of the respondents suggested the importance of appropriate business language, after sales care and good communication skills to maintain the customer.
7. However, (20%) of women entrepreneurs stressed that the economy is so poor (inflation), such that majority of the people (customers) lack the bargaining power. They however, stressed that in the event of coming out of this condition their businesses will grow.
8. Only (2.5%) of women entrepreneurs suggested that they should come together in sharing their endeavors in the form of self -help groups and learn from one another.
9. A majority of women entrepreneurs (99%) advised those who want to start such kind of businesses to have courage, start small and have patience.
10. One (1%) percent of the respondents', saw no need of anybody starting such kind of businesses.
11. Few women entrepreneurs (10%) revealed that those who want to start businesses like theirs should learn to separate personal and business accounts,

avoid overspending, look for the best location for their businesses and do market research, before they start.

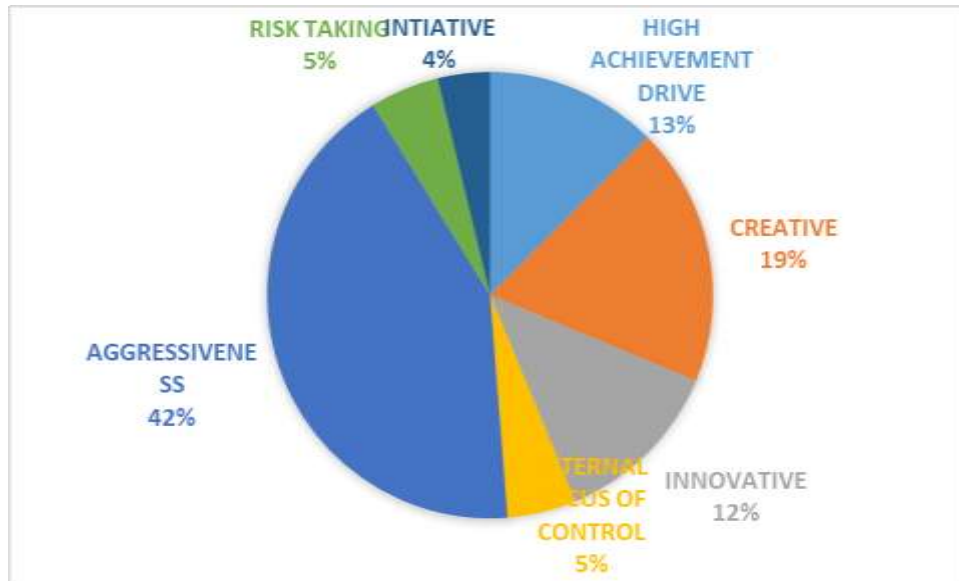


Figure 4.8 (ii): Entrepreneur Characteristics among Women in Small Scale Enterprises

4.5 Discussion of the Findings

4.5.1 What is the Level of Education of Women Entrepreneurs in Small Scale Enterprises?

The study aimed at establishing the level of education among women owner managers in small enterprises which have operated for one year or more. Table 4.16(a) indicated that majority of the women entrepreneurs (68.8%) were in the high-level category of education while only (8.8%) had none or and informal education. This disagrees with Dolphyne (1991) and Kibwana (1989) who stressed the potential of women in higher education for economic growth, though poorly represented in the high-level education (tertiary). Studies done by Kibwana (1989) and Dolphyne (1991) indicate that women were poorly represented in the high-level education category unlike the findings of this research report.

Women have been regarded as a disadvantaged group in relation to higher education documented in various researches, the Republic of Kenya in the Sessional Paper No. II of (1992), Kibwana (1989) and the Royal Netherlands Embassy Nairobi Kenya

(1994). This is reflected in the enrolments of women in secondary and tertiary level, Republic of Kenya 2001 economic Survey Table 20 (b) and (c) in Appendix III. This disagrees with this research findings where (68.8%) of women entrepreneurs had higher levels of education. However, the level of education measure is more of a personal opinion for the sake of this research and not empirical data. While the previous theoretical and empirical data compared both men and women the current research findings is only dealing with women entrepreneurs.

