

**Factors That Influence Women Entrepreneurs in Kenya to Start
Enterprises in Male Dominated Sectors of the Economy**

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**A Thesis Submitted in Partial Fulfilment for the Award of the Degree
of Doctor of Philosophy in Entrepreneurship in the Jomo Kenyatta
University of Agriculture and Technology**

2013

DECLARATION

I declare that this thesis is my own work and has not been presented for a degree in any other university.

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This thesis has been submitted for examination with our approval as university supervisors.

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JKUAT , Kenya

DEDICATION

This work is dedicated to; my Husband Benjamin Kyalo Muoki, for your faithful love, support, sacrifice, and patience throughout these past four years. I could not have done this without you and my dearest children Alice Ndinda and Michael Mandela, for your loving support and encouragement. This is my legacy to you in hope that it will inspire you to continually uphold the spirit of studying and hard work.

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ABBREVIATION AND ACRONYMS

CWBR	Center for Women’s Business Research
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GOK	Government of Kenya
ICT	Information Communication Technology
IFC	International Finance Cooperation
ILO	International Labour Organization
KIHBS	Kenya Integrated Household Budget Survey
MFI s	Micro Finance Institutions
MSE	Micro and Small Enterprises
MSME s	Micro Small and Medium-Size Enterprises
NGO s	Non Governmental Organizations
SACCO s	Savings And Credit Cooperatives
SAP	Structural Adjustment Program
SME	Small and Medium Enterprises
USA	United States of America

ABSTRACT

Women constitute more than half of the population of Kenya and make a significant contribution to the economy accounting for about 48% of all micro, small, and medium sized enterprises contributing about 20% to Kenya's Gross Domestic Product. Studies have revealed that, Kenyan women are competing with their male counterparts in starting businesses in previously male dominated sectors of the economy. This study aimed at establishing whether demographic factors, social networks, access to finance and legal and regulatory environment influence women entrepreneurs to start enterprises in male dominated sectors. Social learning theory, Sociological theory, Network affiliation theory, Human capital theory and financial capital theory were adopted as the theoretical framework for the study. Descriptive and exploratory research designs were used. Data was collected using a questionnaire, analysed using SPSS and presented by the use of descriptive and inferential statistics. The study established that demographic factors and social networks influenced women entrepreneurs to start enterprises in male dominated sectors while access to finance and legal and regulatory environment did not influence women to start enterprises in male dominated sectors. The study recommended the need to introduce concepts related to women entrepreneurship in schools colleges and university curricula to demystify entrepreneurship as a male vocation and provide proper networking amongst women entrepreneurs with affiliations at national level for dissemination of information, financing, facilitating technology transfer and monitoring.

CHAPTER ONE

INTRODUCTION

This study sought to establish the factors that influence women entrepreneurs to start enterprises in male dominated sectors. This chapter introduces the study by briefly describing the background of women entrepreneurs global and local perspectives, statement of the problem, objectives of the study, scope, justification and limitation of the study.

1.1 Background of the Study

In recent years, the general attention to women and entrepreneurship in developing countries has increased to a great extent and the focus on this ‘untapped source’ of growth seems to be indispensable for development practitioners and policy makers (Minniti & Naudé, 2010). However, despite this growing number of initiatives and resources made available to promote and develop women’s entrepreneurship in developing countries, women still own and manage fewer businesses than men, they earn less money with their businesses that grow slower, are more likely to fail and women tend to be more necessity entrepreneurs. Women seem to pursue certain businesses at the expense of others. For example, they are virtually absent from the manufacturing and construction sector while they are overrepresented in the consumer sector and mostly engaged in retail businesses (GEM, 2010).

Previous studies has shown that women owned enterprises are traditionally found in the service sectors which tend to have a slower growth rate and are more labour intensive (Henry et al., 2004; Alyward, 2007; Coleman, 2007; Ong, 2008). This is supported by Fitzsimons et al. (2004) who found out that women tend to be involved in locally traded services with low growth aspirations rather than in knowledge based businesses with high growth and export potential. However over the last few decades, research has established that the types of businesses women tend to own are changing. Brush et al. (2006) argue that “there is a new generation of women entrepreneurs emerging who see business ownership as a viable career option. The changes in women educational and career attainment may have led to women increasing their enrollment in colleges to pursue disciplines previously viewed as male dominated such as Engineering Medical and Computer Science and thence start enterprises in these sectors.

1.1.1 Women Entrepreneurs Contribution to Economic Growth and Development

Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. A variety of stakeholders has pointed at them as an important ‘untapped source’ of economic growth and development (Minniti & Naudé, 2010). The World Economic Forum identified women entrepreneurs as “the way forward” at their annual meeting in 2012 (WEF, 2012). Others speak of women entrepreneurs as if they are the ‘New Women’s Movement’. They state “forget aid, focus on foreign investment in women entrepreneurs

as key drivers for growth and development” (Forbes, 2011). Some even argue that women entrepreneurs’ contribution tends to be higher than that resulting from entrepreneurial activity of men (Minniti, 2010)

1.1.2 Status of Women Entrepreneurs in Kenya

Women are major actors in the informal sector of the Kenyan economy. Although current sex-disaggregated data are not available, the government of Kenya’s most recent statistics indicate that women own almost half (48 percent) of the 1.3 million micro-, small-, and medium-size enterprises (MSMEs) in Kenya. Even though a significant 85 percent of female-owned MSMEs are in the informal sector and two-thirds are located in rural areas, the average MSME generates a gross income equivalent to more than twice the average minimum wage in the agricultural sector (US\$76 per month). It is estimated that MSMEs generate as much as 20 percent of Kenya’s GDP (GOK, 2006b).

The type of the business that women entrepreneurs in Kenya decide to undertake is gendered. Stevenson and St-Onge (2005a) found that women’s productive activities were concentrated in micro-enterprises such as hawking, retail, manufacturing, and periodic market trade. In this regard women were concentrated in enterprises that conformed to their traditional gender roles like food processing and garment making. The 1999 Central Bureau of Statistics survey found that while the numbers of enterprises owned by women and men were almost equal, women outnumbered men in services

(55.7%), while men outnumbered women in manufacturing, (65.7%) and construction (91.2%). Women owned businesses generated less revenue than those owned by men which earned 74% more (Central Bureau of Statistics, 1999).

Imbaya et al. (2012), in his study determining the extent of entrepreneurial disposition and its effect on performance among women, established that women inclination to business was a necessity rather than an opportunity and therefore their tendency to start enterprises in low entry business sectors that are in line with their gendered roles. In order to achieve entrepreneurial growth women entrepreneurs need to redefine their situation so that they see the business as a means to greater prosperity for themselves and their families and endeavor to start enterprises in sectors that are more vibrant and profitable.

According to a report by ILO (2008), with regard to their demographic distribution, about 80% of women entrepreneurs are in the 20 – 39 years age bracket, with the 40 – 49 age bracket representing about 18.5% of the entrepreneurs. Over 56% of the women entrepreneurs are married, and about 32% are single. A significant number of women entrepreneurs are also educated up to secondary school level (about 36%), while 34% have primary level education. Only about 3% are university graduates this demographic distribution implies that the Kenyan woman entrepreneur has the potential to start enterprises in high growth male dominated sectors and therefore the need for this study

to carry out a study to establish factors that influence women entrepreneurs to start enterprises in male dominated sectors in Kenya.

Though the field of women entrepreneurship in Kenya has attracted a lot of research, no studies have been documented on the factors influencing women entrepreneurs to start enterprises in male dominated sectors in Kenya (IFC, 2010). For the purpose of this study, male dominated sectors will include; manufacturing, computer, biotechnology, pharmaceutical, electrical and electronics, chemicals, transport and scientific instruments while female dominated factors will include retail, grocery, social work personal services and catering and hospitality.

1.2 Statement of the Problem

Brush et al. (2006) noted that globally there has been a paradigm change in women entrepreneurship. There is a new generation of women entrepreneurs emerging who view business ownership as a viable career option and setting up “new economy” companies in high professional services and construction which are regarded as male dominated sectors. These sectors are associated with high growth rate, higher profit margin and innovations (Brush et al., 2006).

Despite the growing number of initiatives and resources made available to promote and develop women’s entrepreneurship in Kenya, majority of women (89%) are still dominating the traditionally women industries that have been profiled as small, less

likely to grow, less profitable and begin with less capital investment thus being classified as business of survival (KNBS, 2010). These industries include retail and service industry. Though there are some women who have joined the male dominated sectors in Kenya, women are yet to embrace the sector.

By joining the male dominated sectors, women will be able to penetrate the market through their soft skills such as higher internal locus of control, managerial and social skills (Annenkova, 2001). Owing to the male dominated sector characteristics, women can benefit more using these skills. This could also activate social growth as a result of employment and its ripple effects on the society in general. This study therefore aimed at investigating, analysing and documenting the factors that influence women entrepreneurs in Kenya to start enterprises in male dominated sectors.

1.3 Study Objectives

1.3.1 General Objective

The general objective of the study was to find out the factors that influence women entrepreneurs in Kenya to start enterprises in male dominated sectors of the economy.

1.3.2 Specific Objectives

1. To establish whether demographic factors influence women entrepreneurs to start enterprises in male dominated sectors of the economy in Kenya.

2. To find out if social networks influence women entrepreneurs to start enterprises in male dominated sectors of the economy in Kenya.
3. To investigate if access to finance influence women entrepreneurs to start enterprises in male dominated sectors of the economy in Kenya.
4. To establish whether the legal and regulatory environment influence women entrepreneurs to start enterprises in male dominated sectors of the economy in Kenya.

1.4 Research Hypothesis

1. **H₀** Demographic factors do not influence women entrepreneurs to start enterprises in male dominated sectors of the economy.
2. **H₀** Social networks do not influence women entrepreneurs to start enterprises in male dominated sectors of the economy.
3. **H₀** Access to finance does not influence women entrepreneurs to start enterprises in male dominated sectors of the economy.
4. **H₀** Legal and regulatory environment does not influence women entrepreneurs to start enterprises in male dominated sectors of the economy

1.5 Justification of the Study

Women entrepreneurship has been studied for a number of years; however, the majority of studies carried out by scholars on women entrepreneurship in Kenya is concerned

with examining the differences that exist between men and women entrepreneurs, their characteristics and challenges. The area of women entrepreneurship has been understudied and thus there is need to carry out more research on female entrepreneurship, more particularly, there is need to carry out research to find out the factors that influence women entrepreneurs in Kenya to start enterprises in the male dominated sectors of the economy.

The study findings will establish an understanding of the factors that influence women entrepreneurs in Kenya to start enterprises in the male dominated sectors of the economy which are high growth enterprises, these high growth enterprises will not only increase overall level of entrepreneurship in Kenya but also have a positive impact in the economy. The findings of the study will add on to the literature on female entrepreneurship and will have implications on scholars, teachers of entrepreneurship, educators, enterprise support agencies, policy makers and female entrepreneurs

1.6 The Scope of the Study

The study focused on women entrepreneurs at Kariobangi Light industries, Nairobi. Kariobangi Light Industries is located in Kariobangi which is a low income residential estate in Northeastern Nairobi, Kenya. Kariobangi Light Industries was designated by the local government to be an area for artisans in 1989. Kariobangi is technologically more advanced than most informal clusters in Kenya and produce goods that require a higher level of skill. Besides metal work, the cluster specializes on woodwork, building

machinery and a variety of services. The study was limited to the specific objectives in that, data was obtained on the demography of the women entrepreneurs, the social network of the women entrepreneurs , access to finance and legal and regulatory environment.

1.7 Limitations of the Study

The study was constrained by some uncooperative respondents who were not willing to give some vital information especially financial information. To address this, questions relating to particular financial details were avoided and the respondents were assured that the information gathered was to be used confidentially for purely academic reasons. The study was also limited by the focus on women entrepreneurs only in the SME sectors at Kariobangi Light Industries which represents just a cross section of women entrepreneurs, and therefore no generalizations to other industry clusters may be made.

1.8 Definition of Terms

Entrepreneurship: Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence (Hisrich & Peters, 2009).

Entrepreneur: The entrepreneur is the innovator who implements change within markets through the carrying out of new combinations (Schumpeter, 1934).

Women Entrepreneurship

Women Entrepreneurship is a new phenomenon referring to women owned businesses which comprises between one-quarter and one-third of business in the formal economy and are likely to play an even greater role in informal sectors (GEM, 2005). In this study, women entrepreneurs will refer to women who are proprietors of the business, assuming both control and risk.

Women entrepreneurs in male dominated sectors.

These are women who tend to start enterprises at high technology sectors that are viewed more “male” oriented such as Engineering, manufacturing, Computer Science and Medicine (GEM, 2005).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This study sought to investigate the factors that influence women entrepreneurs to start enterprises in male dominated sectors of the economy. This chapter highlights the theories that have been formulated in the area of women entrepreneurs in male dominated sectors which have informed the conceptual framework developed for the study. Further, the chapter looked at empirical literature on the factors that influence women entrepreneurs to start enterprises in male dominated sectors of the economy.

2.2 Theoretical Framework

This study sought to investigate the factors that influence women entrepreneurs to start enterprises in male dominated sectors of the economy. Under theoretical framework several theories and models relevant the variables where investigated. These included Social learning theory, Sociological theory, Network affiliation theory, Human capital theory and financial capital theory.

2.2.1 Effects of Demographic Factors on Starting of Enterprises in Male Dominated Sectors

Demographic factors was established as one of the independent variables which could affect women entrepreneurs to start enterprises in male dominated sector. This was instigated by the Human Capital Theory. This will be briefly expounded below:

Human Capital Theory

This theory proposes that the level of education, area of education, previous entrepreneurial experience, and previous business experience and business skills will influence business sector choice. These are characteristics of demographic factors and therefore forms the basis of investigation of the same and their effect on choice of sector by the women entrepreneurs. Cooper (1981) proposes education and experience were antecedents to the decisions to start a company and ultimately affected the sector . Studies have shown that years of formal education of the entrepreneur before starting a new firm were related to eventual inclination towards a certain sector (Brush & Hirsrich, 1991).

2.2.2 Effects of Social Networks on Starting of Enterprises in Male Dominated Sectors

As an independent variable, social networks was informed by various theories. These includes: Social Learning Theory, Sociology Theory, and Network Affiliation Theory.

These will briefly be elaborated below and their foundation to social networks established.

Social Learning Theory

The Social Learning Theory by Bandura (1977) emphasizes the role of entrepreneurial socialization as an explanation of entrepreneurial behavior and career development. Social learning can occur through the observation of behavior in others, often referred to as role models. The individual socialization process which occurs in the family setting transmits social norms, language, educational aspirations, and shape career preferences through observation learning and modeling. This informed the social networks as an independent variable which could have an impact on sector choice by women entrepreneurs.

Sociological Theory

Sociological theories argue that social structures (workplace, family and organizational social life) affect women access to entrepreneurial opportunities and may influence sector choice (Aldrich, 1989). Occupational segregation, under-representation in upper level management position and expectations about family roles may restrict women to certain industrial sectors. The extent to which these structural dimensions affect women entrepreneurs depend greatly on the context and cultural norms for women in that

society. The African society culturally has defined roles for men and women. Social networks will therefore be investigated to determine their effect on choice of enterprises by women entrepreneurs.

Network Affiliation Theory

The Network Affiliation perspective views entrepreneurship as embedded in a complex network of social relationships. Within this network, entrepreneurship is facilitated or constrained by linkages between aspiring entrepreneurs, resources and opportunities (Aldrich, 1986). According to this view, the presence or absence of networks such as access or memberships in associations' play a role in influencing enterprise sector choice. Women entrepreneurs are embedded in different personal and social networks than men. These divisions and barriers limit the reach and diversity of their networks hence has far reaching consequences for choice of sector. There is evidence that women's networks are different than men's (Aldrich, 1989). This therefore instigate the study of social networks as an independent variable on choice of sector by woman entrepreneur.

2.2.3 Effects of Access to Finance on Starting of Enterprises in Male Dominated Sectors

Access to Finance was established as one of the independent variables which could affect women entrepreneurs to start enterprises in male dominated sector. This was instigated by the Financial Capital Theory. This will be briefly expounded below:

Financial Capital Theory

According to Boldizzoni (2008), financial capital generally refers to saved-up financial wealth especially that used to start or maintain a business. A financial concept of capital is adopted by most entities in preparing their financial reports. Under a financial concept of capital, such as invested money or invested purchasing power, capital is synonymous with the net assets or equity of the entity. Under a physical concept of capital, such as operating capability, capital is regarded as the productive capacity of the entity based on, for example, units of output per day. Financial capital maintenance can be measured in either nominal monetary units or units of constant purchasing power.

Financial capital has been subcategorized by some academics as economic or "productive capital" necessary for operations, signalling capital which signals a company's financial strength to shareholders, and regulatory capital which fulfils capital requirements for a business (Boldizzoni, 2008). This perspective implies that the access

to finance is critical for enterprise choice and especially starting enterprises in male dominated sectors which require a lot of capital.

2.2.4 Effects of Legal and Regulatory Environment on Starting of Enterprises in Male Dominated Sectors

As one of the independent variables, legal and regulatory environment was instigated by the legal and regulatory framework in Kenya governing the enterprises sectors. This is founded on different government papers like The Sessional paper No.2 of 2005 (GOK, 2005). This paper aimed at establishment of equity in accessing education, finance, markets, legal requirements registration process and provision of marketing information. This forms the basis of the law on sector determination as it equalize all the interested parties. This study therefore looked into the existing legal framework and regulations governing the enterprises that could lead to choice of sectors by the women entrepreneurs.

2.3 The Conceptual Framework

A conceptual framework can be defined as a set of broad ideas and principles taken from relevant fields of enquiry and used to structure a subsequent presentation (Reichel & Ramey, 1987). It is a research tool intended to assist a researcher to develop awareness and understanding of the situation under scrutiny and to communicate this. It forms part of the agenda for negotiation to be scrutinized and tested, reviewed and reformed as a

result of investigations (Guba & Lincoln, 1989). The current study has a causal relationship. Sekaran (2010) states that a causal relationship exists when both the independent and dependent variables are present and with each unit of increase or decrease in the independent variable there is a decrease or increase in the dependent variable therefore the absence of intervening variable.

Demography, social networks, financial accessibility and the legal and regulatory environment have been listed in literature as issues that have influenced women entrepreneurs directly to start enterprises in male dominated sectors. The study have explored these variables to come out with findings as documented in this thesis.

INDEPENDENT VARIABLES

DEPENDENT VARIABLE

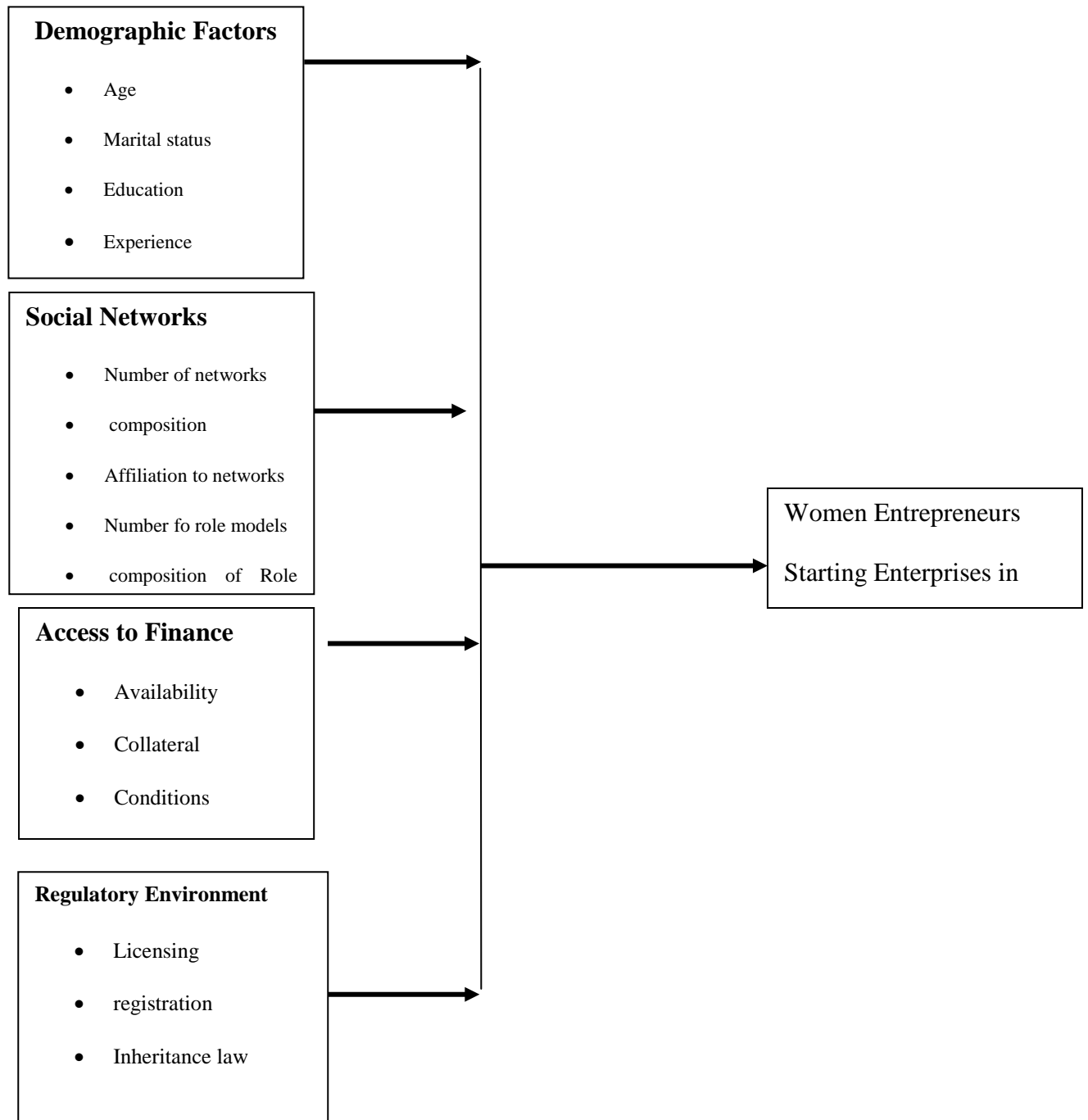


Figure 2.2: The Conceptual Framework

2.4 Empirical Review

Dudgeon (2008) described empirical research as a way of gaining knowledge by analyzing quantitatively or qualitatively previously conducted researches. This section will cover previous studies undertaken on the dependent and independent variables as highlighted on the conceptual framework.