4.5.2 Is there a Significant Causal Relationship between the Level of Education and Business Performance?

This question sought to establish whether increasing levels of education resulted into corresponding increase in business performance. The variables used were average income per year and improved management systems represented by product diversification, recording (accounting) consulting, and marketing. The study used absolute figures. However, research findings Table 4.16 (b) indicated that high level of education had low means in performance variables compared to low level education. Meaning that increasing the level of education has very little or no influence in business performance.

Research findings further indicated a weak negative correlation between education level and recording, product diversification indicated a moderately negative correlation while average income turnover and marketing showed a weak positive correlation. However, the variables were causally correlated to education level. The research findings showed the higher level of education is weakly correlated to performance variables and that the increase in education does not strongly cause the increase of business performance. The weak positive and negative correlations also indicate that increase in the level of education has very little or no influence in business performance.

This study results disagrees with studies done by Kibwana (1989), McCormick (1996) and Kuratko (1998) which stresses the importance of higher education to business performance. These studies established the existence of a strong positive causal correlation between the level of education and business performance. Studies

done by Vesper (McCormick, 1996) found out that educated professors started many ventures in comparison to other ranks while those who did entrepreneurial courses established more technical and manufacturing ventures while the business professors established retail shops and non-technical services.

Though the current study did not look at various types of businesses started, the findings did not establish a strong correlation between the level of education and businesses operated by women in the higher-level category agreeing with McClelland (1961), Stokes (1995) and Bolton (1971). They stress the presence of intrinsic quality of needs achievement, risk taking and creativity being more important to an entrepreneur than formal education. This research findings established that formal education had very little or no impact in business performance.

4.5.3 How Does Business Performance of Highly Educated Women compare with the Performance of Low Educated?

After establishing a weak correlation between the level of education and business performance the researcher further sought to establish business performance characteristics of respondents in different levels of education. Study findings show a cross section of similar performance characteristics which were well distributed within the levels. This indicates that the relationship between education level and performance variables was similarly the same in all the levels. Study results indicated that (83.3 %) of the respondents' businesses were increasing in the middle category of education compared to (94.5%) in the high education level category. The study further sought to establish how the respondents developed business performance characteristics. The aim was to establish whether the schools have an effect on the development of business characteristics. The options given were self-realization, school, society, family and peers. All these factors are important in the development of an entrepreneur.

Research findings in fig. 4.8 (i) in Appendix II indicated self realization as the highest factor leading to the development of business performance characteristics among women entrepreneurs (56.3%), family (27.5%) while the school had only

(11.3%). Going by this research findings, McClelland (1961), Stokes (1995) and Bolton (1971) entrepreneurs are born not made. This implies that majority of the owner managers had intrinsic values that make them perform well in business irrespective of their education level. This is further backed by Cochran (Kilby, 1965) who stresses that the family in which the entrepreneur was brought up determines the development of business performance characteristics. The formal schooling in this case has minimal significance in the development of business performance characteristics. McClelland (1961), reveals that entrepreneurs require the development of innovativeness, high achievement drive, creativity, risk taking which are not developed through formal education otherwise they are intrinsic in the individual.

However, studies done by Keino and Ng'au (McCormick, 1996) indicated that academic (formal) education was highly important to the performance of businesses. Studies done by Kibwana (1989), Dolphyne (1991), Momsen (1991), Timmons (1983) World Bank paper (1990) established that women have been channeled into certain ghettos such as nursing, education, social work the art oriented disciplines, regarded as "traditional business areas" while the courses leading to the best paid jobs such as medicine, are still dominated by men. The same case is seen in United States of America where studies done by Hisrich (Bollman, 1997) indicates that despite the fact that majority women entrepreneurs have reached secondary graduate level of education, they are not trained on relevant education to their businesses compared to their male counterparts who are prepared early in schools in good professional training preparing them for business.

Women entrepreneurs have received high level education (68.8%), Table 4.16 (a) but the content is not sufficient enough to prepare them for business. This is reflected in Table 4.14 (a) where (31.3%) of the respondents received subjects that could not prepare them in business and only (27.5%) trained in subjects related to businesses they performed agreeing with Hisrich in Bollman (1997). Literature Timmons (1983), Momsen (1991), Kibwana (1989), World Bank Policy paper (1990), Bollman (1997) and the findings of this research, women need to be given appropriate education in unique specialized careers such as engineering, science, finance,

planning and marketing for effective performance in their ventures. This would lead to innovativeness and creativity separating their business performance from the low educated.