2.4.1 Demographic Factors

DeTienne and Chandler (2007) established that previous experience is necessary to start a venture, thus the years of experience within a technological sector imply more technological business opportunities identified. They argued that women who have worked in technological sector are more likely to recognize and start enterprises in high technological sectors of the economy. They also identified that entrepreneurs who have been trained in certain business areas are more likely to start a new ventures in the area of training and thus women who have been educated and trained in high technology and have received an additional business education are more likely to recognize high technology business opportunities in the male dominated sectors of the economy. They propose that education and experience are antecedents to the decisions to start a business. Their studies have shown that years of formal education of the entrepreneur influenced starting a new firm in the area of training.

Sherer et al. (1989) found that the presence of a parent as an entrepreneurial role was associated with increased education and training aspirations, task efficacy and expectancy for an entrepreneurial career and therefore women entrepreneurs whose parents are entrepreneurial were more likely to acquire education, training aspirations, task efficacy and expectancy to venture into business sectors viewed as dominated by men. This determines the demographic factors of a woman which eventually informs the choices of sectors of entrepreneurship. The demographic factors particularly education contributes to change of way of looking at things.

Hirsrich (1986) stated that the high number of service – oriented businesses (over 90%) of the businesses (begun by women) reflected the educational focus of women entrepreneur, which generally consist of a liberal arts college education. This social science or liberal arts educational background might restrict or discourage women entrepreneurs from starting ventures in manufacturing, finance or technology (Birley et al, 1987). In Kenya, science related disciplines had been associated with men, however this scenario is fast changing and there is parity in subject and career choices in schools colleges and universities making it easy for Kenyan women entrepreneur to start enterprises in male dominated sectors.

2.4.2 Social Networks

Information exchange and learning is said to take place in network structures. It looks at how someone is related to others in their families and communities as well as the type of

relationships that are developed with these family and community members (Evald, Klyver & Svendsen, 2006). It is also said to depend on people's ability to work together in groups through communication and cooperation and is determined by three key group influences: work, family and social life (Aldrich, & Zimmer, 1986). Network structure is also said to be of a formal nature (banks, lawyers, business organizations) as well as an informal (family, friends, associates) (Moore & Buttner ,1989).

Aderemi (2008) in his research on Nigeria women entrepreneurs in high technological enterprises established that being a woman does not represent a difference; being a married woman does. He further noted that single women behave in business more similar like men; their networks are diverse. Once women are married their networks are concentrated on family. He further ascertains that sometimes the access to informal groups is restricted to women and especially married women. After work there is an opportunity to share expectations with colleagues but different studies have demonstrated that women are disadvantaged in this area. Aldrich (1989) proposed that women increase the diversity of their networks and the way they plan and monitor their networks, the diversity of women networks is likely to influence them to start enterprises in male dominated sectors.

The diversity of a network is important to an individual that is looking for new business opportunities (Greene et al., 2006). There are two forces that promote homogeneity within a network: people tend to associate with similar people and people "tend toward

emotional and personal balance across their social relations” (Gartner et al., 2004). In this way the friends of our friends are not strangers to us. A network requires having strong and weak ties because each of them provides a different level of information to the entrepreneur. Women prefer social networks smaller than men, therefore, it can be argued that the larger and the more diverse the network a woman entrepreneur has, the larger the number of business opportunities and the greater the chance of starting enterprises in male dominated sectors.

2.4.3 Access to Finance

Credit provides the needed opportunity for entrepreneurs to start businesses. There is a positive relationship between credit and opportunity choice for women entrepreneurs, credit was found to have positive effect on opportunity for women enterprise sector choice in USA (Allen, 2000), Nigeria (Akanji, 2006) and France (Brana, 2008).

Mayoux & Hart (2009) established that only 1% of the world’s assets are in the name of women. The restriction of women from having access to and control of property constitutes a fundamental constraint on women entrepreneurs to access finance. According to Ong (2008), another constraint that faces women entrepreneurs is lack of access to and control over income. Women usually face discrimination in the labour market (both in their remuneration and the nature of job they are offered). This affects their income, investment, and savings. Inability to save, can affect their start-up capital

there by discouraging them from starting enterprises in male dominated sectors. In many African countries, women have fewer inheritance rights either by law or obstacles preventing women from realizing their economic potential as well as constraining economic development.

Carter & Marlow, (2006) have suggested that it is both more difficult for women to raise start up and recurrent finance for business operations and that women encounter credibility problems when dealing with bankers. They established four areas of the financing process that have been consistently posing particular problems for women. First, women may be disadvantaged in their ability to raise start up finance. Second, guarantees required for external financing may be beyond the scope of most women's personal assets and credit track record. Third, finance for the ongoing business may be less available for female owned firms largely due to women's inability to penetrate informal financial networks. Finally, female entrepreneurs' relationships with bankers may suffer because of sexual stereotyping and discrimination

Scholars consistently point to a lack of access to finance as the major barrier that women entrepreneurs face (Jamali, 2009; Roomi et al., 2009). Women entrepreneurs tend to rely on family funding (Halkias, 2011) or personal savings (Itani et al., 2011). A study conducted in Nigeria discovered that after family funding, women entrepreneurs rely on donations, bank loans, governmental schemes and charity by church (Halkias, 2011). A similar situation has also been observed in the context of Pakistani female entrepreneurs.

In Kenya, the government's 2005 MSE Sessional Paper recognizes lack of access to credit as a major constraint inhibiting the growth of the MSME sector, and more so for women entrepreneurs" (GOK, 2005a).

2.4.4 Legal and Regulatory Environment

Tambunan (2009) and Singh & Belwal (2008) established that women entrepreneurs have problems in starting businesses due to the lack of governmental support he further noted that businesses formed by women are sometimes very small scale and may not even be registered with the government this may happen due to complex registration procedures. Most governments are putting efforts into encouraging female entrepreneurship but many women are unaware of these schemes to promote their businesses (Itani et al., 2011).

According to Convention for the Elimination of All Forms of Discrimination against Women (CEDAW) (2006), women in Kenya face more severe legal, regulatory, and administrative barriers to starting and running businesses than do their male counterparts. At the 1985 World Conference of Women held in Nairobi, the domestication of CEDAW was seen as an important step toward implementation of the basic rights for women. Kenyan domestic law had not until the year 2010 been amended to comply with the Convention in a number of important aspects, particularly in relation to succession and matrimonial law. Until the year 2010, Kenyans were guided by a

constitution which excluded the right to equal opportunities in political, social, and economic activities for men and women in the Bill of Rights section, as well as equal rights to inherit and own property (GOK, 2010)

2.4.5 Choice of Entrepreneurship Sector

Scholars have found that women choose entrepreneurship because of the flexibility it provides them for balancing work and family demands (Akanji, 2006; IFC, 2007; Okpukpara, 2009). These, to a great extent influence their sector choice. A number of explanations have been offered for women entrepreneurs' industry choices. It may be that women select these industries because they are easier to enter. Their lack of resources may actually necessitate starting certain types of businesses that don't require equity financing or extensive business experience but also don't hold high financial potential. Most studies on women entrepreneurship have concluded that women are more similar to men business owners than they are different, in terms of both psychological and demographic characteristics (Aderemi, 2008).

Hirsrich et al. (2009) established that a large number of women entrepreneurs start enterprises in female dominated sectors of the economy for survival rather than growth purposes. This is because of constraints as identified by United Nations (2006) which include: government rules and regulations, gaining access to finance, and building an ICT infrastructure that enables efficiency and growth.

2.5 Characteristics of Male Dominated Sectors

This study classified male dominated sectors as those sectors that have been viewed as a preserve for men relying heavily on technological activity and innovation. They frequently develop new products (Grinstein & Goldman, 2005), are idea rich (Fredric & Zolin, 2005), they view research and development as central (Grinstein & Goldman, 2005) and they portray high growth in terms of employment and sales turnover (Ghobadian & Gallear, 2006). Additional literature state that these sectors rely heavily on the personality of founders in the early stages of the venture and a high percentage of employees have attained a high education level and require high financial input at start up (Turk & Shelton, 2004). Sectors are also classified as male dominated if they belong to a particular industry sector for instance Information Technology or Engineering (Grinstein & Goldman, 2005)

2.6 Profile of Women Entrepreneurs

Women entrepreneurs often have a special personality. They value autonomy and independence. They possess energy and a high need for achievement. Women Entrepreneurs often have a strong internal locus of control. They perceive change as opportunity and are willing to take careful risks. They usually have social skills and possess a balance between intuition and thinking. Women entrepreneurs generally have the same characteristics as men entrepreneurs. Their entrepreneurial characteristics include adaptability, competitiveness, discipline, drive, honesty and organization,

internal locus of control, skepticism, flexibility, impulsiveness and propensity to take risks, leadership, readiness for change, and endurance and high tolerance for ambiguity (Salman, 2009; Crisp & Turner, 2007; Shane 2003, Carter & Shaw, 2006).

Women in entrepreneurship enjoy a number of potential advantages such as; possession of dual characteristics; (entrepreneurial and women characteristics) which gives them extraordinary ability to carry out their role as entrepreneurs. These characteristics include the following:

Adaptability Women find it easier to adapt their work to family life than their men counterparts. Adaptation to culture, behavioural norms, professional networks, and family relationships all affect the attitudes of women entrepreneurs. According to Kilby (1971) adaptability enhances entrepreneurship and women's stability nature makes it easier for them to adapt in their environment better than their men counterpart.

Innovativeness and Creativity: Women entrepreneurs are highly innovative and creative (Schumpeter, 1934). They can easily generate idea(s), initiate business plans and nurture it to maturity stage. They are potentially creative and more innovative than men. To confirm this, Annenkova (2001) and Cunha (2007) affirm that several studies revealed that there are multiple general individual characteristics of women business owners that promote their creativity and generate new ways of doing things.

Internal Locus of Control: Most women believe in their ability towards achieving their assigned task. They have a high internal locus of control and propensity toward achievement (McClelland, 1961, Annenkova, 2001). Mitchell, 2004; Porter & Nagarajan, 2005; Shane, 2003)

Ability to think fast: Women have been proved to be fast in reasoning and thinking. This is a good potential for business success. The skills involved in managing households may significantly add to women's capabilities in thinking fast about business operations (Shane, 2003).

Accountability and Credibility: Patience as a unique attribute of women helps them to be accountable and credible. It has been proved that women are more reliable and accountable in financial recordings. This is the main reason why most Micro Finance Institutions (MFIs) have more women than men as customers. For instance, report from the Grameen Bank of Bangladesh showed that the bank has over two million members; 94% of the borrowers are women, who have proven a three times better credit risk than men (Khandker, 1998).

Managerial Skill: Women are unique in that they have the skills and competencies that help them to merge both business and family lives, managing both effectively and intentionally (Sarri & Trihopoulou, 2005). This confirms Birley (1989) assertion that every woman is a manager. According to him, women rely (consciously or not) on their

experiences as homemakers for types of managerial experiences, even without professional experience and networks. Managerial skill is an in-born trait in women because of their peculiar nature of home keeping.

Women entrepreneurs portray personal qualities such as self-confidence, autonomy, responsibility, determination, and leadership that help them to be successful in the formation and management of their own businesses (Cunha, 2007, Thomson, 2002). These attributes of the woman entrepreneur is a proof that women can enter into male dominated enterprises with ease if only their personal characteristics were to be factored. However, even with these characteristics, studies on women entrepreneurs globally has shown that women have tended to start enterprises in female dominated sectors with only a handful venturing into male dominated sectors of the economy this has been partly because women tend to deal with career and family issues simultaneously (Roomi & Parrot, 2008). Women also seem to be involved in and to value competence in several simultaneous activities, to plan a multi-phased life path, and to worry about the interconnectedness of family and occupation (Aderemi, 2008).

Table 2.1 Summary of Theoretical and Empirical Studies

Research Variable	Supporting Theory	Empirical Studies	Relationship to the Research Variables
Demographic factors	Human Capital Theory	Becker,(1993);Heckman,(2000); Birley, (1989); Cooper, (1981); Hirsrich, (1989); Brush (1982); Darrene et al., (2008); Coleman (2007)	The level of education, Area of education, Previous entrepreneurial experience, Previous business skills influences venture sector choice.
Social networks	Social Network Theory	Moore & Buttner ,(1997); Inman, (2000); Hogan, (2001); Birley(1989); Aldrich & Zimmer, 1986). Christensen & Peterson,(1990); Aderemi, (2008), Burt(1990);Aldrich (1989); Brush et al., (2006)	The propensity to network, Network activity, Network density, Network intensity.
Access to finance	Finance Capital Theory	Coleman, (2007); Robb & Coleman (2009);Hirsrich and Brush (1986); Buttner and Rosen (1989), Carter and Marlow (2006) Roslan and mohd, 2009; Salman, 2009; and Tata and	Source of finance Availability of finance Collateral Conditions of borrowing

Research Variable	Supporting Theory	Empirical Studies	Relationship to the Research Variables
		Prasad, 2008	
Legal and regulatory environment	Legal and Regulatory Framework	Government and Sessional papers like The Sessional paper No.2 of 2005, GOK (2005)	Equity in accessing education, finance, markets Legal Requirements Registration Process Provision of Marketing Information Government Assistance to Secure Tenders Credit Facilities and Programs Influence sector choice

2.7 Critique of Existing Literature

A clear picture of the factors that influence women entrepreneurs to start enterprises in male dominated sectors in Kenya have not emerged from previous studies. Limited findings have resulted from previous studies and as such the existing body of knowledge is not sufficient enough to explain the factors that influence women entrepreneurs to start enterprises in male dominated sectors in Kenya.

2.7 Research Gap

Literature has revealed that Women-owned businesses are one of the fastest growing entrepreneurial populations in the world today. It has also shown that women entrepreneurs make enormous contribution to economic contributions in both the developed and developing countries. They make significant contributions to innovation, employment and wealth creation in all economies. they are a readily available resource that countries at different stages of economic development may use to achieve economic progress and account for a significant percentage of the operators of Small and Medium Enterprises (SMEs). Women entrepreneurs make a substantial contribution to national economies through their participation in starting successful SMEs (UN, 2006).

It has also been observed that women possess entrepreneurial and special personalities that are critical in starting successful ventures in all sectors of the economy. However women owned enterprises have been characterised as small, less likely to grow, less

profitable and begin with less capital investment. However this trend is fast changing with women entrepreneurs venturing into sectors previously seen as dominated by men there is a significant gap in literature in relationship to the women personal traits and their enterprise sector choice, empirical literature is also lacking on the factors influencing women entrepreneurs sector choice and therefore the need to carry out a study to find out the factors that influence women entrepreneurs to start enterprises in male dominated sectors.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter looks at the methods that were used in the study. It is structured into research design, population of study, sample, data collection and data analysis, pilot study, validity and reliability. It starts by explaining the research design that was adopted. According to Sekaran (2010) a central part of research is to develop an effective research strategy.

3.2 Research Philosophy

The philosophical paradigm of positivism was used for this study. According to Sekaran (2010) a central part of research is to develop an effective research strategy or design. It contains clear objectives, research hypothesis and specified the sources from which data was collected as well as considered the constraints that were inevitably faced (Saunders, 2009). The scholar used this philosophy because the study was descriptive in nature. Alyward (2007) used this philosophy in her study on women entrepreneurs an exploratory into what influences their selection of industry in Ireland.

3.3 Research Design

Sekaran (2010) states that a good research design will have a clearly defined purpose, and will have consistency between the research questions and the proposed research method. Mugenda & Mugenda (2003) define this as simply the framework or blue print for the research. Orodho (2003) define the research design as a framework for the collection and analysis of data that is suited to the research questions. Orodho (2003) defines research design as the scheme, outline or plan that is used to generate answers to research problems. It constitutes the blueprint for the collection, measurement and analysis of data.

Research design involves the economical arrangement of conditions for collection and analysis of data. This process depends on what the investigator seeks to establish, the kind of object being studied, the defining of the problem, previous information in the area of study and the kind of result desired. It aids the researcher in the allocation of limited resources by helping in making crucial choices. (Orodho & Kombo 2002).

The research design that best suited this study was exploratory and descriptive research designs. Exploratory research design is a flexible design that allows the researcher to consider many different aspects of a problem , while descriptive survey is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals (Orodho, 2003). It can be used when collecting information about peoples'

attitudes, opinions, habits or any of the variety of educational or social issues (Orodho & Kombo, 2002).

Descriptive designs are not only restricted to fact finding but may often result in formulation of important principles of knowledge and solutions to significant problems (Kombo & Tromp,2006). This design was the best suited for the study because there is no prior documented study on the factors that influence women entrepreneurs to start enterprises in male dominated sectors in Kenya. The scholar used exploratory and descriptive research designs to establish the factors that influence women entrepreneurs to start enterprises in male dominated sectors, these designs were used to explore women entrepreneurs social networks, education, skills experience, access to finance and the legal and regulatory environment that encourage them to start enterprises in male dominated sectors of the economy.

3.4 Population of the Study

Population refers to the entire group of people or things of interest that the researcher wishes to investigate, Sekaran (2010). Mugenda & Mugenda (2003) defines population as an entire group of individuals or objects having common observable characteristics. It is the aggregate of all that conforms to a given specification. Bryman & Bell (2003) defines population as basically the universe of units from which the sample is to be selected. This study was carried out in Nairobi County and specifically at the Kariobangi

Light Industries that is located in the Nairobi East District. Kariobangi Light industries is characterized by many formal and informal industries ranging from trading, manufacturing to packaging. It was an ideal location for the proposed study due to the diversity of the sectors. The scholar used population data base from the K-rep Micro finance Buruburu branch which has financed 200 of the women entrepreneurs at Kariobangi south Light Industries.

3.5 Sampling Frame of the Study

The next step in the research design was to identify and select the sample to be used in the study. Sampling and selection is the means by which a researcher identifies and selects and gains access to the appropriate subjects (Sekaran 2010). The sampling frame is the source list from which the sample is drawn and contains the names of all items (Kothari, 2004). It is a list, directory or index of cases from which a sample can be selected (Mugenda & Mugenda, 2003). The sampling frame for the study consisted of the 200 women entrepreneurs based in Kariobangi Light industries who had been financed by K-Rep Bank Buruburu branch. Sampling allows a researcher to reduce the amount of data that they need to collect by examining only a subgroup of the total population (Saunders et al., 2003). Random sampling technique was adopted to get a representative sample. Mugenda & Mugenda (2003) states that in simple random sampling, subjects are selected in such a way that the all subjects in the population have an equal chance of being selected.

3.6 Sample of the Study

A sample is defined as a segment or subset of the population that is selected for analysis (Bryman & Bell, 2003). representative sample is one that accurately reflects the population being sampled The following criteria was used to select a representative sample for the study; the subject had to be a female entrepreneur, the female entrepreneur had to be owner/manager of the business, if partnership, the partner had to be female, the female entrepreneurs' business had to be based at Kariobangi Light Industries, Nairobi, financed by K-Rep Bank Buruburu branch.

The following statistical method was used to calculate the sample size for the study, Zikmund (2010).

$$n = \frac{z^2 pq}{e^2}$$

Where

z = table value from the normal table

p = probability of success (male dominated proportion).

q = (1-p) probability of failure (female dominated proportion).

e = allowed error

$$n = \frac{(1.96)^2 (0.4 \times 0.6)}{(0.05)^2}$$

$$n = \frac{3.84 \times 24}{0.025}$$

$$0.025$$

$$n = 369$$

Since the population is below 10,000, the following formula was applied Zikmund (2010).

$$nf = \frac{n}{1 + \frac{(n-1)}{N}}$$

$$\frac{369}{1 + \frac{(369-1)}{200}}$$

$$nf = 130$$

Thus the sample of the study was 130.

3.7 Pilot Study

A Pilot survey was carried out prior to the actual research. This aimed at testing the validity of the research instruments. Bryman & Bell (2003) states that, it is always desirable if at all it is possible to conduct a pilot study before administering a questionnaire to your sample. Zikmund (2010) stresses the importance of pre-testing the questionnaire. This is done to obtain feedback, to check if the questionnaire is effective and well understood by the respondents. The scholar carried out a pre-test using randomly selected women entrepreneurs.