Studies done by Todaro (2000) established that majority of people in the less developed countries are searching and acquiring high levels of education. This makes the entry job requirements to keep rising on level, such that the jobs that were performed by secondary level graduates are now being done by university graduates. The effectiveness of the job done remains the same. This collaborates with the research findings which indicates that the level of education has a weak correlation with business performance

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary and Conclusions

This study aimed at establishing whether there is a relationship between the level of education and business performance of small enterprises owned and managed by women. The study compared businesses of women in the high-level education category to the middle and low-level education categories. High level education category were secondary graduates and above, middle level education category included primary dropouts and graduates to secondary dropouts while low level education category was those with none and or informal education.

The study used descriptive and causal design with a sample size of 80 respondents from a population frame of 1347 obtained from the municipal council office (Thika). Seventy (75%) five per cent of the respondents were registered with the municipal council while (25%) were Hawkers who had similar characteristics as the target population (75%). A questionnaire schedule was used as the principal research instrument.

Research findings indicated that a majority of the respondents had high education level (68.8%) while only (8.8%) had low level of education, Table 4.16 (a) Research findings indicated a weak negative correlation between the level of education and consulting, moderately negative correlation between the level of education and recording and product diversification and a weak positive correlation between the level of education and marketing and average income turnover per year.

The business performance indicators used were average income per year and improved management systems represented by recording, marketing, and consulting and product diversification. Research findings further indicated that the means in performance variables of high-level education were low compared to the low-level education apart from marketing which recorded 1.42 and 1.00 for high and low level respectively, Table 4.16 (b). The study findings further indicated majority (56.3%) of women entrepreneurs developed business performance characteristic through self-

realization followed by the family (27.5%) and the school (11.3%) Fig. 4.8 (i) in Appendix II agreeing with McClelland (1961), Stokes (1995) and Bolton (1971) in the existence of intrinsic values of needs achievement, risk taking and creativity being more important to an entrepreneur than formal education.

The research findings thus implies that increase in the level of education has very little or no influence in business performance. Conclusively, the research findings indicate weak negative and positive relationships between the levels of education and business performance variables showing that increase in the level of education does not cause the corresponding increase in business performance. The performance of women entrepreneurs in the different levels of education are similarly the same. An important observation arising out of this finding was that women owner managers do not consider the level of education as important in business performance and they only realize it when posed with the question otherwise does not develop their entrepreneurial acumen.

5.2 Recommendations

1. There is need to design training programs based on specific business sectors. This is important in that people in a similar industry are more likely to experience similar problems and when put together they can share ideas and experience. Entrepreneurial behavior should be taught to develop appropriate business characteristics to enhance creativity and innovativeness thus avoiding monotony. This is important to fill the vacuum left during formal learning.
2. To develop entrepreneurial acumen role models (successful entrepreneurs) should be incorporated as trainers and are likely to be more practical and realistic to their needs and aspirations for business growth. This should be backed by the government policy on development of small enterprises.
3. There should be a review of the curriculum to incorporate entrepreneurial subjects from primary levels providing sufficient education. This would sensitize the high academic achievers to establish their own enterprises applying creativity and innovativeness. This would drift them from the

"white collar" mentality and taught early to appreciate all work thus using their professions entrepreneurially. Women should be sensitized on the need to be independent and self initiativeness.

4. Effective business skills should be highlighted to establish a higher correlation between education level and performance variables.
5. The hawkers operating in the open-air markets should have permanent premises for products security and to attract more customers.

5.3 Areas of Further Research

1. Further research is proposed in the area of curriculum development to see the possibilities of incorporating entrepreneurial subjects which would enhance more on the government policy on development of small enterprises.
2. Further research is proposed among the highly educated in the category of higher education. It is important to establish the type and performance of businesses started by those in the tertiary and university level in relation to the subjects learned in schools and colleges. This should also involve the source of capital and amount to establish whether high level education is causally related to business performance only as a source of startup capital after a lucrative employment.
3. Further research is proposed on psychological feelings of entrepreneurs to establish whether those who are less educated only feels inadequate when they are reminded which does not affect their motivational attitudes in business performance.