3.8 Instruments

The instruments / tools for the study were in line with the qualitative and quantitative data collection tools; these included the use of a questionnaire. According to Mugenda & Mugenda (2003) questionnaires are used to obtain important information about the population. To succeed in getting the expected data, closed and open ended questions were designed in line with the research objectives. The questionnaires were distributed to women entrepreneurs in their group meetings by the researcher assisted by the field officers and group leaders.

3.9 Data Collection Procedure

In the survey, a questionnaire was designed to collect information on factors that influence women entrepreneurs to start enterprises in male dominated sectors. Questionnaire as an instrument for data collection was chosen because it would help the scholar to be objective and more precise in collecting data. The design of the questionnaire was simple and respondent-friendly. It was comprised of four sections as guided by the research objectives. The questions were formulated so as to elicit information on women profiles such as age, number of dependent relatives, family size, educational background, type of business, reasons for starting up business, sources of capital, social networks and other parameters as guided by the research objectives. These questions were made up of structured and unstructured questions. The

respondents were women business owners both in male dominated and female dominated sectors in Kariobangi South Light Industries.

A five-point Likert-scale which ranged from “strongly agree” to “strongly disagree” (5 = ‘Strongly Agree’, 4 = ‘Agree’, 3 = ‘Undecided’, 2 = ‘Disagree’ and 1 = ‘Strongly Disagree’) was used to reflect the agreement of the respondents. Likert scales are widely used in most studies in business and other related courses in social science literature (Zikmund, 2010). To elicit the cooperation of the respondents, the nature and purpose of the study was made known to the respondents and anonymity assured.

3.9.1 The Type of Data collected

The type of data collected was as follows; Objective 1 data was collected on Age, educational qualification, Marital Status, Training, previous work experience including the number of years , age at which one started the business. In Objective 2 the scholar sought information on; type and composition of social association, presence and composition of role models, family support. Objective 3 sought information on the following; the sources of finance, conditions of obtaining financing, cost of financing, collateral required and objective 4 sought to obtain information on; government regulations and levies, government incentives, registration processes and requirements

3.10 Data Processing and Analysis

Data collected was analyzed both manually and by use of electronics based methods using a data preparation grid. The utilization of structured grids allowed specific responses to be located with relative ease and facilitated the identification of emerging patterns (Saunders et al., 2009). Descriptive, statistical and content analyses were used in analyzing the collected data Using descriptive analysis it was possible to calculate; the mean, frequency distribution and percentage analysis of the study.

Considering the relationship in this study, the scholar was looking at how certain (known) influencing factors affects the development and establishment of women enterprises in male dominated sectors of the economy. In this case the scholar considered the (Y) variable the dependent variable to be the level of women entrepreneurs in male dominated sectors (manufacturing, engineering, computer science and medicine). The dependent variable Y was depended on vital factors which were qualitative (categorical). These independent factors were Social networks, financial accessibility, Demographic factors and Legal and regulatory environment.

Since the independent variables were qualitative with few being quantitative (continuous), the model that was workable for the study was the Logistic Regression Model. Starting of enterprises by women entrepreneurs in male dominated sectors, was seen as an outcome of the interaction of several independent variables such as

demographic factors, social networks, access to finance and legal and regulatory environment. In analyzing the choice by individual women entrepreneurs to start enterprises in male dominated sectors, it was assumed that there was the existence choices, including starting enterprises in female dominated sectors. This model has been used by DeTienne & Chandler (2007) in their study on The Role of Gender in Opportunity Identification.

The two steps were found necessary to come up with the Model were: identification of the sub-variables in each independent factor, and consideration of the dummy independent variables in a coding format.

Development of the Model

Let Z_1 = Demographic factors

Then, some of the demographic factors were denoted as; Marital status Z_{11} ; Education Z_{12} ; Age Z_{13} ; Work experience Z_{14} and Skills Z_{15}

Let Z_2 = Social networks

Considering some factors in social networks: Presence of social networks Z_{21} ; Presence of role models Z_{22} ; Number of social networks Z_{23} ; Composition of social networks Z_{24} ; and Composition of role models Z_{25} .

Let $Z_3 = \text{Access to finance}$

Considering some factors in access to finance: Adequate financing Z_{31} ; Availability of financial services Z_{32} ; and Collateral Z_{33}

Let $Z_4 = \text{Legal and regulatory environment}$

Considering some factors in access to legal and regulatory environment: Registration Z_{41} ; Equitable inheritance Z_{42} ; Equitable education Z_{43} ; and Government incentives Z_{44} .

From the above information, it was possible to develop a workable model that was vital in computing and analyzing the data that was obtained. The following were essential steps in developing the model.

Let $Y_1 = 1$ (women entrepreneurs in male dominated sectors)

Let $Y_1 = 0$ (women entrepreneurs in female dominated sectors)

Thus Y had a Bernoulli random variable

Let $\Pr [Y_1 = 1] = P_1$

given

$\Pr [Y_1 = 1 | Z = z] = P_1$

$\Pr [Y_1 = 0] = 1 - P_1$

$\Pr [Y_1 = 0 | Z = z] = 1 - P_1$

The mean of $Y_1 = E(Y_1)$ was represented by a logistic function;

$$E(Y_1) = P_1 = \frac{\exp(\beta_0 + \beta_1 Z_1 + \beta_2 Z_2 + \beta_3 Z_3 + \beta_4 Z_4)}{1 + \exp(\beta_0 + \beta_1 Z_1 + \beta_2 Z_2 + \beta_3 Z_3 + \beta_4 Z_4) \dots (i)}$$

Equation (i) was redesigned into a simpler representation;

$$E(Y_1) = P_1 = \frac{1}{1 + \exp[-(\beta_0 + \beta_1 Z_1 + \beta_2 Z_2 + \beta_3 Z_3 + \beta_4 Z_4)]}$$

Equation (i) was vital for developing a significant model that was important in drawing conclusion on the validity of the study.

$$E(Y_1) = P_1 = \frac{\exp(\beta_0 + \beta_1 Z_1 + \beta_2 Z_2 + \beta_3 Z_3 + \beta_4 Z_4)}{1 + \exp(\beta_0 + \beta_1 Z_1 + \beta_2 Z_2 + \beta_3 Z_3 + \beta_4 Z_4)}$$

$$P_1 [1 + \exp(\beta_0 + \beta_1 Z_1 + \beta_2 Z_2 + \beta_3 Z_3 + \beta_4 Z_4)] = \exp(\beta_0 + \beta_1 Z_1 + \beta_2 Z_2 + \dots + \beta_4 Z_4).$$

This finally produced the model;

$$\frac{P_1}{1 - P_1} = \exp(\beta_0 + \beta_1 Z_1 + \beta_2 Z_2 + \beta_3 Z_3 + \beta_4 Z_4) \dots (ii)$$

Where;

β_1 – is regressor variable for demographic factors

β_2 – is is regressor variable for social networks

β_3 – is regressor variable access to finance

β_4 – is regressor variable for legal and regulatory environment

Z_1 -dummy variable for demographic factors

Z_2 -dummy variable for social network factors

Z_3 -.-dummy variable for access to finance factors

Z_4 -dummy variable for legal and regulatory environment factors

To test the goodness of fit, chi-square was used. The scholar came up with a contingency table which was used to capture the summary of the research hypotheses in a tabular form. The values in the contingency table were useful to calculate the computed chi-square value which was compared with the table value of chi-square at 5% level of significance. The conclusion drawn from the above comparison assisted in making inferences about the research hypotheses. The chi-square test was the best suited to determine whether there was a statistical relationship between the two variables two variables (independent and dependent variable). Kothari (2003) observes that one way to determine whether there is a statistical relationship between two variables is to use the chi square test for independence

The scholar used the formula given below to obtain the computed chi-square value

$$\sum \frac{(n_{ij} - e_{ij})^2}{e_{ij}} = \chi^2_c$$

Where

n_{ij} = was the value on the contingency table

e_{ij} = expected frequency.

Rejection and Acceptance Rule

Case 1 if $\chi^2_c \geq \chi^2_{(k-1)}$ that is, if the calculated chi-square χ^2 was greater than the table value of chi-square with (k-1) degrees of freedom it was concluded that there was

no significant relationship between women entrepreneurs starting enterprises in male dominated sectors and the given factors influencing the setting up of enterprises in male dominated sectors.

Case 2 if the computed χ^2 was found to be less than the table value of chi-square with (k-1) degrees of freedom it was concluded that there was a significant statistical relationship between women entrepreneurs starting enterprises in male dominated sectors and the given factors influencing the setting up of enterprises in male dominated sectors .

Testing the Research hypotheses

The research hypotheses provided important critical statements that facilitated the scholar to investigate the credibility of the overall study. In order to establish a conclusion of the research findings, statistical inference needed to be assigned on the regression parameters related to the independent variables. The scholar made inferences on the individual regression parameter using the t-test distribution. The scholar applied hypothesis testing as an inferential technique. The researcher took the hypothesis of the form;

$$H_o: \beta_k = 0 \text{ vs}$$

$$H_o: \beta_k \neq 0.$$

$$k = 1,2,\dots,4.$$

The test statistics used was as given below;

$$t^* = \frac{\hat{\beta}_k}{s.e(\hat{\beta}_k)}$$

Where;

$\hat{\beta}_k$ regression parameter inferred.

$s.e(\hat{\beta}_k)$ standard error (deviation) of the regression parameter.

At 0.05 level of significance, the decision to reject the hypothesis was determined by;

- a) $|t^*| < t_{1-\alpha/2} (n-k)$ (The test statistic is less than table value of the t-distribution)

If (a) holds, it was to be considered that there was a relationship between the independent variable and women entrepreneurs starting enterprises in male dominated sectors.

$|t^*| > t_{1-\alpha/2} (n-k)$ (The test statistic is greater than table value)

If (b) holds, it was to be concluded that there exists a relationship between the independent variable and women entrepreneurs starting enterprises in male dominated sectors.

Where;

k Independent variables (1,2,3,4)

$t_{1-\alpha/2} (n-k)$ Table value of the t-test with (n-k)degrees of freedom where (n) is the sample size and (k) the number of regression parameters

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS.

4.1 Introduction

The chapter deals with organization and presentation of research data obtained from the respondents. It also captures the background of the population under study. The data is presented in a manner that is easy to interpret and understand. Data analysis was based on the objectives of the study as presented in chapter one. The chapter presents the analysis of data and its interpretation as was collected from the field. Data analysis was done using SPSS (Statistical Package for Social Sciences).

4.2 Response Rate

A total of 130 questionnaires were distributed and out of that, 103 questionnaires were returned and analyzed. This gave a percentage respondent rate of 79%, see Figure 3. This percentage was rated as very good. According to Mugenda & Mugenda (2003), a response rate of 50% is adequate, 60% is good and 70% and above very good. Based on the above, the response rate was very good.

4.3 Pilot Study Results

From the pilot study, reliability test using Cronbach's Alpha Coefficient was carried out on the tool to ensure it gave reliable results. Amongst all the variables the lowest alpha coefficient was 0.721 while the highest was 0.789. Reliability test results indicate that the individual components and overall coefficient are above 0.7. Cooper and Schindler (2008) affirm that a Cronbach's alpha coefficient of 0.7 is adequate for a newly developed tool. Therefore based on this recommendation the study questionnaire has adequate internal consistency and is reliable for the study and its results can be used to generalize on population characteristics.

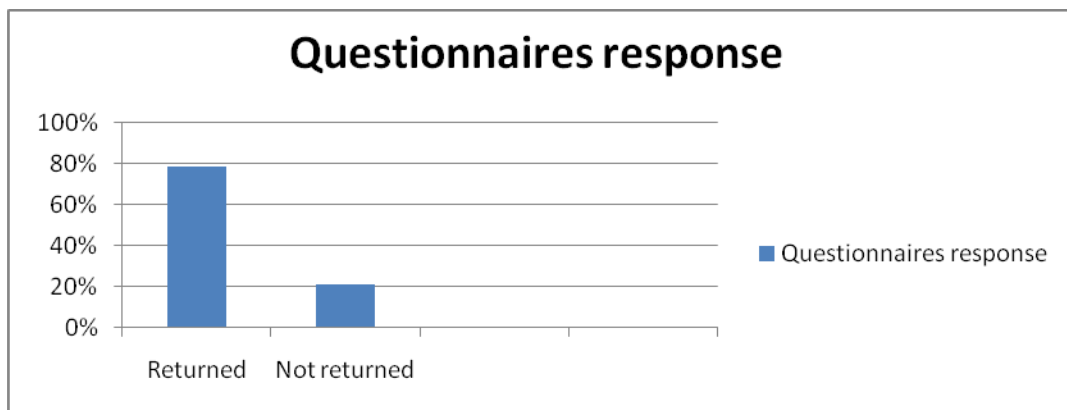


Figure 4.1. Questionnaire response rate

4.4 Sample Characteristics

The information sought in this section was preliminary to the study objectives with aim of investigating the characteristics of the sample. The questions aimed to bring forth responses which showed the profiles of women enterprises, status of their businesses, motivation towards business establishment, specific challenges facing women entrepreneurs and whether or not they had received information on male dominated industry. This was to build a foundation on their choice of enterprise area.

Profile of Women Enterprises

The data as illustrated in appendix 1 revealed that 90.3% of the enterprises under study were established between year 2000 and 2012 with only 9.7 % having been established earlier. The highest number of enterprises were established in the year 2010 (14.6%).

Out of the 103 questionnaires analysed, 73.8% were sole proprietorship, 25.2% partnership and only 1% limited company (see Table 3). These findings collaborate research findings by Stevenson & St-Onge , (2005) and Hisrich, Micheal & Shepherds (2009) who found out that women enterprises were relatively very small micro-enterprises because most of them choose entrepreneurship because of the flexibility it provides them for balancing work and family demands . Steveson & St-Onge, (2005) also established that about 86 per cent of the workers in women owned enterprises were owner operators; only four per cent of their workers were hired; the remainder was made up of either family members or apprentices.

Table 4.1: Legal Form of Business

Legal form of business	Percentage
Sole-proprietorship	73.8
Partnership	25.2
Company	1.0
Total	100.0

Reasons for Starting an Enterprise in this Sector

Several reasons were established why generally the respondents started their enterprises. As indicated in Table 4.2, 37.9% of the respondents stated that they started the enterprise because they had the training and were passionate about it, 66% said that they started the business to create employment, be self reliant and earn a living while 31.1% stated that they started the enterprises because of availability of services, there was high demand and there wasn't much competition. 31.1% opined that they started the enterprises because it gave good profits and satisfaction.

These findings collaborated with literature which gave the reasons that drive women to self employment as job creation and particularly self, job frustration, desire to do it alone and accomplishment of a goal (Hirsrich et al., 2009). On average 54.4% of the respondents were of the opinion that the reasons for starting the enterprises were; training/ passion, creating employment, earning a living, availability of services, less

competition, good profits, encouragement from friends and relatives, Easy availability of capital, few legal requirement and that they were easy to manage.

Table 4.2: Reasons for Starting the Enterprise

Statement	Yes	No	Total
Training/passion	37.9	62.1	100
Create/employment/self reliant/earn a living	66	34	100
Availability of services and high demand/no much competition	31.1	68.9	100
It gives good profits and satisfaction.	31.1	68.9	100
Encouragement from parents/friends	89.3	10.7	100
Easy availability of capital/less capital required/few legal requirement	73.8	26.2	100
Easy to manage	73	26.2	100
Average Percentage	57.4	42.6	100

Specific Challenges Facing Women Entrepreneurs

The study also revealed the following challenges faced by the respondents as stipulated in appendix 2; 89.3% stated that they lacked information flow that can help in the expansion of their businesses and they faced challenges in decision making. 47.6% said that they faced challenges of high competition from already established businesses, 87.4% stated low demand of products and goods, 71.8% said that they faced discrimination from male competitors and difficulties in dealing with male

employees/customers and community stereotype, they also said that they lacked family support and it was difficult to balance between business and family. 81.6% stated that too many legal requirements and harassment was a challenge and 62.1% said that lack of enough start-up capital and funds for expansion was a major challenge.

On average, 75.4% of the respondents opined that; Illiteracy in the field of operation, High competition, Low demand. Discrimination from male competitors and difficulties in dealing with male employees/customers and community stereotype, lack of family support, balance between business and family, Too much legal requirements and harassment, Poor infrastructure and insecurity, High cost of operation and Lack of enough start-up capital and funds for expansion were some of the challenges they faced in starting and running their enterprises.

The above findings are in support of what has been established in literature as pertains to the challenges facing women entrepreneurs, studies on women entrepreneurship established that the challenges facing women entrepreneurs include; lack of information and network system, low and limited control over funds, family dependence and restriction to family business, inaccessibility to required funds, lack of specialized skills, inadequate time, lack of confidence among others (Mayoux & Hart, 2009). Other challenges include government rules and regulations, gaining access to finance and gender discrimination (UN, 2006)

Motivating Factors to Women Entrepreneurs

From the findings of the study, as indicated in appendix 3, the following were factors found to motivate women entrepreneurs to start enterprises in general. 93.2% stated lack of employment, 35.9% said that job creation, passion for the business financial independence and self reliance motivated them to start their enterprises. 63.1% of the respondents stated that availability of capital and low operation cost motivated them to start the enterprise, while 78.6% stated that they were motivated by friends and family to start their enterprises. 64.1% of the respondents stated that they were motivated by good profits and less labour requirement and 98.1% stated that good infrastructure was a motivating factor for them. 66% of the respondents stated that a ready market was a motivating factor for them to start their enterprises, 81.6% stated skills and experience and 98.1% stated that they were motivated by the fact that they wanted to make an impact to the society.

On average 75.1% of the respondents were of the opinion that; lack of employment, passion for the business, job creation, availability of capital, motivation from friends and relatives, good profits, good infrastructure, ready market, skills and experience and desire to make impact in the society were some of the motivating factors for them to start their enterprises.

In support of the above findings, Thomas, (2002) and Kantor, (1999) established that with self employment and entrepreneurship, women gain confidence, self-esteem and

decision-making experience leading to greater control over their lives in social, economic and political spheres. Mayoux & Hart, (2009) identified the following factors as motivating factors to women starting enterprises in women dominated sectors: lack of control of property, lack of access to and control over income, family dependence and restriction to family business.

Advice to Women Entrepreneurs Wanting to Start Enterprises in Male Dominated Sector

From the findings of the study, as shown in appendix 4, 84.5% of the respondents stated that women entrepreneurs wishing to start enterprises in male dominated sectors should take advantage of the many loan facilities available, 68% asked women entrepreneurs wishing to start enterprises in male dominated sectors to be patient, optimistic and hard working, 62% asked women to believe in themselves and 62.1% stated that women entrepreneurs aspiring to venture into male dominated sectors required skills. 65% stated that these women entrepreneurs must network to get information and 75% stated that, women opting to start enterprise in male dominated sectors should be willing to take risks and face challenges.

On average, 69.6% of the respondents opined that; credit, patience, independence, unity among women entrepreneurs and self confidence were critical for women aspiring to start enterprises in the male dominated sectors of the economy.

These findings support what has already been established by other researchers. There is a positive relationship between credit and opportunity choice for women entrepreneurs, credit was found to have positive effect on opportunity for women enterprise choice in USA (Allen, 2000), Nigeria (Akanji, 2006) and France (Brana, 2008). It has also been established that credit provide the needed opportunity for entrepreneurs to start businesses (Roslan & Mohd,2009; Salman, 2009; Allen et al.,2008; Brana, 2008; Lans et al., 2008; Majumdar, 2008; Shane, 2003).

DeTienne and Chandler (2007), in their separate studies established that education and experience were antecedents to decision to start a business. Davidson and Honig (2003) found that previous experience was necessary to initiate a business venture in male dominated sectors. They revealed that entrepreneurs who had been trained in business areas were most likely to start a new venture in the area of training.

4.5 Demographic Factors Influence Women Entrepreneurs to start Enterprises in Male Dominated Sectors

Study has established that demographic factors such as age, education level, experience, training, specialization and access to information influence women entrepreneurs into starting enterprises in the male dominated sectors of the economy. DeTienne and Chandler (2007) established that education and experience were antecedents to the decisions to start a business they further argued that years of formal education of the

entrepreneur influence starting a firm in the area of training. These findings have been supported by Gatewood et al. (2004); Ibru (2009) Bholá et al. (2006).

Davidson and Honig (2003) found out that previous experience was necessary to start a venture in male dominated sector, his findings are supported by Brush et al. (2004); and Hirsrich and Brush (1984) established that women entrepreneurs started their enterprises at the age of 40 and above. Stevenson et al.(1990) seem to differ with the above scholars and as he established that successful women entrepreneurs were relatively young in age.

The study has indicated that male dominated enterprises are associated with higher education levels because they require specialized knowledge and expertise. Holmquist and Sundin (1988) established that education play a role in the type of enterprises women entrepreneurs choose to start. In their study on women entrepreneurs in Sweden they established that women entrepreneurs with an education exceeding 12 years chose to start enterprises in male dominated sectors. Other scholars who had similar findings includes Gatewood et al. (2004) and Wit and Van (1989).

Experience and marital status have also been cited by scholars as factors that influence women entrepreneurs to start enterprises in male dominated sectors scholars Feilden et al. (2000) established that individuals tend to establish business in areas that are familiar to them, McClelland et al. (2005) found out that experience of women entrepreneurs is crucial in the success of their businesses in male dominated sectors. Other scholars who

are in support of this view are DeTienne and Chandler (2007), Brush and Hirsrich (1991). Studies have shown that marital status is a factor that influences women to start enterprises in male dominated sectors. Davidson and Honig (2003), Holmoquist and Sundin (1988) established that married women were limited in their enterprise sector choice because of their marital status. Single women entrepreneurs were found to be similar to men entrepreneurs and therefore had more ability to identify enterprises in more technological sectors.

In line with the above as revealed in literature, the findings of the current study aimed finding out whether demographic factors influence women entrepreneurs to start enterprises in male dominated sectors of the economy in Kenya by investigating age, education level, experience and marital status of the respondents.

4.5.1 Age

Descriptive statistics

The study established that generally majority of respondents (37.9%) were aged between 26-35 years, those between 21-26 years were 25.2%, 36-45 years were; 25.2%, 15-20 were 5%, , and only 6.8% were aged 46 years and above (see table 4.3.)

Table 4.3 Age of respondents

Years	Percentage	Cumulative Percentage
15-20 yrs	4.9	4.9
21-25 yrs	25.2	30.1
26-35 yrs	37.9	68.0
36-45 yrs	25.2	93.2
46 and above	6.8	100.0
Total	100.0	

Further analysis revealed that a majority of women running the male dominated enterprises were aged below 35 years. As presented in figure 4.2, of the 38 respondents in male dominated enterprises, 34.2% were aged between 26-35 years, 31.6% were between the ages 21-25%, 28.9% were between ages 36-45, 2.6% for ages between 15-20 and 2.6% for ages 46 and above. The respondents in female dominated business were however found to be much advanced in age, 40% were aged between 26-35 years, 23.1%, ages 36-45 years, 21.5% were aged 21-25 years and 9.2%, 46 years and above and 6.2% were aged 15-20 years.

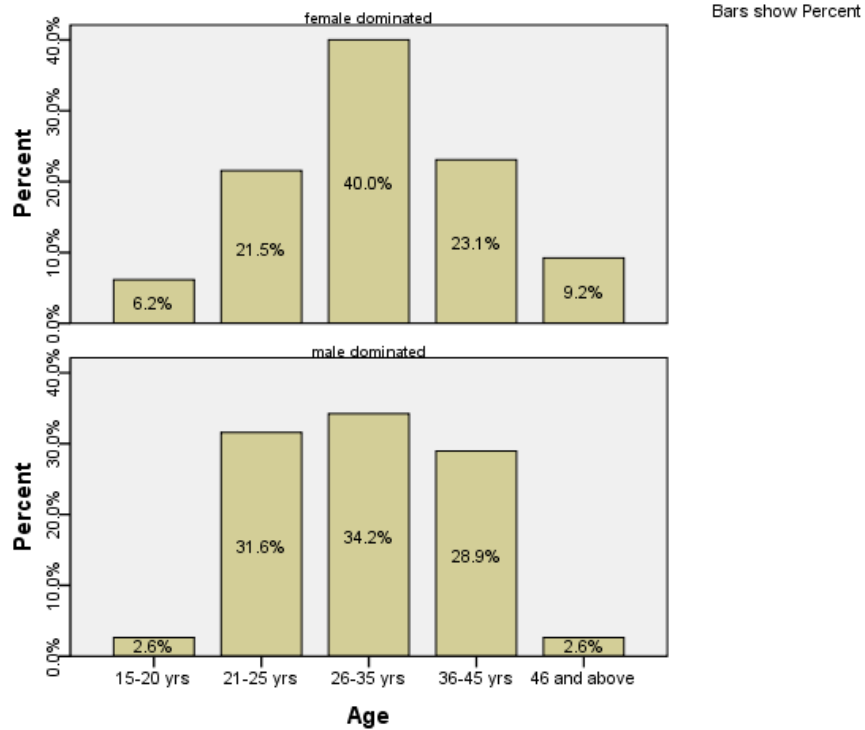


Figure 4.2: Age of the Women Entrepreneurs in Male Dominated Sectors Started Business.

Age when Respondents Started Enterprises

The findings established that in general majority of the respondents started their enterprises between the ages of 15-25 years 42.7%, 38.8% started enterprises when they were between the ages 26-30 years, 17.5% started their enterprises at ages 31-40 and only 1% started at ages 40 and above, see table 4.4.

These finding contradicts findings in literature that revealed that a majority of women entrepreneurs establish their enterprises at the age 40 and above. According to Hisrich and Brush (1984), *"the woman entrepreneur was typically the first born child of a*

middle class parents-a self-employed father and mother who does not work outside the home. After obtaining a liberal arts degree, the typical woman entrepreneur marries a college educated man who works in a professional or technical capacity. She has children and works as a teacher, administrator or secretary. She does not start her own business-most likely a service-related one-until the age of forty or later”. (Hirsrich & Brush, 1984 p.35).

Table 4.4 Age when Respondents Started the Enterprise

Age	Percentage
15-25	42.7
26-30	38.8
31-40	17.5
40 and above	1.0
Total	100.0

Further analysis as illustrated in Table 4.5, revealed that majority of the respondents started their enterprises at pretty young ages. In the female dominated sector, 40% of the respondents started their enterprises at ages between 15-25 years, 38.5% started at ages 26-30 years, 20% at ages 31-40 years and 1.5% at ages above 40. Among the respondents in the male dominated sector, 47.4% started their enterprises between the ages of 15-25 years, 39.5%, started at the ages 26-30 years, 13.2% started their enterprises at ages between 31-40 years and none started at ages above 40 years. From

these findings it can be evident that male dominated enterprises attracted younger women as compared to the female dominated enterprise.

Table 4.5 Age when women in Male Dominated Sectors Started Enterprises in Percentage

	15-25yrs	26-30yrs	31-40yrs	40 +yrs	
Female Dominated	40	38.5	20.0	1.5	100.0%
Male Dominated	47.4	39.5	13.2		100.0%

The findings of the current study has differed with other scholars majority of whom established that women entrepreneurs in male dominated sectors are associated with advanced age. Hisrich and Brush (1984) established that majority of women entrepreneurs in male dominated sectors establish their enterprises at the age of 40 and above. Hisrich and O'Brien (1982) in a related study about the relationship between industry choice and access to resources comparing women in businesses considered female dominated sectors and those in male dominated industrial sectors, in their study, they found out that women entrepreneurs in the male dominated sectors were older, had more education, and were more likely to have self-employed parents However Stevenson et al.,(1990) seems to support the findings of the current study as he established that successful women entrepreneurs in male dominated sectors were relatively younger in age.

Inferential Statistics

The Chi-Square test for independence was used to establish whether there is a relationship between the two categorical variables i.e. women entrepreneurs starting enterprises in male dominated sectors and age. The chi-square statistic was given as 1.110 with a p-value of 0.775 (see table 4.6). Since the p-value is greater than 0.05, it was concluded that there was no statistically significant association between the two categorical variables

Table 4.6 Type of Enterprise and Age (Chi-Square Tests)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.110 ^a	3	.775
Likelihood Ratio	1.173	3	.759
Linear-by-Linear Association	.070	1	.792
N of Valid Cases	103		

4.5.2 Marital Status

Descriptive Statistics

The findings of the study established that in general majority of the sampled women entrepreneurs were married 62.1%, 23.3% were single, 8.7% were divorced and 5.8% were widowed (see table 4.7).

Table 4.7: Marital Status of the Respondents

Marital Status	Percentage	Cumulative Percentage
Single	23.3	23.3
Married	62.1	85.4
Divorced	8.7	94.2
Widow	5.8	100.0
Total	100.0	

Further analysis revealed that out of the 65 respondents in the female dominated sectors, 61% were married, 21.5% were single, 10.8% were divorced, and 6.2% were widowed. On the other hand, out of the 38 respondents from the male dominated sectors, 63.2% were married, 26.3% were single, and 5.3% were widowed and 5.3% were divorced. From the above findings it can be argue that married women are more likely to start enterprises in either male dominated or female dominated sectors of the economy and thus implying that marital status was not an influencing factor for women entrepreneurs to start enterprises in the male dominated sectors of the economy, this is illustrated in Figure 4.3.

The high number of married women starting businesses in both male dominated and female dominated sectors could be attributed to the fact that, the married women entrepreneurs had support and especially financial support to start their enterprises from

their spouses. The findings of the current study agree with what other scholars found out regarding women entrepreneurs in general. Hisrich and Brush (1984) established that majority of women entrepreneurs are married and are usually assisted by their husbands in establishing their enterprises. Buttner and Rosen, (1989) and Floro (2001) found out that women owners tended to prefer internal to external sources of financing this internal financing is more likely to come from their spouses and other close relatives. Studies have also established that marital status is an element that influence the type of entrepreneurial activities that women engage in (Davidsson & Honig, 2003).

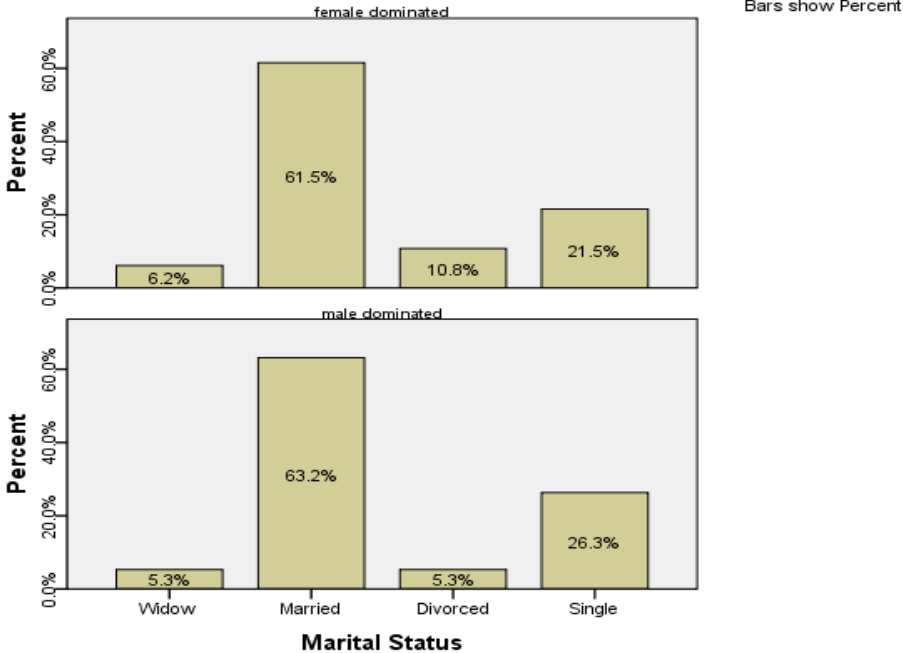


Figure 4.3. Marital Status of Women in Male Dominated Enterprises.

Inferential Statistics

The chi-square statistic as illustrated in Table 4.8 is given as 1.110 with a p-value of 0.775. The $p > 0.05$ indicating that there is no significant association between the variable type of enterprise sector choice and marital status

Table 4.8: Type of Enterprise Sector Choice and Marital Status (Chi-Square Tests)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.110 ^a	3	.775
Likelihood Ratio	1.173	3	.759
Linear-by-Linear Association	.070	1	.792
N of Valid Cases	103		

4.5.3 Education Level

Descriptive Statistics

As illustrated in Table 4.9, the study established that generally, women entrepreneurs had a diploma level of education with 31.1% of the sampled women entrepreneurs having a diploma level of education. 24.5% secondary level education, 16.5% primary level education, 14.6% Craft level education and 13.6% university level education, this implies that 59.3% of the respondents had post secondary education.

Table 4.9 Highest Education Level

Education Level	Percentage
Primary	16.5
O-Level	24.3
Craft Certificate	14.6
Diploma	31.1
University Degree	13.6
Total	100.0

Findings of the study further revealed that women entrepreneurs in male dominated sectors had higher levels of academic qualifications. Figure 4.4. indicates that women entrepreneurs in female dominated sectors had lower education levels compared to their counterparts in the male dominated sectors who notably had higher levels of education. For instance, under the female dominated sector, 26.2% of the respondents had primary level education, 29.2% O-Level, 16.9%, Craft Certificate, 21.5% Diploma and 6.2% University Degree. On the male dominated sector, none of the respondents had primary level education, 15.8% had O-Level, 10.5% Craft Certificate, 47.4% Diploma and 26.3% University Degree.

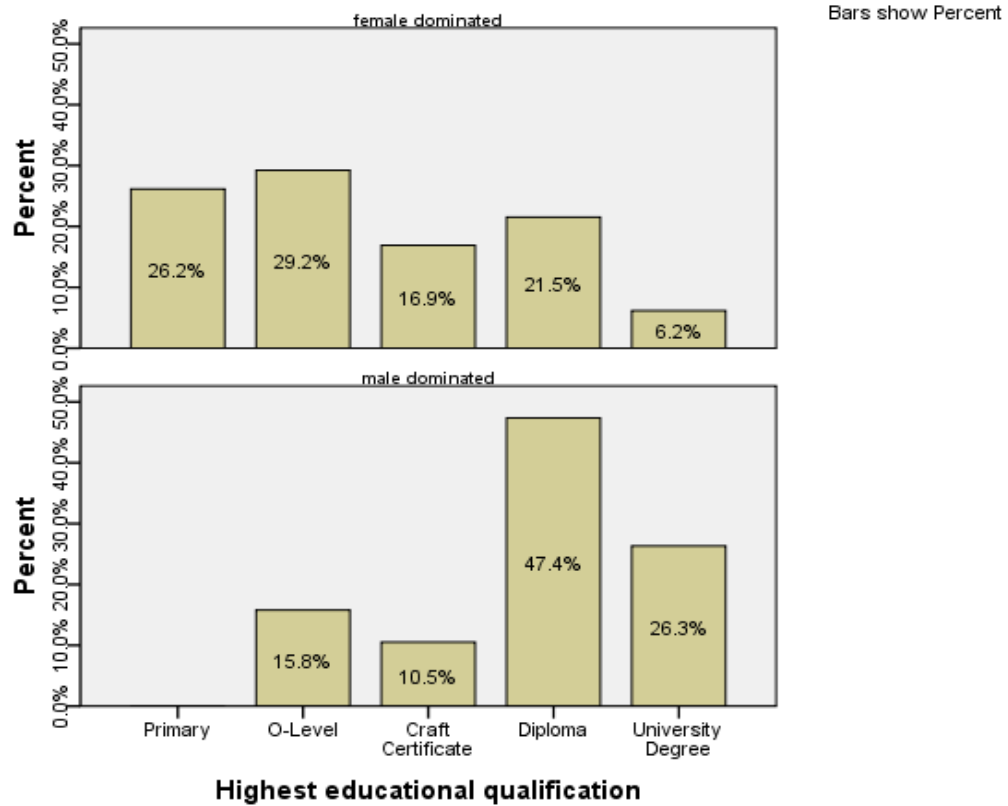


Figure 4.4. Education levels of women entrepreneurs in male dominated enterprises

The findings of the current study have been supported by several scholars. In USA for example it was established that most women entrepreneurs in high technology enterprises had tertiary education followed by high school education (Gatewood et al.; 2004) and in France, a higher percentage of women entrepreneurs in male dominated sectors had high school education and were in their early 30s (Carter & Shaw, 2006). DeTienne, D. & Chandler, G. (2007), established that education and experience are antecedents to the decisions to start a business. Their studies have shown that years of

formal education of the entrepreneur influenced starting a new firm in the area of training.

The findings however contradicts the findings by Brush and Hirsrich, (1991) who established that the educational level of most women entrepreneurs is very low, creating a barrier for them to access training and other business development services. They also found out that the high number of service-oriented businesses (over 90%) of the businesses begun by women reflected the educational focus of the woman entrepreneur, which generally consists of a liberal arts college education. The implications of the current study findings is that male dominated sectors are associated with higher education levels.

Inferential Statistics

The chi-square statistic is given as 24.719 with a p-value of 0.000 (see table 4.10). The $p < 0.001$ indicates that there is a significant association between the variable women entrepreneurs stating enterprises in male dominated sectors and education level. In support of these findings several scholars established that there was a relationship between level of education and women starting enterprises in male dominated sectors. In support of the findings, Hisrich and Brush (1985) found out that nearly 70% of all women entrepreneurs in male dominated sectors have a college education. de Bruin et al. (2007) in his study of women entrepreneurs in developing countries established that

education had a significant positive influence on women’s enterprise choice to women entrepreneurs in developing countries.

Table 4.10 Type of Enterprise and Education Level (Chi-Square Tests)

	Value	df	Asymp. Sig. (2- sided)
Pearson Chi-Square	24.719 ^a	4	.000
Likelihood Ratio	30.064	4	.000
Linear-by-Linear Association	23.513	1	.000
N of Valid Cases	103		

4.5.4 Business Experience

Descriptive Statistics

The findings of the study established that in general, 48% of women entrepreneurs had worked for someone else in a similar business for between 1-5 years before starting their businesses, 16.5% had worked for between 6-10 years and 6.8% had worked for more than 10 years with another 30.1% having no work experience at all. This has been illustrated in Table 4.11.

Table 4.11: Business Experience

Years worked before starting business	Percentage
0	30.1
1-5	46.6
6-10	16.5
10 and above	6.8
Total	100.0

Further analysis revealed that women entrepreneurs who operated enterprises in the male dominated sectors had worked for less years before starting their own enterprises as compared to those running enterprises in the female dominated sectors with 34.2% having no work experience. Out of the 38 respondents running enterprises in the male dominated sectors, 34.2% had no work experience, 42.1% had worked for between 1-5 years, 13.2% had an experience of between 6-10 years and 10.5% had worked for over 10 years. The women entrepreneurs who operated enterprises in the female dominated sectors were not very different from those in male dominated sectors in terms of experience. From the findings as indicated in Figure 4.5, out of the 65 respondents in the women entrepreneurs in female dominated sectors, 27.7% had no prior work experience, 49.2% had worked for between 1-5 years, 18.5% had an experience of between 6-10 years and 4.6% had worked for over 10 years.

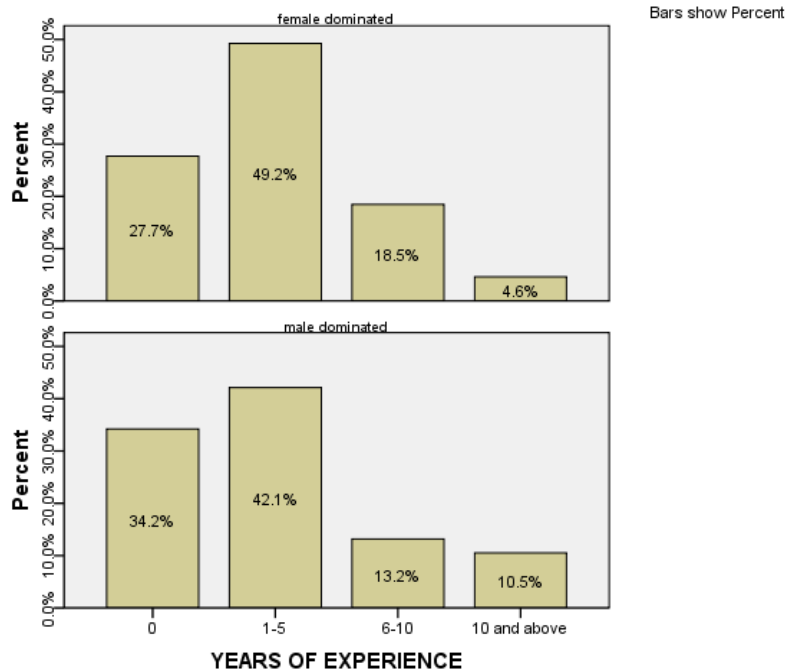


Figure 4.5 Experience of women entrepreneurs in male dominated enterprises

The findings of the current study challenge what has been found out by several scholars in related studies. Brush and Hirsich, (1991) established that women with previous experience in their field of business are far more likely to survive and be successful in male dominated sectors than women who do not have this direct experience. DeTienne, .and Chandler (2007) found out that previous experience is necessary to start a venture McClelland et al. (2005) argued that experience of women entrepreneurs is crucial in success of their businesses may it be in the male dominated sectors or the female dominated sectors..

Inferential Statistics

The results of the chi-square statistic as shown in table 4.12 is 2.241 with a p-value of 0.524. The $p > 0.05$ indicates that there is no significant association between the variable women entrepreneurs starting enterprises in male dominated sectors and the years worked before starting the business. These finding challenge most studies done in this area. Findings by Kourilsky (1980) and Bates (1986b) established that individuals with prior work experience in related business have significantly higher entrepreneurial intentions than those without such experience. Davidson and Honig (2003) found out that previous experience is necessary to start a venture.

Table 4.12 Years Worked Before Starting Business (Chi-Square Tests)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.241 ^a	3	.524
Likelihood Ratio	2.199	3	.532
Linear-by-Linear Association	.000	1	1.000
N of Valid Cases	103		

4.5.5 Respondents Opinions on Statements on Demographic Factors

The study sought for additional information on demography through the use of a linkert scale with responses ranging from strongly disagree to strongly agree. Seven statements were formulated and the responses revealed the following;

Business and Training specialization

From the findings, 35.8% of the respondents agreed that the training fitted the business they specialized in while 59.2% disagreed that, training fitted the business they specialized in. The researcher also established that 39.9% of the respondents chose their business because there were opportunities for training/upgrading of skills, 56.3% disagreed that they chose the business because there were opportunities for training/upgrading of skills. The above findings have been presented in appendix 5.