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APPENDICES

Appendix I: 2001 Economic Survey Table

Table 1:- Primary School Enrollment by Standard 1996-2000

Class	1996		1997		1998		1999		2000	
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
Standard I	494.2	463.9	498.2	468.2	503.1	473.0	484.4	452.9	497.6	484.9
Standard 2	437.4	414.9	442.9	421.1	460.4	431.1	468.9	412.2	462.7	427.9
Standard 3	397.0	374.7	402.1	370.4	426.2	405.8	416.1	393.1	418.7	373.1
Standard 4	372.9	364.2	379.5	372.4	397.1	390.3	396.0	382.0	397.6	402.2
Standard 5	330.9	330.8	331.7	334.6	351.3	352.3	340.3	344.2	341.7	352.7
Standard 6	297.5	307.0	304.1	312.4	316.2	326.0	310.3	324.8	315.3	322.7
Standard 7	296.2	299.8	301.2	310.9	317.2	331.3	307.1	318.3	316.1	320.3
Standard 8	217.3	199.0	220.5	207.1	221.0	215.3	226.5	214.5	228.4	220.8
Total	2,843.4	2,754.3	2,880.2	2,797.1	2,994.5	2,925.1	2,949.6	2,842.0	2,978.1	2,904.6
Grand Total	5,597.7		5,677.3		5,919.6		5,791.6		5,882.7	

Source: Ministry of Education, Science and Technology

Table 2: Secondary School Enrollment by Form, 1996-2000

Form	1996		1997		1998		1999		2000	
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
Form 1	97,394	85,917	98,487	88,614	102,449	92,813	86,318	80,434	92,246	84,167
Form 2	93,526	81,444	95,539	86,856	98,066	86,922	92,072	83,392	89,483	80,740
Form 3	83,902	71,924	89,365	76,496	90,293	77,871	83,032	72,811	85,092	75,031
Form 4	78,104	66,042	80,457	68,659	82,632	69,492	75,938	64,512	78,595	66,929
Total	352,926	305,327	363,848	323,625	373,440	327,098	337,360	301,149	345,416	306,867
Grand Total	658,253		687,473		700,538		638,509		652,283	

Source: Ministry of Education, Science and Technology

Table 3: Tertiary Education Enrolment, 1999/2000 - 2000/2001

	1999/2000		2000/2001	
	Boys	Girls	Boys	Girls
National Polytechnics	6799	2804	6402	2640
Total	9603		9042	
Other Technical and Training Institutes			4961	3279
Total	9508		8240	
Institutes of Technology			4147	3128
Total	6997		7275	
Public Universities	28,567	13,258	29,033	13,475
Total	41825		42508	
Private Universities			3,297	3,702
Total			6999	

Source: Ministry of Education Science and Technology

Appendix II: Questionnaire

QUESTIONNAIRE FOR WOMEN ENTREPRENEURS

CODE NO ----- DATE -----

INTERVIEWER ----- INTERVIEWEE -----

(Please Tick [X]) appropriate boxes where applicable

I ENTREPRENEUR

Background Information/Characteristics:

1. Name
2. Postal address -----
3. Estate/Street -----
4. Age in years, Below 20 21-29 30-39
40-49 50-59 60 & above
5. Marital status
Married Single Widowed Divorced Separated
6. How many children do you have?
None 1-4 5-8 9 and above
7. Do you have any dependents apart from your children?
None 1-4 5-10 11 and above
8. (a) Name of your business -----
(b) Location of your business -----
9. How old is your business? -----
10. What is the type of legal organization of the business?
Co-operative
Registered Company
Partnership
Individual Ownership
Any other specify _____
11. (a) What are the activities of your business?
Manufacturing and selling of new garments
Selling of new garments (Materials)

Selling of Second-hand clothes (*mitumba*)

Manufacturing and selling of new garments and Training

(b) Are you dealing with textiles only Yes No

(c) If No please specify -----

12. Who actually started the business? -----

13. If self, how did you develop interest in the business you are involved in?
Please specify -----

Education Information

14. What is your level of education?

None- does not know how to read and write

Informal education but know how to read and write

Primary level drop-outs

Primary level graduates

A Level education dropouts

A Level education Graduates

University Graduates

15. Subjects learned upon the level of completion.

Business related e.g commerce and Business education

Home Science / Economics

Business related and Home Science

Others not related to business and textile

None

16. General curriculum covered upon the level of completion

GSCE 8-4-4 7-4-2-3

Others specify -----

17. Do you think you got the necessary resources (Material and Human) during your school life in whichever level attained preparing you for business