DeTienne and Chandler (2007) in support of the above findings established that entrepreneurs who have been trained in certain business areas are more likely to start a new venture in the area of training, they also proposed that education and experience were antecedents to the decisions to start a business. Their studies have shown that years of formal education of the entrepreneur influenced starting a new firm in the area of training (Brush & Hirsrich, 1991), in support of the current study findings states that entrepreneurs who have been trained in certain business areas are more likely to start ventures in areas of training and therefore women who have been educated and trained in technology and have received an additional business education are more likely to recognize business opportunities in male dominated sectors. A number of studies have however reported that female entrepreneurs have less valuable work, managerial and self-employment training (Darrene, et al., 2008; Coleman, 2007).

Access to Information

The study also through a linkert scale sought to find out if access to information and technology influenced the respondents' business choice. The findings revealed that 45.7% chose the business because they had access to information and technology while 52.4% disagreed that they chose the business because of access to information and technology (see appendix 5). These findings are critical to the study since literature has stated that a woman with more education level, more knowledge of the market and business practices is more likely to be able to identify and start an enterprise in the male dominated sectors of the economy (Davidson & Honig, 2003).

Parent's background

The study also sought to establish if the respondents chose the business because their parents were in the same line of business, from the findings as shown in appendix 5, 21.1% agreed that their parents were in the same line of business while 76% disagreed that their parents were in the same line of business. These findings challenge what other scholars revealed, Hisrich and Brush, (1984) stated that childhood family environment influence women to start enterprises and that majority of women entrepreneurs have parents who are entrepreneurs.

Technical Skills

A linkert scale was also used to establish whether the respondents had the technical skills required to make it successful and the findings as indicated on appendix 5 established that 90.3% agreed that they had the technical skills required to make their enterprises successful, only 8.7 % stated that they did not have the technical skills to make the enterprises successful. These findings have been supported by Manalova et al. (2007); Alyward (2007) and Gatewood et al. (2004) according to these scholars, education and work experience contribute to women entrepreneurs starting enterprises in male dominated sectors. However, other findings by Brush et al. (2004) suggested that women were less likely to have educational backgrounds in engineering and computing. Women who adopt a stronger “women image” superimpose a particular bounded rationality upon their entrepreneurial ventures and approaches to enterprise choice.

Financial Management Skills

The findings of the study through a linkert scale established that 60.2% of the respondents agreed that they had the financial management skills required to make the enterprise a success while 36.9% disagreed that they had the financial management skills required to make it a success(appendix 5). In support of these findings, Sarri and Trihopolou, (2005) found out that women are unique in that they have the skills to merge both business and family lives, managing both effectively and intentionally. This view is shared by Birley (1989) who stresses that women rely on their experiences as homemakers for types of managerial experiences, he states that managerial skill is an

inborn trait in women because of their peculiar nature of home keeping. On average as indicated on appendix 5, the findings revealed that 48.7 % of the respondents agreed that demographic factors influenced their business choice while 51.7% disagreed that demographic factors influenced their business choice.

4.5.6 Hypothesis Testing

The hypothesis for the demographic factors was earlier stated as:

Ho Demographic factors do not influence women entrepreneurs to start enterprises in male dominated sectors of the economy

Demography has been cited as a factor influencing women entrepreneurs to start enterprises in male dominated sectors by many scholars. This study looked at demographic factors; age, education level, experience, marital status, training, and their influence on women entrepreneurs to start enterprises in male dominated sectors. From the study it was found that age ,experience and marital status did not have a significant statistical influence on women entrepreneurs to start enterprises in male dominated sectors with a p-value of 0.775, 0.524 and 0.775 respectively however the study established that there was a significant influence between education level and women entrepreneurs starting enterprises in male dominated sectors with the chi-square given as 24.719 with a p-value of 0.000. This section will establish the overall influence of the demography variable to establish whether there is a statistical influence between all demographic factors analyzed and women entrepreneurs starting enterprises in male dominated sectors.

The study established that demographic factors influence women entrepreneurs to start enterprises on male dominated sectors. Figure 4.6 indicated that compared to women entrepreneurs in the female dominated sectors, women entrepreneurs in male dominated sectors had a greater mean average of 23.9 as compared to 20.3 that of women entrepreneurs in female dominated sectors. These findings agree with what scholars like Manolova et al. (2007) and Alyward, (2007) found out that education and work influence women entrepreneurs to start enterprises in male dominated sectors.

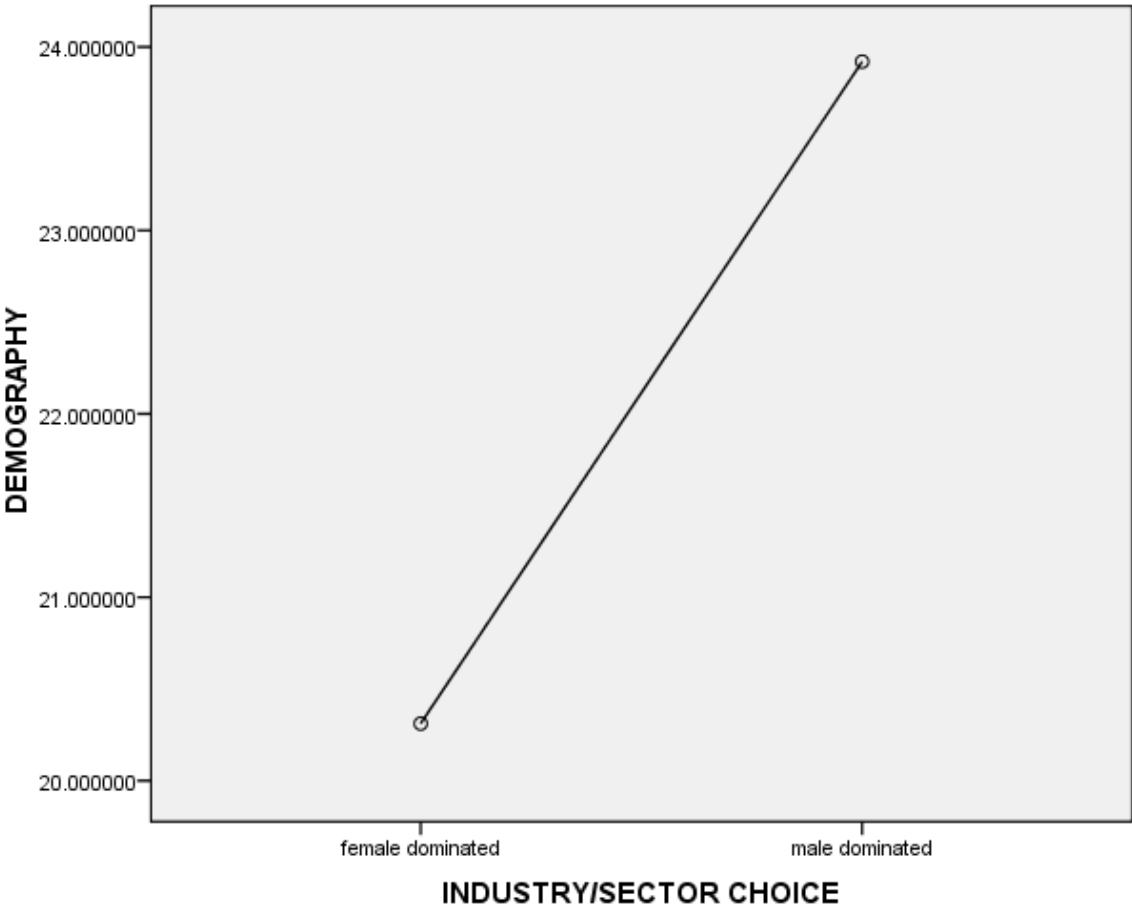


Figure 4.6 Demography influence on women entrepreneurs in male dominated sectors

The above finding can be supported by table 4.13 (mean and standard deviation). Table 4.13 shows that there is a significant difference in means between women entrepreneurs in male dominated enterprise (23.9199056) and those in the female dominated enterprises(20.3112983) Table 4.14 shows a (t-test) value of $0.001 > 0.05$ this reveal that there is a significant influence between the women entrepreneurs starting enterprises in male dominated sectors and demographic factors an indication that demography influence women entrepreneurs to start enterprises in the male dominated sectors of the economy. The findings therefore imply that since the $p > 0.05$ we reject the null hypotheses and conclude that there is a significant influence between demography and women entrepreneurs starting enterprises in male dominated sectors.

These findings have been supported by many scholars like Kourilsky (1980), Blanchflower and Meyer (2009) and Brush et al (1987) who found out that education level, work experience and training influence women entrepreneurs to start enterprises in male dominated sectors. DeTienne and Chandler (2007) established that education and experience were antecedents to the decisions to start a business as well as the area of training. Others who have supported these findings are Gatewood et al.(2004); Ibru (2009); and Bhola et al. (2006).

Table 4.13 Demography Difference in Means

	N	Mean	Std. Deviation	Std. Error Mean
Male dominated	38	23.9199056	4.236907227	.687317112
Female dominated	65	20.3112983	5.303037651	.657760868

Table 4.14 Independent Sample Test (t-test for equality of means)

	Sig.	T	df	Sig. (2-tailed)
Equal variances assumed	.120	3.578	101	.001
Equal variances not assumed	3.793	91.458		.000

4.6 Social Networks Influence Women Entrepreneurs to Start Enterprises in Male Dominated Sectors

Studies acknowledge there is a significant relationship between a strong social network and women choice to start enterprises in male dominated sectors of the economy. Role models and network support, especially at the local level, are at least as crucial in boosting women's attitudes with respect to new venture creation in male dominated sectors of the economy. Study investigating the choice of sector choice in enterprise establishment by female entrepreneurs has often stressed the important role of networks,

(Aldrich et al., 1989). Networks have been cited as having an influence on certain aspects of the venture creation process, for example, information, enabling access to finance and relationships with financial backers as well as diverse venture ideas (Greene et al., 2006; Brush et al., 2006). Networks are popularly regarded as a key factor in influencing the choice of enterprise sector by women entrepreneurs.

Studies have established that women tend to have more strong ties than weak ties which may present an obstacle to obtain richer information to identify a high technology venture. Aderemi (2008) in support of this found out that while being a woman does not represent a difference, being a married woman does. Single women behave in business more similar like men, their networks are diverse. Once women are married their networks are concentrated to family, sometimes their access to formal networks are restricted to women and especially married women, he proposes that women increase the diversity of their networks, the diversity of women networks is likely to influence them into starting enterprises in male dominated sectors. Other scholars who have found out that social networks influence women entrepreneurs in starting enterprises in male dominated sectors include: Aldrich and Carter (2004); Burt (1998) ; Ozgen and Baron, (2007).

4.6.1 Affiliation to Social Networks

Descriptive Statistics

From the findings of the study, it was evident that generally women entrepreneurs belonged to social networks with 74.8% stating that they belonged to social networks and only 25.2% stating that they did not belong to any social networks, see Table 4.15

Table 4.15: Affiliation Social Networks

	Percentage	Cummulative percentage
No	25.2	25.2
Yes	74.8	100.0
Total	100.0	

Further analysis of the study revealed that, 50.5% of women in female dominated enterprises belonged to social networks as compared to 24.3% of women entrepreneurs in the male dominated sector see Figure 4.7.

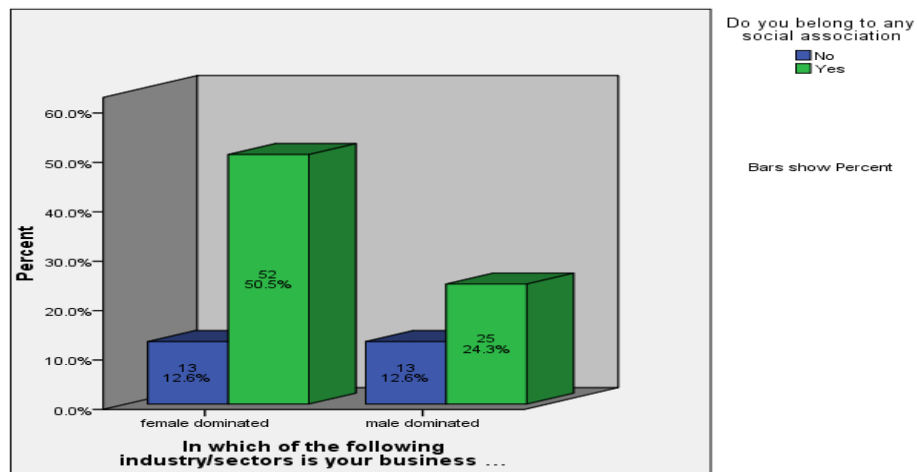


Figure 4.7. Belong to social network

The above findings of the current study challenge what many studies have established in this area of study. Many scholars have cited networks as having an influence on women entrepreneurs starting enterprises in male dominated sectors. They argue that social networks are a rich source of information that permits the individual to identify different combinations of the means-ends deriving in the creation of new products or services for a particular market (Christensen & Peterson, 1990). They also found out that in addition to a profound market or technological knowledge, specific problems or social encounters are frequently a source of venture ideas. Brush et al., (2006) identified that social networks impact on the opportunity recognition process he established that women entrepreneurs' networks may affect their recognition and enterprise creation process.

Inferential Statistics

The results of the chi-square statistic for belonging to social networks as shown in Table 4.16 is 2.566 with a p-value of 0.109. The $p > 0.05$ indicating that there is no statistical significant between the variable women entrepreneurs starting enterprises in male dominated sectors and belonging to social networks.

Table 4.16 Belong to Social Network (Chi-Square Tests)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.566	1	.109
Continuity Correction	1.868	1	.172
Likelihood Ratio	2.511	1	.113
Linear-by-Linear Association	2.541	1	.111
N of Valid Cases	103		

4.6.2 Number of Social Networks

As indicated in Table 4.17, the findings of the current study established that generally, 68% of the women entrepreneurs belonged to only one association, 4.9% two associations, 1% three associations and 1% five associations.

Table 4.17: Number of Social Associations

belongs to	Percentage	Cummulative Percentage
no organization	25.2	25.2
any one association	68.0	93.2
any two associations	4.9	98.1
any three associations	1.0	99.0
any five associations	1.0	100.0
Total	100.0	

Further analysis revealed that in both the male dominated and female dominated sectors, 12.6% of the respondents had no social networks, 48.5% of women entrepreneurs in female dominated sector had one social association as compared to 19.4% that in the male dominated sectors. There was no woman entrepreneur in the female dominated sector with more than two social networks while 3.9% of women in male dominated sector had three types of social networks (Figure 4.8).

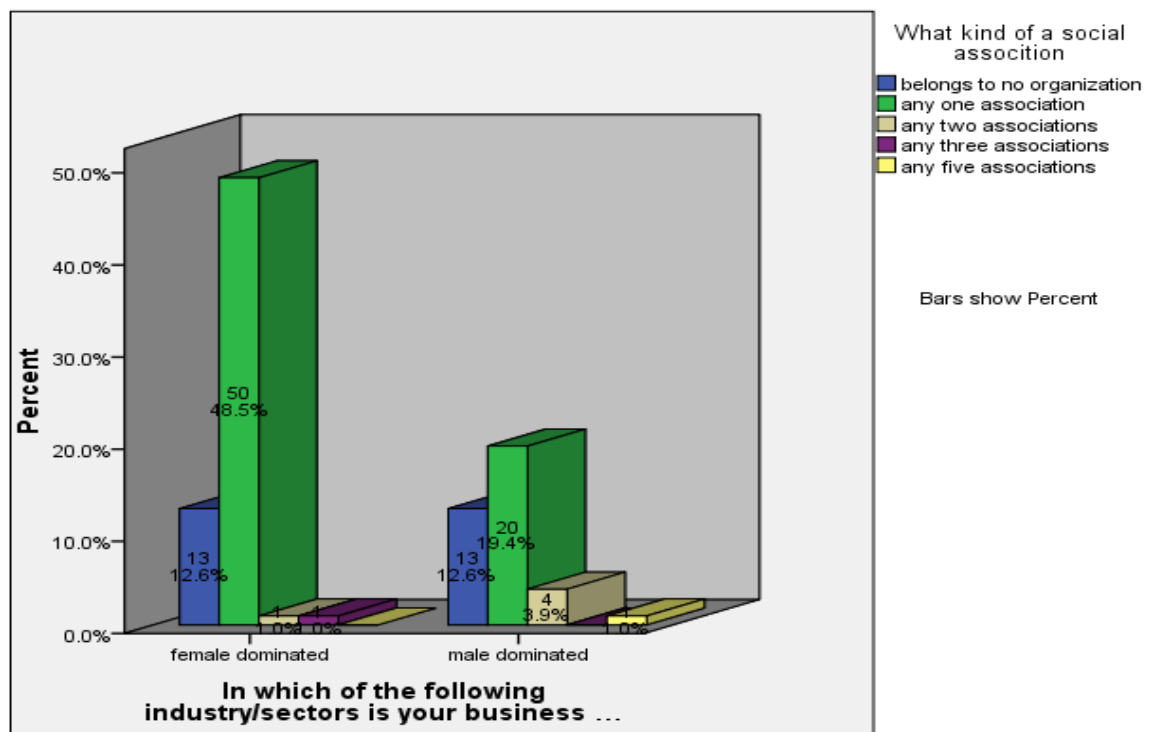


Figure 4.8: Number of social networks

The above findings are in support of findings in literature that stress that women in male dominated sectors belong to diverse networks. Study investigating the choice of sector choice in enterprise establishment by female entrepreneurs have often stressed the important role of networks (Rosa & Hamilton, 1994). Brush et al., (2006) in his study on women entrepreneurs in male dominated sectors identified that social networks impacted on the opportunity recognition and the more diverse the social networks the more likely for a woman to start an enterprise in the male dominated sector of the economy.

Inferential Statistics

Table 4.18 shows that the Chi-Square results for number of social association result is 10.286 with a p-value of 0.036, the $p < 0.05$ these results indicate that there is a significant statistical influence between the variable women entrepreneurs starting enterprises in male dominated sector and number of social networks.

The findings of the current study collaborate what other scholars have found out in related studies. The idea of the solo entrepreneur has changed, it has been confirmed by different studies that entrepreneurship is a social process where the entrepreneur is able to recognize more opportunities through their contacts (Baron, 2007). This implies that social encounters are often a source of venture ideas and thus are likely to influence the choice of enterprises that women tend to start. Sometimes the access to informal groups is restricted to women and especially married women. After work, there is an opportunity to share expectations with colleagues but different studies have demonstrated that women are disadvantaged in this area Aldrich (1989). smaller than men.

Table 4.18: Number of Social Networks

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.286	4	.036
Likelihood Ratio	10.822	4	.029
Linear-by-Linear Association	.025	1	.875
N of Valid Cases	103		

4.6.3 Composition of Social Networks

The findings of the current study as indicated in Table 4.19 revealed that generally 37.9% of the respondents had associations comprising of women only while 36.9% had associations comprising of women and men.

Table 4.19: Composition of the Social Network for Respondents of the Study

	Percentage	Cummulative percentage
N/A	25.2	25.2
Women only	37.9	63.1
Women and men	36.9	100.0
Total	100	

Further analysis revealed that women entrepreneurs in male dominated sector had fewer women associations in their networks 7.8% as compared to the women entrepreneurs in

female dominated sector 30.1% (see Figure 4.9). However, the study also established that women entrepreneurs in the female dominated sectors had more men and women in their association 20.4% as compared to 16.5% that of the women entrepreneurs in male dominated sectors.

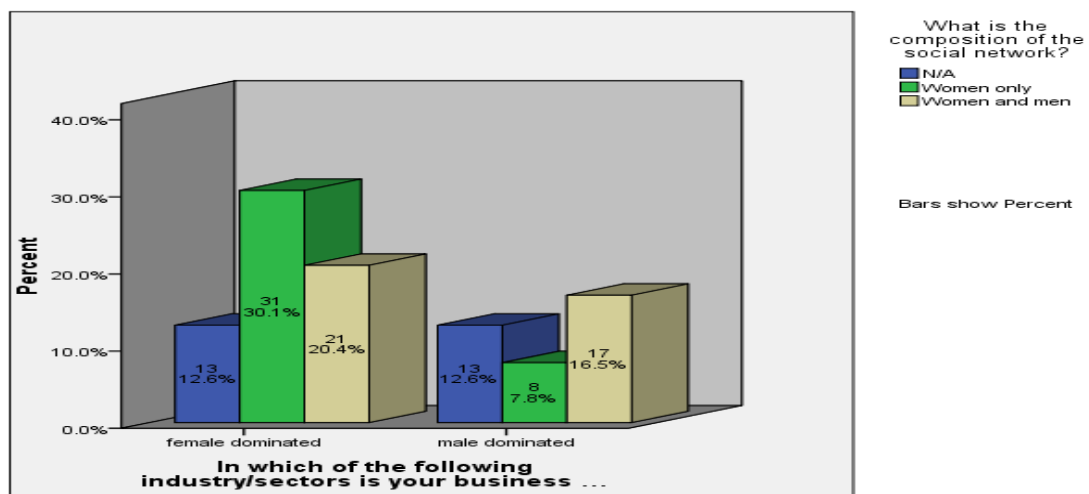


Figure 4.9: Composition of social networks for women entrepreneurs in male dominated sectors

The above findings have been supported by Greene et al, (2006) who established that the diversity of a network is important to an individual that is looking for new business opportunities. Gartner et al (2004) established that there are two forces that promote homogeneity within a network: people tend to associate with similar people and people tend to move towards emotional and personal balance across their social relations. Renzulli, et al. (2000) also in support of the current study identified that women have great cohesion to family networks which makes them to hardly obtain information as men do which may represent an obstacle to obtain rich information and Baron (2007)

established that social encounters are often a source of venture ideas and likely to influence the choice of enterprises that women tend to start.

These findings also support literature that, women in female dominated sectors are more likely to have social networks comprised mainly of women only, research has it that sometimes the access to informal groups is restricted to women and especially married women . Aderemi (2008), in furtherance to this suggested that women are disadvantaged in the area of social networks he however noted that single women behave in business more similar like men; their networks are diverse and therefore are likely to venture into male dominated sectors. Arenius and De Clerq (2005) suggested that women entrepreneurs sector choice is influenced greatly by the composition and diversity of their social networks.

Inferential Statistics

As shown in Table 4.20, the chi-square statistic for composition of social networks is given as 7.417 with a p-value of 0.025. Since the p-value is less than 0.05, it is concluded that there is a statistically significant influence between the variable composition of social networks and type of enterprise sector choice. These findings are in support of emperical literature , literature has proposed that ,the diversity of women networks is likely to influence them to start enterprises in male dominated sectors, (Aldrich, 1989).

Table 4.20: Composition of Social Networks (Chi-Square Test)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.417	2	.025
Likelihood Ratio	7.747	2	.021
Linear-by-Linear Association	.012	1	.911
N of Valid Cases	103		

4.6.4 Presence and Composition of Role Models

The findings of the current study as indicated in Table 4.21 revealed that in general, 80.6% of the respondents had role models and only 19.4% stated that they did not have any role models. Further analysis established that out of the respondents, who had role models, 41.7% were women professionals and 40.8% were women and men role models as presented in figure 4.10

Table 4.21: Presence of Role Models

	Percentage	Cummulative percentage
No	19.4	19.4
Yes	80.6	100.0
Total	100.0	19.4

Further analysis of the study established that out of the 103 women respondents who participated in this study, 50 women under the female dominated enterprises (48.5%) said they had role models while 15 women (14.6%) said they had no role models. Most

women entrepreneurs in the male dominated sectors had role models; from the findings of the study, 33 women entrepreneurs in the male dominated sectors out of the 38 who participated in the study had role models as indicated on figure 4.11.

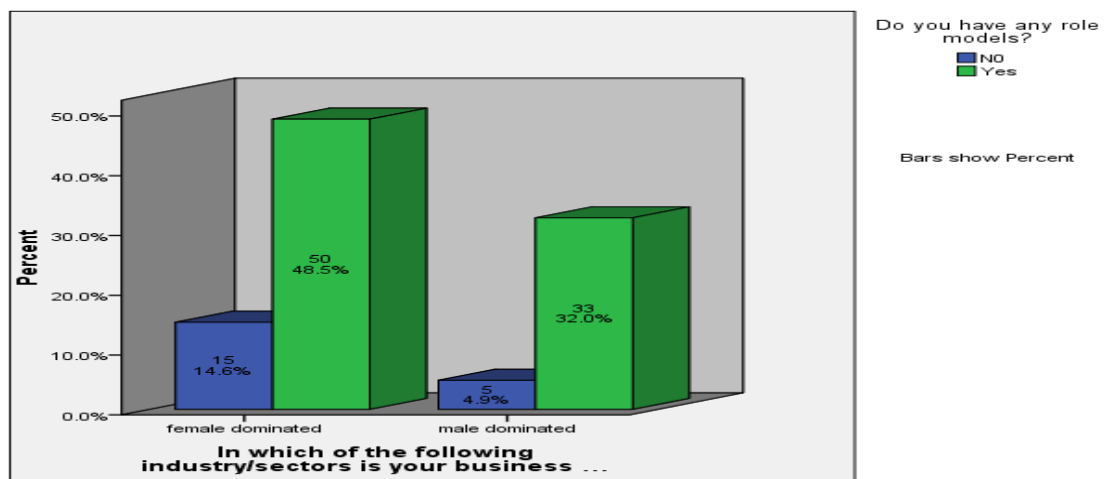


Figure 4.11: Presence of role models for women entrepreneurs in male dominated sectors

Inferential Statistics

The chi-square statistic for the variable women entrepreneurs starting enterprises in male dominated sectors and presence of role models as shown in Table 4.22 is given as 1.508 with a p-value of 0.219 . Since the p-value is greater than 0.05, it is concluded there is no statistically significant influence between the two categorical variables.

Table 4.22: Type of Enterprise Sector and Presence of Role Models (Chi-Square Test)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.508	1	.219
Continuity Correction	.941	1	.332
Likelihood Ratio	1.578	1	.209
Linear-by-Linear Association	1.493	1	.222
N of Valid Cases	103		

4.6.5 Composition of Role Models

The study established that generally, out of the respondents, who had role models, 41.7% were women professionals and 40.8% were women and men role models as shown in Table 4.23.

Table 4.23: Composition of Role Models for the Respondents

	Percentage	Cummulative percentage
I don't have role models	17.5	17.5
Women professionals	41.7	59.2
Women and men professionals	40.8	100.0
Totals	100.0	

Further analysis revealed that majority of women entrepreneurs in male dominated sectors had role models comprised of both male and female role models (24 women entrepreneurs). Still under this category (male dominated), 11 women (10.7%) said that they had role models who were women only. On the other hand, 32 women (31.1%) under female dominated sectors had female only role models. 18 women (17.5%) had both female and male role models as outlined on Figure 4.12.

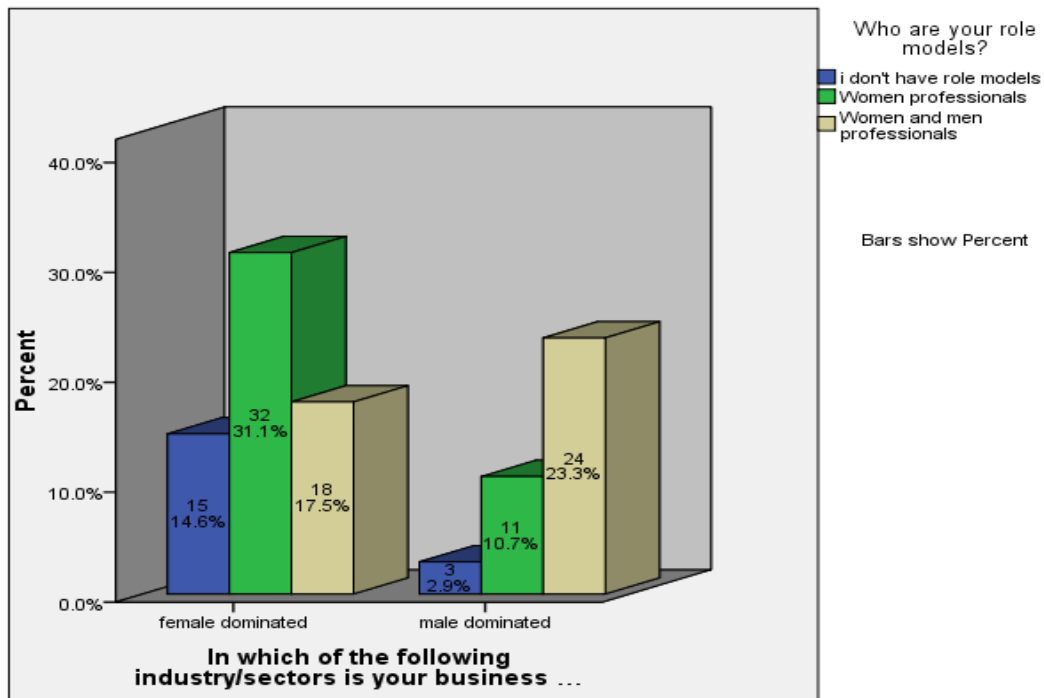


Figure 4.12: Composition of Role Models for Women Entrepreneurs in Male Dominated Sectors

Inferential Statistics

As shown in Table 4.24, the chi-square statistic for the variables women entrepreneurs starting enterprises in male dominated sector and the composition of role models is given as 12.923 with a p-value of 0.002. Since the p-value is less than 0.05, it is concluded that there is a statistically significant influence between the two categorical variables.

Table 4.24 Type of Enterprise and Composition of Role Models (Chi-Square Test)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.923	2	.002
Likelihood Ratio	13.140	2	.001
Linear-by-Linear Association	11.532	1	.001
N of Valid Cases	103		

The above findings of the current study on type of role models and their influence on women entrepreneurs to start enterprises in male dominated sectors support the findings by Ozgen and Baron (2007) who stated that information was critical in the process of venture creation, they identified three sources of information for the entrepreneur that influence their opportunity recognition process , mentors, informal networks within their industry and family and close friends. Women entrepreneurs especially married women are disadvantaged in their networks, though they may have social networks, their mentors and role models tend to be concentrated on the family circles and women role models thus, they are more likely to venture in female dominated sectors (Aldrich & Zimmer, 1986). Furtherance to this they argue that since single women are similar to married men and unlike married women are more likely to have diverse role models, mentors and networks, they are more likely to venture in male dominated sector.

4.6.6 Respondents Opinions on Statements on Social Networks

The study sought to find out the respondents opinions on whether social networks influenced women entrepreneurs to start enterprises in male dominated sectors through a linkert scale. The scale ranged between strongly disagree to strongly agree. The findings were as discussed below;

I Chose the Sector because of Convenience

As illustrated in Appendix 6, 84.5% of the respondents stated that they chose enterprises in this sector because it was convenient for them as women and 13.9% disagreed that they chose the business because it was convenient for them as women. These findings support the argument by Hirsrich et al, (2009) who argue that although there are no trait differences in men and women entrepreneurs that make one more superior than the other in enterprise sector choice, women are disadvantaged and face more challenges than men in their start and operation of their enterprises.

I Chose Sector because Most Women Entrepreneurs are in this Type of Business

The findings of the current study as indicated in Appendix showed that 58.2% of the respondents were in agreement with the statement “I chose this business because it is the type of business most women entrepreneurs around me do” 39.2% disagreed with the statement. 52.4 % stated that they chose the type of enterprise because it would enable them to be involved in family decision making processes and 43.7 % disagreed with the statement. These findings support the findings by Kantor (1999) who established that

with self employment and entrepreneurship, women gain confidence, self-esteem and decision-making experience leading to greater control over their lives in social, economic and political spheres. 91.3% of the respondents stated that they chose the type of business so as to improve their quality of life. From literature, it has been found out that women support themselves and their families through the income they receive from their entrepreneurial activities (Kantor, 1999).

Tradition, Beliefs and Practices of the Community Influenced My Enterprise Sector Choice

From the findings of the current study as shown in Appendix 6, 23.3% of the respondents stated that traditions, beliefs and practices of the community influenced their enterprise choice, whereas 71.9% disagreed with the statement. From the survey data findings, 40.8% of the respondents stated that their parents were involved in similar businesses while 57.3% stated that their parents were not involved in similar businesses.

The above findings support other related findings that established that social networks influence women entrepreneurs to start enterprises. Many of the studies established that the woman entrepreneur within her process of opportunity recognition requires to process information in order to accept or reject a potential business opportunity. Ozgen and Baron (2007) identified three sources of information for the entrepreneur that influences their opportunity recognition process; Mentors, Informal networks within their industry and family and close friends. On average 57.58% of the respondents

agreed that social networks influenced them to start enterprises while 48.74% of the respondents disagreed with the statement.

However, the findings of the current study challenge what some related studies have established. Davidson and Honig, (2003) and Holmquist and Sundin, (1988) identified marital status as an element that may influence the type of entrepreneurial activities women engage in, according to their findings, marriage has been considered as a tie and a constraint due to the gender based expectations they have. Studies have also identified that women tend to have more strong ties than weak ties (Renzulli et al., 2000) which may represent an obstacle to obtain richer information to identify a high technological venture.

4.6.7 Hypothesis Testing

The following hypothesis was on social networks was tested:

H₀ Social networks do not influence women entrepreneurs to start enterprises in male dominated sectors of the economy

The findings of the study have established that affiliation to social networks and presence of role models had no significant association with women starting enterprises in male dominated sectors with p-value of 0.109 and 0.291 respectively however, number of social networks, composition of social networks and composition of role models were found to have a significant association to women starting enterprises in male dominated sectors with p-values of 0.036, 0.025, and 0.002 respectively. Based on

the above findings, this section of the study aimed at establishing whether the social networks variable influence women entrepreneurs to start enterprises in male dominated sectors of the economy.

The study revealed that social networks influence women entrepreneurs to start enterprises in male dominated sectors as indicated in Figure 4.13. The figure indicates that compared to women entrepreneurs in the female dominated sectors, when plotted in a graph, women entrepreneurs in male dominated sectors had a greater mean of 25.8 as compared to 24.9 that of women entrepreneurs in female dominated sectors. These findings support findings by other scholars. Brush & Hirsrich, (1991) found out that the inclusion of women within the group of venture capital investors would open opportunity to other women to access financing and this is a motivating factor for women entrepreneurs to start enterprises in male dominated sectors.

Aldrich (1989) proposed that women increase their network diversity because the diversity of women networks is likely to influence them into starting enterprises in male dominated sector. Inman, (2000) stresses that network density and intensity is critical for women entrepreneurs, this, he argues is because social networks are a rich source of information that permits an individual to identify different opportunities in different sectors. In support of this argument Manolova et al. (2007) and Ardichvili et al. (2003) stated that social networks were very important for successful identification and development of business opportunities. Aderemi, (2008), Arenius and De Clerq, (2005)

suggested that women entrepreneurs sector choice is influenced greatly by the composition of their social networks.

However as indicated in Table 4.25 on independent sample tests, there is no statistical significance between the variable social networks and women entrepreneurs starting enterprises in male dominated sector because the t-test value of 0.262 is greater than 0.05 which is the significance level. As seen earlier social networks have been seen as critical to women choice of enterprise sector. Inman, (2000) stress that there are both weak and strong network ties strong network ties according to him comprises the family, friendship and community contacts while the weak network ties are comprised of affiliates of friends or families and organizations or institutions that provided little contact. Following his argument therefore, we can state that since a majority of the respondents had social networks, most of the net works were strong ties, comprising family, friends and community contacts whose influence was more directed on the female dominated sector.

Table 4.25: Social Networks Independent Samples Test (t-test for Equality of Means)

	T	Df	Sig. (2-tailed)
Equal variances assumed	-1.129	101	.262
Equal variances not assumed	-1.151	82.328	.253

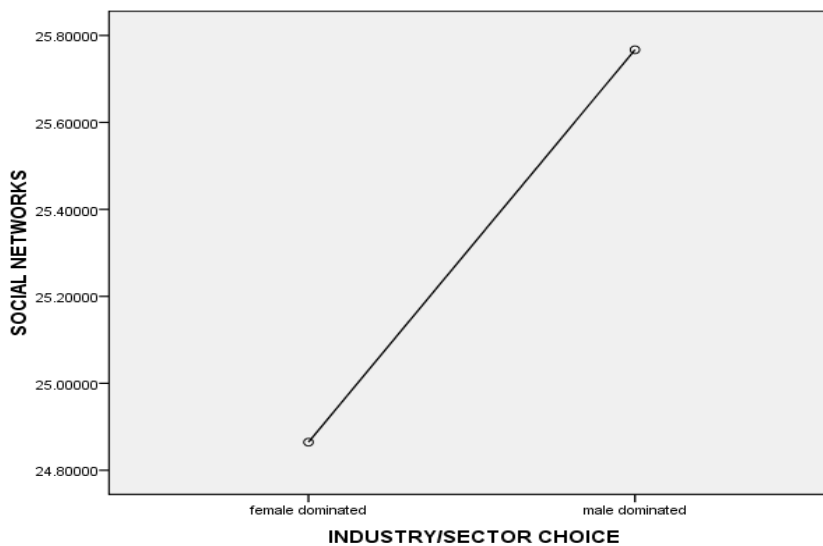


Figure 4.13: Social networks influence women entrepreneurs to start enterprises in male dominated sectors.

Table 4.26 below shows the difference in means for the women entrepreneurs in male dominated sector as 25.76 with that of women entrepreneurs being 24.86. There is a very small difference of 0.91 this difference is negligible and just like in Table 4.25, the independent sample test value of .262, it is evident that there is no statistical relationship between the variable social networks and women entrepreneurs starting enterprises in male dominated sector. The t-test value of .262 is greater than the significance level of 0.05 and thus we reject the null hypothesis that there is a statistical significance between the two categorical variables

Table 4.26 Social Networks Difference in Means

	N	Mean	Std. Deviation	Std. Error Mean
female dominated	65	24.864570	4.01830506	.49840940
male dominated	38	25.767072	3.73007022	.60509729

4.7 Access to Finance Influence Women Entrepreneurs to Start Enterprises in Male Dominated Sectors

Women entrepreneurs start male dominated enterprises if they have access to financing this is because enterprises in the male dominated sectors require a lot of money to start and manage (Buttner & Rosen, 1989; Floro, 2001). Often, Women do possess collateral in the form of movable property such as stock, machinery, however, these types of assets are not usually considered credible types of collateral by most lenders therefore

implying that women who possess collateral are more likely to start enterprises in the male dominated sectors because they can access financing from lending institutions, GOK (2004). Literature has also emphasized that there is a positive relationship between credit and opportunity choice for women entrepreneurs. In studies carried out in the USA, Nigeria and France, credit was found to have positive effect on opportunity for women enterprise choice in USA (Allen, 2000), Nigeria (Akanji, 2006) and France (Brana, 2008).

Literature has highlighted finance as very crucial in starting and running businesses, studies carried out on this area have shown that there is a relationship between credit and enterprise sector choice for women entrepreneurs, (Roslan & mohd, 2009; Salman, 2009; Allen et al., 2008; Brana, 2008 Lans et al., 2008; Tata & Prasad, 2008; Shane, 2003). Finance is one of the key ingredients enabling businesses to start, expand and remain viable. Women entrepreneurs who have access to financing and who are not afflicted by the discriminatory practices levied against women entrepreneurs seeking funds to start enterprises are likely to venture in the male dominated sector, (Robb & Coleman, 2009). Coleman (2007) and Kibas (2001) established that there was a definite link between ones access to financial capital and the start-up and success of any business. Financial capital is one of the ingredients enabling businesses to start, expand, remain viable and to become sustainable (Robb & Coleman, 2009). Other authors who have identified access to finance as an influencing factor for women entrepreneurs to

start enterprises in male dominated sectors include Roslan and Mohd (2009); Salman (2009); Allen et al. (2008); Brana (2008); Lans et al. (2008) and Tata and Prasad (2008).

This section of the study analyzed and presented findings on the relationship between access to financing variable and women entrepreneurs in male dominated sector to establish whether there is significant statistical relationship between the two categorical variables.

4.7.1 Sources of Finance

As indicated in Table 4.27 the study established that generally, 62.1% of the respondents used equity sources of finance i.e. 35.9% used personal savings while 26.2% borrowed money and 37.9% used debt financing; 17.5% borrowed money from the bank, 11.7% borrowed from SACCO and 8.7% borrowed from MFI.

Table 4.27: Sources of Start-Up Finance for the Respondents

	Percentage	Cummulative
personal savings	35.9	35.9
Family and friends	26.2	62.1
MFI	8.7	70.9
SACCO	11.7	82.5
Bank loan	17.5	100.0
Total	100.0	

Further analysis of the current study established that 24.3% of women entrepreneurs in the male dominated sector used equity sources of finance i.e. 14.6% used personal savings while 9.7% borrowed money from friends and relatives. The findings also revealed that 37.9% of women in female dominated sector used equity sources of financing i.e. 21.4% accessed money from personal savings and 16.5% from family. It was also established that 12.7% of women entrepreneurs in the male dominated sector used debt financing and 25.2% of women entrepreneurs in female dominated sector used debt financing as shown in Figure 4.14.