Yes No

18. If yes please specify subjects and/or courses that prepared you well at each level: -

(a) Informal education -----

- (b) Primary school -----
- (c) College -----
- (d) University -----
- (e) Any other please specify -----
19. (a) Do you have any professional training? Yes No
- (b) If yes specify among the following: -
- Tailoring and Design
- Business and Entrepreneurship Studies
- Tailoring and Design and Others
- Tailoring and Design and Business Studies
- Others not related to Business or Textiles
- None
- (c) If yes is your training related to your business? Yes No
- (d) If none, how did you learn your trade?
- Previous employer Self creativity
- As an apprentice In an Institution
- (e) Did you receive any technical advice to start the business?
- Yes No
- (f) If yes from who?
- Family
- Friends
- Former / Current Employer
- Trainer
- None
20. (a) Would you go for further training to improve you business?
- Yes No
- (b) If yes which areas, do you wish were covered? _____
- (c) Have you ever heard of the following subjects?
- Entrepreneurship Yes No
- Business studies Yes No
- (d) Informal / Entrepreneurship: Informal / Business Studies

- | | | | |
|-----------------------------------|--------------------------|---------------------------------|--------------------------|
| Informal / Both | <input type="checkbox"/> | Primary / Entrepreneurship | <input type="checkbox"/> |
| Primary / Business Studies | <input type="checkbox"/> | Primary / Both | <input type="checkbox"/> |
| Secondary / Entrepreneurship | <input type="checkbox"/> | Secondary/Business Studies | <input type="checkbox"/> |
| Secondary / Both | <input type="checkbox"/> | Universities/Entrepreneurship | <input type="checkbox"/> |
| Universities / Business Studies | <input type="checkbox"/> | Universities / Both | <input type="checkbox"/> |
| Other Colleges / Entrepreneurship | <input type="checkbox"/> | Other Colleges/Business Studies | <input type="checkbox"/> |
| Other Colleges / Both | <input type="checkbox"/> | None | <input type="checkbox"/> |

21. Which characteristics do you possess that makes you perform well in business?
- Creative Innovative Internal locus of control
 Aggressiveness Risk taking Initiative High achievement drive
22. What led you to start this enterprise?
- Education Training Family Peers
 Capital availability Displacement Need for independence
 Others specify _____
23. What are the main factors hindering education for women?
- Cultural background Lack of finance Ignorance
 Dropouts
 Others Specify _____
24. How did you develop these characteristics?
- (a) School (c) Peers (e) Society
 (b) Self-realization (d) Family
 (f) Others specify -----

II BUSINESS PERFORMANCE

25. Is your business performing well? Stagnating Declining
 Increasing
26. If your business is performing well, what would be the cause to this?
- More bank loans
 Employed skilled manpower

Entrepreneur competence

Acquire new technology

Any other specify

27. (a) Do you have any other business apart from this? Yes No

(b) If yes specify _____

(c) Do you have any other source of income specify -----

28. (a) State your initial capital source for start up

Personal savings Loans

Relatives and friends Retirement Benefits

(b) Did you encounter any problems in acquiring your start-up capital?

Yes No

(c) If yes please specify -----

29. (a) How many employees did you start with? Please specify -----

(b) How many employees do you have in your business now?

Below 5 6-10 11-15

16-20 21-50

30. What is your average sales turnover (income) per year?

Below 10,000 10,000-20,000 21,000-30,000

31,000-50,000 51,000-100,000 101,000 and above

III CONSTRAINTS

31. Do you face any management constraints in operating your business in the following areas?

Planning Recording (accounting) Marketing

Consulting No

32. If any, how do you go about over coming them?

Please specify -----

33. Do you do the following?

Business Planning Yes No

Recording Yes No

Marketing Yes No

Consulting Yes No

IV Suggestions/Recommendations

- 34. What suggestions would you like to make for the purpose of making your type of business to succeed? -----
- 35. What advise would you offer to any body trying to venture into your kind of business? -----
- 36. What advise would you give to curriculum developers to initiate coverage that would lead women to perform well in their business? -----