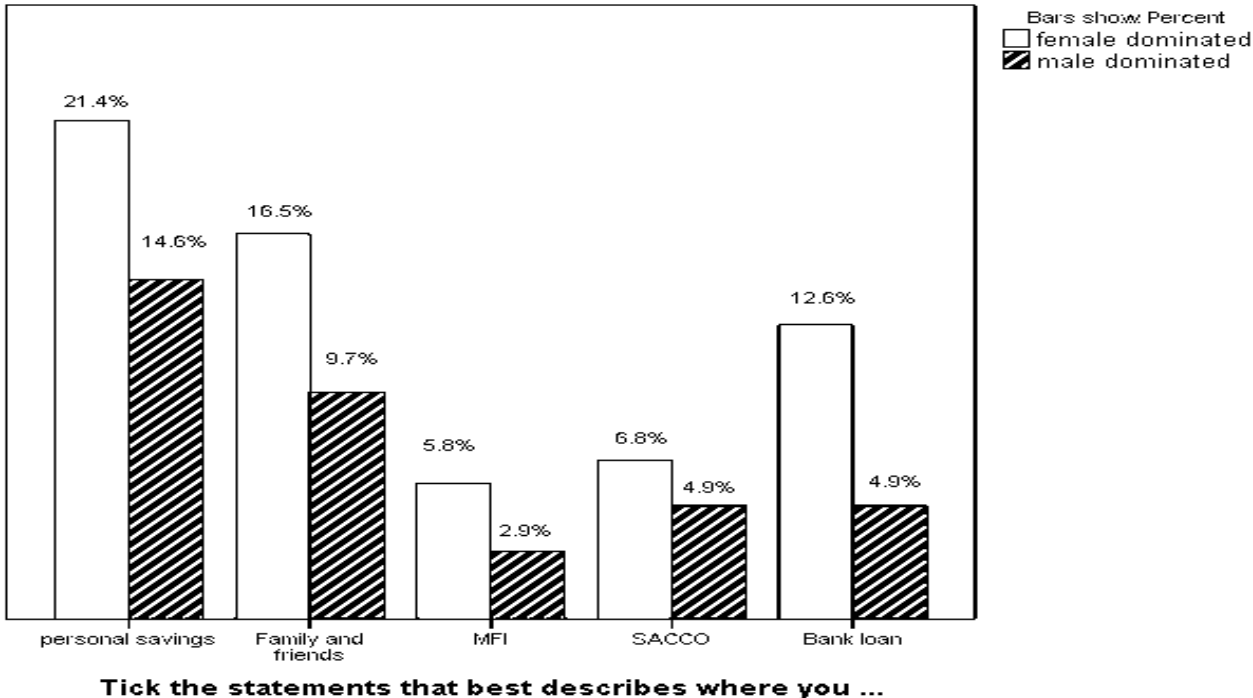


Figure 4.14: Bar-Graph Showing Sources of Finance for Women Entrepreneurs in Male Dominated Sectors

Table 4.28 shows that access to finance and especially external sources of financing is a problem not only to women in the male dominated sectors but also to those in the female

dominated sector with a great number of the respondents in both sectors stating that they used equity financing to start their enterprises (39 out of 65 in the female dominated sectors and 25 out of 38 women in the male dominated sector).

Table 4.28 Sources of Finance

	Personal savings	Family and friends	MFI	SACCO	Bank loan	Total
Female dominated	22	17	6	7	13	
Male dominated	15	10	3	5	5	38
	37	27	9	12	18	103

The findings of this study support the findings by Carter and Marlow (2006) who established that guarantees required for external financing may be beyond the scope of most women's personal assets and credit track record. Macharia and Wanjiru (1998) in a study of NGOs and women small scale entrepreneurs in Nyeri and Nairobi established that the factors that have become a major barrier to the growth potential of businesses owned by women was access to financing, these findings have been supported by Carter and Marlow (2006) who suggested that it was difficult for women to raise start up and recurrent financing for their businesses because they encounter credibility problems when dealing with financial institutions especially bankers. They further argued that

women lack guarantees required for external financing and that finance for ongoing business may be less available for female owned firms due to women's inability to penetrate informal financial networks these findings collaborates studies carries out by Buttner & Rosen, (1989).

Scholars have highlighted finance as very crucial in starting and running businesses, studies carried out on this area have shown that there is a relationship between credit and enterprise sector choice for women entrepreneurs, (Roslan & Mohd, 2009; Salman, 2009; Allen et al., 2008; Brana, 2008 Lans et al., 2008; Tata & Prasad, 2008; Shane, 2003). These scholars also established that women owners tended to prefer internal sources to external sources of finance, this internal financing is limited hence also limiting on the type of sector choice and enterprise to start.

4.7.2 Respondents Opinions on Statements on Access to Finance

I Chose the Business Because It didn't Require a lot of Capital

From the findings of the current study as shown in the linkert scale (Appendix 7), 64.1% of the respondents stated that they chose the business type because it did not require much capital. 54.4% said that they started the business because of the availability of the start-up finance, 60.2% stated that good returns encouraged them to start the business, 29.9% stated that they started the business because they had the required collateral to access financing, 31.3% stated that difficult process was not a challenge in

obtaining finance for the business, 38.9% said that they started the business because credit for start-up was easily accessible, 57.3% of the respondents were of the opinion that they chose this type of business because they have the knowledge to manage cash and credit transactions with ease and 30.1% said that they chose this type of business because conditions imposed on credit borrowing are friendly for women entrepreneurs.

I Chose the Type of Business because I Had the Required Capital

The findings of the study as indicated in Appendix 7 showed that only 29.9% of the respondents stated that they started the business because they had the required collateral to access financing. These findings supports Carter and Rosa, (1998) . In their study they established four areas of the financing process that have consistently posed problems for women entrepreneurs and one of them was ability to raise guarantees for external financing. These findings also support the findings of the 2004 investment survey by the government of Kenya which found out that 86% of loans required collateral and that the average value of the collateral, which in most cases is land with a registered title deed was nearly twice that of the loan a requirement that most women entrepreneurs cannot meet (GOK, 2004).

I Chose this Business because it was not a Challenge Obtaining Finance

31.3% of the respondents stated that difficult process was not a challenge in obtaining finance for the business while only 30.1% of the respondents said that they chose this type of business because conditions imposed on credit borrowing are friendly for women

entrepreneurs (Appendix 7), these findings collaborate findings by Carter and Rosa, (1998) who found out that women entrepreneurs usually face credibility problems when dealing with bankers, Macharia and Wanjiru in their study of NGOs and women small-scale entrepreneurs in the garment manufacturing industry in Nyeri and Nairobi established that one of the factors that inhibit credit availability to women include lengthy and vigorous procedures for loan application and lack of collateral security for finance.

I Chose this Business Because Credit for Start-up was Easily Accessible

Appendix 7 also shows that 38.9% of the respondents indicated that they started the business because credit for start-up was easily accessible, from literature it was established that credit or loan is very necessary for start of new enterprises, the findings collaborate other scholars who found out that banks were inclined towards low risk ventures and most of women entrepreneurs ventures are categorized as such (Roslan & Mohd, 2009). In another study by Allen (2000) on effect of credit on women enterprise choice, he established that credit had a positive effect on opportunity choice for women entrepreneurs the same revelations were made in Nigeria (Akainji 2006) and France (Brana, 2008) these scholars found out that credit had a positive effect on opportunity for women entrepreneurs. On average, 51.46% disagreed with the statement that access to finance influenced them to start enterprises while 45.65% where for the opinion that access to finance influenced them to start the enterprises, (Appendix 7).

4.7.3 Hypothesis testing

The hypothesis on access to finance to be tested was as follows:

H₀ Access to finance does not influence women entrepreneurs to start enterprises in male dominated sectors of the economy

Access to finance has been cited as a factor influencing women entrepreneurs to start enterprises in male dominated sectors. Literature has stressed that access to finance influence women to start enterprises in male dominated sector (Coleman, (2007); Kibas (2001); Coleman, (2009); Soetan R.O., (1991) and Brush & Hirsrich (1991) all agree that there is a definite relationship between women starting enterprises in male dominated sectors and access to financing. The current study however has shown that there is no significant relationship between women starting enterprises in male dominated enterprises and access to finance. This section aimed at establishing whether there is a statistical significance between women entrepreneurs starting enterprises in male dominated sector and the variable access to finance.

The findings of the study revealed that there is a very slight statistical difference between women in male dominated enterprise sector as compared to those in the female dominated sector with a mean difference of 13.7 for the women entrepreneurs in male dominated sectors and 12.7 for those in female dominated sectors (Figure 4.15). On average, the access to finance did not have a significant relationship with women entrepreneurs starting enterprises in the male dominated sector. From Literature it has been established that there is a positive relationship between credit and opportunity

choice for women entrepreneurs, credit was found to have a positive effect on opportunity for women enterprise sector choice in USA (Allen, 2000), Nigeria (Akanji, 2006) and France (Brana, 2008).

The findings of the current study challenges the above empirical literature since on average access to finance did not have a statistical significant relationship with women entrepreneurs starting enterprises in male dominated sector with a p-value of 0.907 as shown on Table 4.29.

The chi-square statistics for the variable access to finance as shown in Table 4.29 is given as 1.020 with a p-value of 0.907. Since the p-value is greater than 0.05, it is concluded that there is no statistically significant association between women entrepreneurs starting enterprises in male dominated sector and access to finance

Table 4.29: Access to Finance (Chi-Square Test)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.020	4	.907
Likelihood Ratio	1.044	4	.903
Linear-by-Linear Association	.545	1	.461
N of Valid Cases	103		

Table 4.30 shows the difference in means for the women entrepreneurs in male dominated sector as 13.7 with that of women entrepreneurs in female dominated sectors being 12.7. There is a difference of 1.0. This is illustrated in the graph (Figure 4.15)

Table 4.30: Access to Finance Difference in Means

		N	Mean	Std. Deviation	Std. Error Mean
Access To Finance	female dominated	65	12.7	4.17	.517
	male dominated	38	13.7	2.8	.460

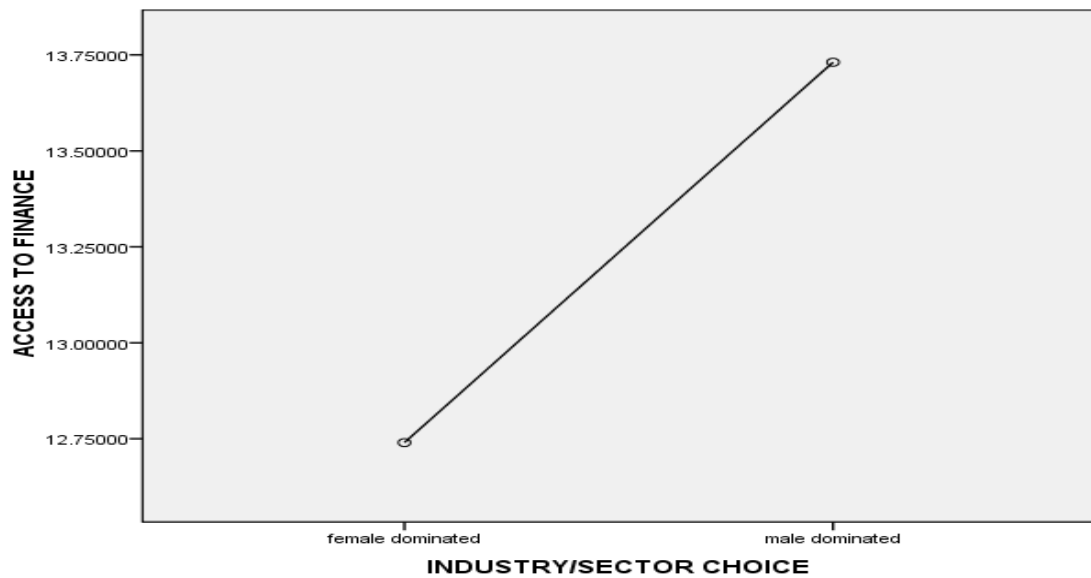


Figure 4.15: Access to Finance Influence on Women Entrepreneurs in Male Dominated Sectors.

The Chi-square value of .907 is greater than the significance level of 0.05 and the t-test value as indicated in Table 4.31 gives a value of .197 which is greater than the significance level of 0.05 %.

Table 4.31: Access to Financing Independent Samples Test

		T	Df	Sig (2-tailed)
Access	To Equal variances assumed	-1.298	101	.197
Finance	Equal variances not assumed	-1.431	98.575	.156

These findings thus imply that the null hypothesis has been accepted. Thus, we reject the alternative hypothesis that there is a statistical significance between women entrepreneurs starting enterprises in male dominated sector and access to finance. These findings indicate that financing is still a challenge for women entrepreneurs in both male dominated enterprises and those in the female dominated sectors. In Kenya, the 2004 investment climate survey found that 86% of the loans required collateral and that the average value of collateral, which in most cases is land with a registered title was nearly twice that of the loan. This requirement means that women are unable to move from informal sources of finance, MFIs and SACCOs to more formal collateral based lending institutions (GOK, 2004).

4.8 Legal and Regulatory Environment Influence Women Entrepreneurs to Start Enterprises in Male Dominated Sectors

Scholars and government papers and publications have established that the legal and Regulatory environment influence women entrepreneurs to start enterprises in male dominated sectors. These include; the legal requirements, procedures and registration process, the provision of marketing information and government assistance to secure tenders, establishment of credit facilities and programs specific for women. The Convention for the Elimination of all Forms of Discrimination against Women established that women in Kenya face more severe legal, regulatory and administrative barriers in starting and running businesses (CEDAW, 1985).

The Sessional paper No. 2 of 2005, identified the following laws and regulations that may influence women to start enterprises; building institutional capacity of ministries and government departments for gender integration, identifying gender related constraints and opportunities that affect equal participation of both genders at the local, institutional and policy levels, GOK (2005) .

4.8.1 Respondents Opinions on Statements on Legal and Regulatory Environment

Legal Requirements and Registration Process

From the findings of the current study as evidenced by Appendix 8, 45.6% of the respondents stated that conducive legal requirements encouraged them to start the business while 40.8% said that few government regulations and levies influenced them

to start the type of business they were in. 71.8% indicated that they chose the type of business because the registration process was easy and only 21.3% stated that they started the type of business because the government is supporting and encouraging women to start businesses in the sector. These findings support most of what other studies revealed; The Convention for the Elimination of all Forms of Discrimination against Women established that women in Kenya face more severe legal, regulatory and administrative barriers in starting and running businesses (CEDAW, 1985).

Provision of Marketing Information and Government Assistance to Secure Tenders

Only 16.5% of the respondents chose the type of business because the government encourages female entrepreneurs by providing business and marketing information. The study also established that a mere 14.2% of the respondents indicated that they chose the type of business because the government assists female entrepreneurs in the business line to secure tenders (Appendix 8). According to the Sessional paper No. 2 of 2005, the government identified the following laws and regulations that may influence women to start enterprises in male dominated sectors; building institutional capacity of ministries and government departments for gender integration, identifying gender related constraints and opportunities that affect equal participation of both genders at the local, institutional and policy levels, GOK (2005).

Credit Facilities and Programs

Findings, also reveals that 40.5% of the respondents chose the type of business because the government has developed credit facilities and programs for women entrepreneurs in the industry and 22.3% indicated that they chose the type of business because the government seeks markets for the products in the industry (Appendix 8). These findings support the Sessional paper No 2. of 2005, on Development of Micro and Small Enterprises for Wealth and Employment Creation which specifically focused on efforts to pursue gender responsive policies that increase equal access to financial services by encouraging women to form savings and credit cooperatives and by promoting their networking with micro-finance institutions and commercial banks (GOK, 2005). Munguti and Kinyanjui, (1999) in their study established that women entrepreneurs lack full access to finance and credit. On average, 30.2% of the respondent agreed that legal and regulatory environment influenced them to start enterprises while 55.1% disagreed that legal and regulatory environment influenced them to start their enterprises (Appendix 8).

4.8.2 Hypothesis Testing

The hypothesis to be tested on legal and regulatory environment is as follows:

H₀ Legal and regulatory environment does not influence women entrepreneurs to start enterprises in male dominated sectors of the economy

Legal and regulatory environment has been cited by scholars, government papers and publications as a factor influencing women entrepreneurs to start enterprises in male dominated sectors in Kenya. Government papers have stressed the legal challenges facing women entrepreneurs and suggested policies aimed at assisting women entrepreneurs to start enterprises in all sectors of the economy. This section aimed at establishing whether there is a statistical significance between women starting enterprises in male dominated sectors and the variable legal and regulatory environment.

From the findings of the study, as indicated on Figure 4.16 below, it was evident that there was no significant relationship between the legal and regulatory environment and women starting enterprises in male dominated enterprises. The figure shows that the difference in mean when plotted on a graph between women entrepreneurs in male dominated sector and those in female dominated sector is 0.2 which is very insignificant. These revelations tend to agree with findings by Convention for the Elimination of All Forms of Discrimination against Women (CEDAW) that established that women in Kenya faced more severe legal regulatory and administrative barriers in starting and running businesses than do their male counterparts (CEDAW, 1985). The Kenya Economic Recovery Strategy for Wealth and Employment Creation 2003-2007 in support of the findings also recognizes that women have unequal access to opportunities and assets (GOK, 2003a).

The mean of women entrepreneurs in male dominated sector as shown in Table 4.32 was given as 13.15 while that of women entrepreneurs in female dominated sectors was 12.95, giving a mean difference of 0.2 which is very insignificant this is illustrated on a graph (figure 4.16). This implies that the legal and regulatory environment in Kenya does not influence women entrepreneurs to start enterprises in male dominated sectors. The t-test value as shown in Table 4.33 was given as -.199 indicating that there is no significant statistical relationship between the variable legal and regulatory environment and women entrepreneurs starting enterprises in male dominated sectors and therefore accepting the null hypothesis that, there no significant influence between women entrepreneurs starting enterprises in male dominated sectors and the variable legal and regulatory environment.

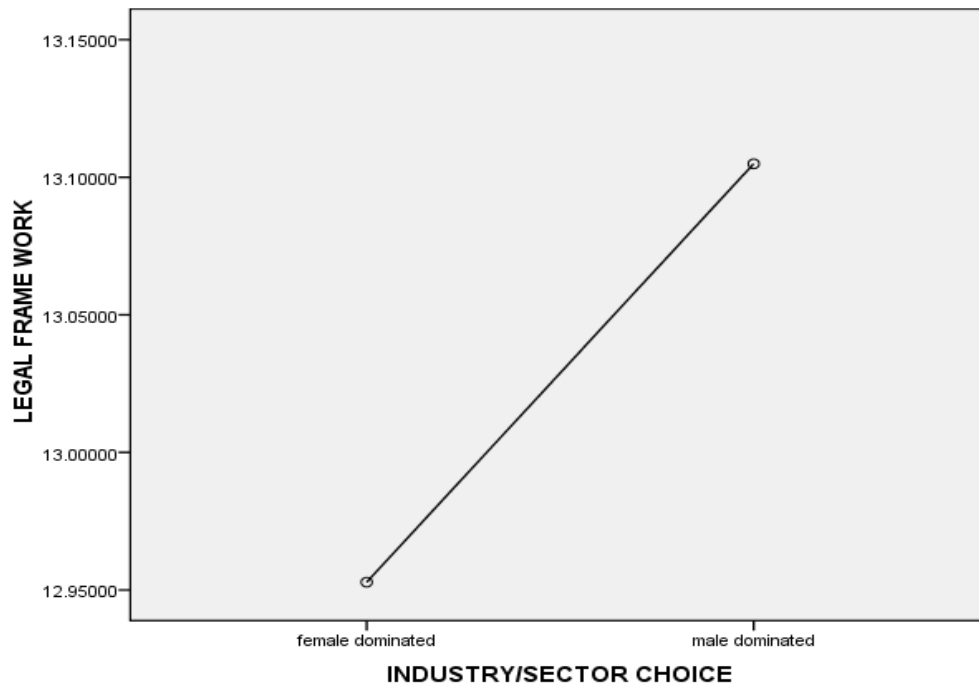


Figure 4.16: Legal and Regulatory framework Influence on Women Entrepreneurs in Male Dominated Sectors

Table 4.32: Legal and Regulatory Environment Difference in Means

		N	Mean	Std. Deviation	Std. Error Mean
Legal Frame Work	female dominated	65	12:95	3.5	.43558320
	male dominated	38	13:10	4.09	.66368156

Table 4.33 Legal and Regulatory Environment Independent Sample Test

	T	Df	Sig. (2-tailed)
Equal variances assumed	-.199	101	.842
Equal variances not assumed	-.192	68.403	.849

In support of the above findings, the 1992 Sessional Paper acknowledged that gender equity in the MSE sector was undermined by the special constraints faced by women including loopholes in the implementation of equitable laws and discriminatory and often negative attitudes and social practices that limit equal participation of men and women in entrepreneurial activities (GOK, 1992). The government of Kenya, though it recognizes that women have unequal access to opportunities and assets, it does not examine the degree of these inequalities (GOK, 1992). The Sessional Paper No 2 of 2005 on Development of Micro and Small Enterprises for Wealth and Employment Creation still identified several priority areas as far as gender equality is concerned. The paper highlighted that there was no gender equity in access to financing, access to education and technological development as well as access to information (GOK, 2005).

4.9 Combined Effects of all the Independent and Moderating Variables on

Dependent Variable

The data used for this logistic regression analysis was collected from 103 women who operate business in both female and male dominated enterprises. The dependent variable was the type of sector choice variable which was coded as below.

0 – Women who operate enterprises in female dominated sectors

1 – Women who operate enterprises in male dominated sectors

The explanatory variables that were used in this study were the demography, social networks, access to financing and legal and regulatory environment..

The logistic regression function was the logit transformation of P given by;

$$E(Y_1) = P_1 = \frac{1}{1 + \exp(\beta_0 + \beta_1 Z_1 + \beta_2 Z_2 + \beta_3 Z_3 + \beta_4 Z_4)}$$

Where;

p = the probability of a woman starting enterprise in male dominated sector. β_0 = the constant of the regression equation.

The output as shown in Table 4.34 describe the “null model” which is the model without the predictor variables. The model was not able to classify correctly the women entrepreneurs in the female dominated sectors. When the “null model” was applied

without the predictor, the overall percentage of the observed in the dependent variable (those that were correctly identified was only 36.9%).

$$E(Y_1) = P_1 = \frac{1}{1 + \exp\{\beta_0\}}$$

Table 4.34: Classification Table (Block Zero)

		Predicted	Observed
female dominated	0	65	.0
male dominated	0	38	100.0
Overall Percentage			36.9

Table 4.35 shows the model with the predictors in it, it is the full model specified in the Logistic regression for the study. From the model , it was established that with the full model the correctly predicted 1 (women entrepreneurs in male dominated sectors were 23 and 0 (women entrepreneurs in female dominated sectors) were 57 giving a overall percentage of the cases that were correctly predicted as 69.9% this percentage increased from that of the null model of 36.9%

Table 4.35: Classification Table (Block One)

			Predicted	Observed
	female dominated	57	8	87.7
	male dominated	23	15	39.5
Overall Percentage				69.9

Below is the logistic equation used to predict the dependent variable from the independent variable as given in chapter three of the thesis.

$$\text{Logit}(P) = \ln \frac{P}{1-P} = \beta_0 + \beta_1 * Z_1 + \beta_2 * Z_2 + \beta_3 * Z_3 + \beta_4 * Z_4$$

Where;

Z₁ is Demography; Z₂ is Social networks; Z₃ is Access to finance; and Z₄ is Legal and regulatory framework

Expressed in terms of the variables used, the logistic regression therefore is;

$$\text{Logit}(P) = \ln \frac{P}{1-P} = (0.150 * \text{demography} - 0.100 * \text{social networks} - 0.029 * \text{access to finance} - 0.067 * \text{legal and regulatory framework}).$$

Where p is the probability of starting an enterprise in male dominated enterprise.

At the 0.05 level of significant, the findings as shown in Table 4.36 shows that demography and social networks are statistically significant with p-values of 0.006 and 0.037 respectively. These findings indicates that: women entrepreneurs with higher education level are more likely to start male dominated business; education increases the

chance of a women to start a male dominated enterprise; the results also suggest that social networks influence women entrepreneurs to start enterprises in male dominated enterprises because its p-value is less than the significance.

The model results also indicates that there is no significance association between the variables access to financing and legal and regulatory environment with women starting enterprises in male dominated enterprises, this is also indicated in the overall model testing in Table 4.36. The p-value for the variable access to financing is 0.711 while that of legal and regulatory environment is 0.297 both of which are greater than the significance level of 0.05.

Table 4.36: Overall Model Testing

	B	S.E.	Wald	Df	Sig.	Exp(B)
Demography	.150	.054	7.627	1	.006	1.162
Social networks	-.100	.048	4.361	1	.037	.905
Access to finance	-.029	.079	.137	1	.711	.971
Legal framework	-.067	.064	1.090	1	.297	.935

The above findings agree with most findings in literature that established that demographic factors to a great extend influenced women entrepreneurs to start enterprises in male dominated sectors of the economy. Studies have found significant changes in women’s educational attainment as well as the type of education women are gaining. Goldin (2005) noted that starting in the early 1970s women began to change the

types of majors for their undergraduate education. She states that women “moved into those majors that were career-oriented and often led to advanced degrees. And their majors shifted to subjects that were more similar to those of their male counterparts”. She also noted that women’s enrollment in professional degree programs such as those in medical schools, business schools and dentistry also began to rise starting in the early 1970s. Thus, women’s educational attainment not only changed in terms of their increased enrolment in college, but also in terms of the nature of their enrolment. This, she argues had an impact on their businesses, with a significant number of women entrepreneurs shifting to establish enterprises in the male dominated sectors of the economy. Kenya has almost attained gender parity in education, the education system in Kenya is designed in such a way that men and women have equal access to education and career paths.

According to Wit and Van (1989), women with a high level of education are more likely to start enterprises in the male dominated sectors than those with low education level. A woman with higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting new businesses in sectors of the economy viewed as predominantly male dominated. Ibru (2009) in a related study established that education had a significant positive influence on women’s enterprise sector choice. In a study of highly educated women entrepreneurs in Sweden, Holmquist and Sundin (1990) found that female entrepreneurs with an education exceeding 12 years chose to establish enterprises in male dominated sectors.

The findings of the study established that social networks had a statistical significance to women entrepreneurs starting enterprises in the male dominated sectors with a p-value of 0.037, these findings have been supported by scholars that have analyzed the entrepreneur's social capital and particularly the social networks in which the entrepreneur is embedded (Arenius & De Clerq, 2005; Burt, 1991; Singh, 2000). The studies also established that social networks provides certain benefits that are shared among its members such as communication of information; funds (Shane & Cable, 2002); exchange content, or goods and services; and a special characteristic or attribute that people expect from another like advice through their contacts (Christensen & Peterson, 1990; Ozgen & Baron, 2007).

The studies therefore indicate that social encounters are often a source of venture ideas and thus are likely to influence the choice of sectors that women tend to start enterprises. The diversity of the social network is important to an individual who is looking for new business opportunities (Aldrich & Carter, 2004). It can therefore be argued that the larger and the more diverse the network a woman entrepreneur has, the greater the chance of starting an enterprise in male dominated sectors.

The study established that access to finance with a p-value of 0.711 was not significant to women starting enterprises in male dominated sectors, the findings found out those women in male dominated sectors just like their counterparts in the female dominated

sectors encountered difficulties in accessing financing for their enterprises. Several studies in support of these findings have suggested that it is both more difficult for women to raise start up and recurrent finance for business ownership and that women encounter credibility problems when dealing with bankers (Carter & Rosa, 1998) Four areas of the financing process have been consistently noted as posing particular problems for women. First, women may be disadvantaged in their ability to raise start up finance , second, guarantees required for external financing may be beyond the scope of most women's personal assets and credit track record ,third, finance for the ongoing business may be less available for female owned firms than it is for male enterprises, largely due to women's inability to penetrate informal financial and finally, female entrepreneurs' relationships with bankers may suffer because of sexual stereotyping and discrimination networks (Olm et al., 1988; Aldrich, 1989; Greene et al, 1999)

The 2004 Investment Climate Survey found that 86% of loans required collateral and that the average value of the collateral, which in most cases is land with a registered title was nearly twice that of the loan. This requirement means that women entrepreneurs are unable to move from Rotating Savings and Credit Associations (ROSCAs) and Accumulating Savings and Credit Associations (ASCAs) to more formal collateral-based lending institutions. Often, Women do possess collateral in the form of movable property such as stock, machinery, and book debts. However, these types of assets are not usually considered credible types of collateral (GOK, 2004).

The findings of the study found out that there was no statistical significance between women starting enterprises in male dominated sectors and the legal and regulatory environment with a p-value of 0.297 which is greater than the significance level of 0.05. the study established that women entrepreneurs in the male dominated sectors faced same legal and regulatory challenges with their counterparts in the female dominated sectors.

The study also established that despite the many government Sessional papers highlighting the plight of women entrepreneurs, little has been done to encourage women entrepreneurs to start enterprises both in the male dominated as well as the female dominated sectors. The legal and regulatory environment is not favourable to the women entrepreneurs. The Sessional Paper No. 2 of 2005 on Development of Micro and Small Enterprises for Wealth and Employment Creation states that efforts will be made to pursue gender responsive policies that increase equal access to financial services by encouraging women to form savings and credit cooperatives (SACCOs) and by promoting their networking with micro-finance institutions (MFIs) and commercial banks; the paper also advocated for the promotion of women's access to education, technological development and entrepreneurship, and also influenced the orientation of women away from female dominated activities to the production of male dominated activities, building institutional capacity of ministries and government departments for gender participation of both genders at the local, institutional and policy levels and in collaboration with the private sector, collecting and providing sex-disaggregated data to

facilitate gender-responsive planning and policy formulation GOK (2005). Despite the above recommendations and policies, the findings of the current study imply that the legal environment is still not favourable enough to encourage women entrepreneurs to start enterprises in the male dominated sectors.

4.10 The Revised Conceptual Framework

The overall regression result of the findings of the study established that, from the four regressed variables used in the study, the optimal were demographic and social networks. Access to finance and legal and regulatory environment did not have statistical significance to influence women entrepreneurs to start enterprises in male dominated sector as shown in Table 4.37

Table 4.37: Optimal Regression Model

Variables in the Equation						
	B	S.E.	Wald	df	Sig.	Exp(B)
Demography	.128	.047	7.325	1	.007	1.136
Social networks	-.130	.042	9.513	1	.002	.878

a. Variable(s) Entered On Step 1: Demography, Socialnetworks.

This can therefore be fitted as ;

$$P [Y = 1 | X = x_1, x_2 = \frac{1}{1 + \exp[-(.128x_1 + -.130 x_2)]}$$

From the above optimal regression, the revised conceptual framework has only two independent variables that influence the dependent variable (demographic factors and

social networks) The findings of the study revealed that in demographic variable only the sub-variable educational level had a significant influence on women entrepreneurs starting enterprises in male dominated sectors with a Chi square 24.719 and a p- value of 0.000 age marital status and experience did not have any significant statistical influence to women entrepreneurs starting enterprises in male dominated sector with a p-value of 0.775, 0.524 and 0.775 respectively.

On social networks number of social networks, composition of social networks and composition of role models were found to have a significant association to women starting enterprises in male dominated sectors with p-values of 0.036, 0.025, and 0.002 respectively . However affiliation to social networks and presence of role models had no significant association with women entrepreneurs starting enterprises in male dominated sectors with p-value of 0.109 and 0.291 respectively. The variables access to finance and legal and regulatory environment did not have a statistical significant influence to women starting enterprises in male dominated sectors with a t –value of t-value 0.197 and 0.842 respectively. Thus the revised conceptual framework as illustrated in Figure 4.17.

INDEPENDENT VARIABLES

DEPENDENT VARIABLE

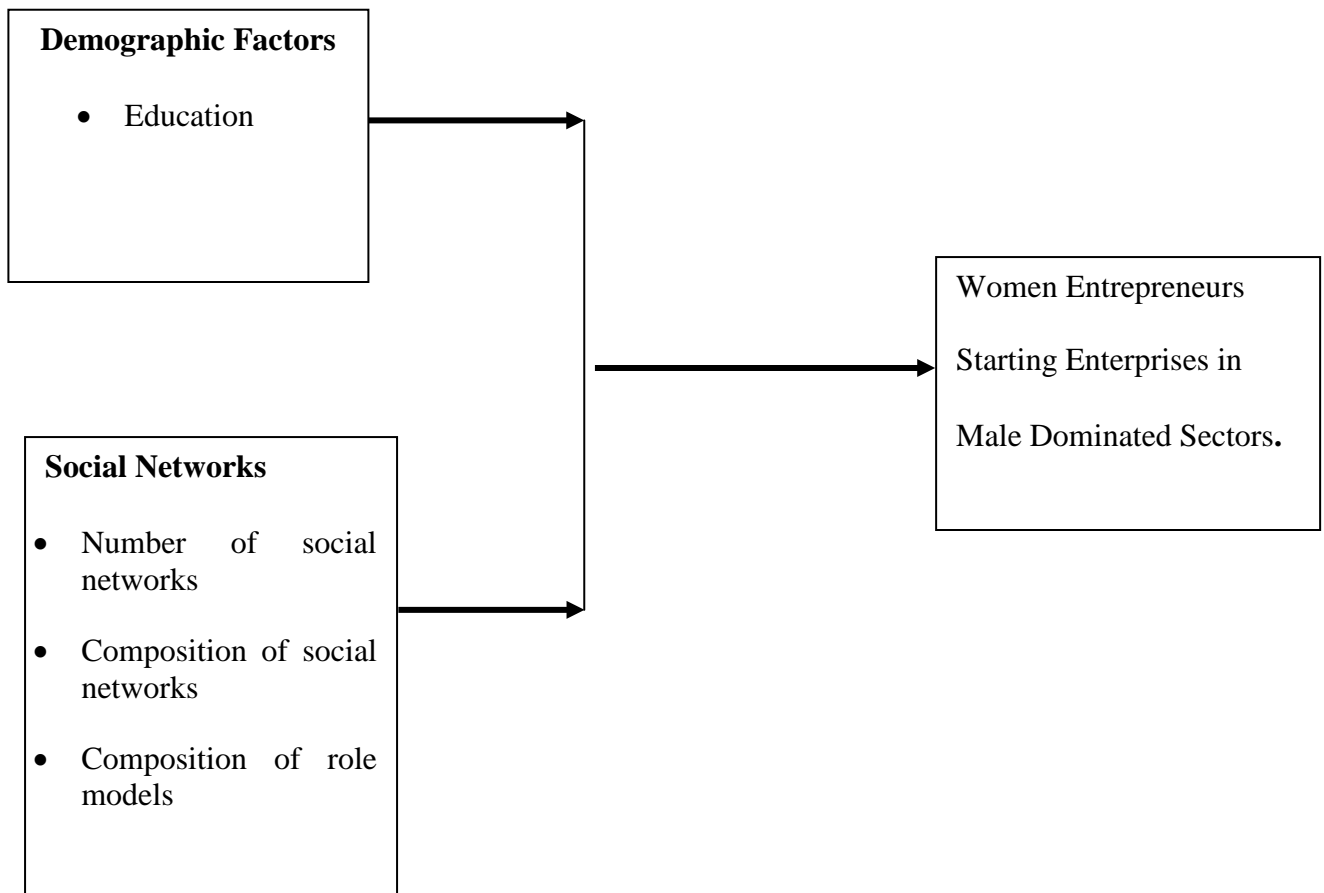


Figure. 4.17: Revised Conceptual Framework

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter contains the summary of the work and discussions, conclusions and recommendations. The objectives of this study were; to establish whether demographic factors, social networks, access to finance and the legal and regulatory environment influence women entrepreneurs to start enterprises in male dominated sectors of the economy in Kenya.

5.2 Summary of the Findings

The summary of the findings was based on the earlier findings in chapter four and the empirical literature as contained in the literature review in chapter two. The summary and discussions of the study followed the research hypotheses in chapter one. These research hypotheses guided the arrangement of the discussions and were as presented below;

5.2.1 H₀ Demographic factors do not influence women entrepreneurs to start enterprises in male dominated sectors of the economy

The finding indicated that there was a significant influence between the variable demographic factors and women entrepreneurs enterprise sector choice therefore rejecting the null hypotheses. Further analysis on the parameters of the demographic factors variable established that; there was indeed no significant statistical influence between type of enterprise sector choice and age. There was however a statistical significant influence between type of enterprise sector choice and education level and the years worked before starting business.

5.2.2 H₀ Social networks do not influence women entrepreneurs to start enterprises in male dominated sectors of the economy

The findings revealed that there was no significant statistical influence between the variable social networks and women entrepreneurs starting enterprises in male dominated sectors. However further analysis established that out of the specific parameters in the social network variable, there was no statistical influence between the type of enterprise choice and affiliation to social networks but there was indeed a significant influence between the type of enterprise sector choice and composition of social network. This implies that women who run enterprises in female dominated sectors were more likely to be associated with social networks that are composed of women only whereas women running enterprises in the male dominated enterprises were

mostly associated with social networks that were composed of both women and men. The study further revealed that the composition of role models were an important factor in influencing women entrepreneurs enterprise sector choice, however, it was established that women entrepreneurs in the female dominated sector had mostly women professionals role models. Women entrepreneurs in the male dominated sectors had more role models on the male and women professionals than on women only professionals.

5.2.3 H₀ Access to finance do not influence women entrepreneurs to start enterprises in male dominated sectors of the economy

The findings of the study revealed that there was no significant influence between women entrepreneurs starting enterprises in male dominated sectors and access to finance. This indicated that women entrepreneurs in general had a challenge obtaining debt financing and therefore relied mostly on personal savings and family to finance their business. The study also established that women entrepreneurs lacked collateral; this explains why majority of women entrepreneurs in both the male dominated and female dominated sectors preferred internal sources of financing. These findings implied that women in both the male dominated and the female dominated sectors were disadvantaged in their ability to raise start up finance to start their enterprises.

5.2.4 H₀ Legal and regulatory environment does not influence women entrepreneurs to start enterprises in male dominated sectors of the economy

The findings of the study found out that the legal and regulatory environment had no significant statistical influence on women starting enterprises in the male dominated sectors a p-value of 0.297 which is greater than the significance level of 0.05 thus accepting the null hypothesis. Women in both the male dominated sectors and female dominated sectors stated that there were no conducive legal requirements to encourage them to start enterprises in the male dominated sector. The study also established that the government does not provide adequate business and marketing information to women entrepreneurs in the male dominated enterprises, the government does not help in securing tenders, it doesn't assists in developing credit facilities and programs and it doesn't provides market to women entrepreneurs in general.

5.3 Conclusions

The conclusion of the findings was based on the summary and was guided by the hypotheses of the study.

From the study it was concluded though the variable demographic factors had a significant statistical significance on women entrepreneurs to start enterprises in male dominated sectors, age ,experience and marital status did not have a significant statistical influence on women entrepreneurs to start enterprises in male dominated sectors with a p-value of 0.775, 0.524 and 0.775 respectively however was a significant

influence between education level and women entrepreneurs starting enterprises in male dominated sectors with the chi-square given as 24.719 with a p-value of 0.000.

The findings of the study leads to the conclusion social network variable did not influence women entrepreneurs to start enterprises in male dominated sectors. However the sub-variables number of social networks, composition of social networks and composition of role models were found to have a significant association to women starting enterprises in male dominated sectors with p-values of 0.036, 0.025, and 0.002 respectively.

From the findings of the study, it was concluded that there was no significant statistical influence between the variable access to finance and women starting enterprises in male dominated sectors with the chi square value given as 1.020 and a p-value of 0.907 and overall regression t value of 0.197. The study also concluded that majority of respondents used equity as source of finance (65.7% i.e 25 respondents in male dominated sector used equity finance implying that that women entrepreneurs in male dominated sectors faced challenges of accessing formal financing. The study also concluded that majority of respondents used equity as source of finance (65.7% i.e 25 respondents in male dominated sector used equity finance

The findings of the study concluded that the legal and regulatory environment had no significant statistical influence on women starting enterprises in the male dominated

sectors with a p-value of 0.297 which is greater than the significance level of 0.05 this implies that. Although conducive legal and regulatory environment has been widely cited in literature as a factor influencing women to start enterprises in male dominated sectors, the current study does not support and tends to differ

5.4 Recommendations

The government and the private sector as well as advisors of women entrepreneurs may wish to use the findings of this study to advise their clients on various pertinent aspects of enterprise choice, growth and survival. Based on the findings and conclusions, the following important recommendations for each variable were made;

Demographic Factors

Having established the importance of demographic factors influence on women entrepreneurs to start enterprises on the male dominated sectors with a regression value of .006, this study came up with the following recommendations:

Concepts related to women entrepreneurship should be introduced in schools colleges and university curricula to demystify entrepreneurship as a male vocation. Vocational guidance in schools, colleges and universities should be equipped with knowledge and information on entrepreneurship as a career choice for both men and women.

Encourage Women entrepreneurs to go for training. Training and skill acquisition is inevitable for effective and efficient operation of enterprises in the male dominated

sectors. Therefore the government and private sector should provide tailor made training programmes for women entrepreneurs who opt to venture into the male dominated sectors.

Social Networks

Having established the importance of social networks influence on women entrepreneurs to start enterprises on the male dominated sectors, this study came up with the following recommendations:

There is need to provide proper networking amongst women entrepreneurs, both governmental and the private sector should link skill development organization with women entrepreneurship development agencies for effective development inventions. There is also need of creation of women entrepreneurs networks with affiliations at national level.. The said networks could inform and create awareness about entrepreneurial opportunities in the male dominated sectors through newspapers, radio transmissions and televisions.

Programmes for the development of women entrepreneurship should recognize the traditional gendered role of women that contributes to the double burden of responsibilities. They should recognize the importance of the woman entrepreneur in the society. The Government should be encouraged to ensure that capacity building in entrepreneurship is complemented by access to social programmes to relieve the burden

of the woman entrepreneur and appreciate her role in the economic development of the country just as their male counterparts.

Access to Finance

Having established the importance of access to finances' influence on women entrepreneurs to start enterprises on the male dominated sectors, this study came up with the following recommendations:

Women entrepreneurs in general face challenges with external financing. This study recommends that banks and other financial institutions take a flexible stand on assisting women entrepreneurs. One of the challenges established in the study was that the entrepreneurs start repaying the loan amount sooner than when they are ready. This study recommends that repayment schedule be phased and flexible to allow for unforeseen contingencies that are bound to arise in the initial stages of enterprise establishment.

The study established that majority of women entrepreneurs relied on personal savings and borrowing from friends and relatives to finance their enterprises. This study therefore also recommends that efforts be made towards improving the outreach of formal financing and improve access of women entrepreneurs to formal market credit.

The findings of the study established that majority of women entrepreneurs in male dominated sector avoided bank loans because of the unfavourable conditions imposed. The study thus recommends that formal financial institutions reduce transaction costs and that loan conditions be as flexible as possible to encourage women entrepreneurs to access financial services. Banks should try as much as possible to improve their communication and information on what the bank has to offer, how it works, requirements for obtaining credit, rules concerning repayments and default and special schemes and incentives especially to individual women entrepreneur or women groups.

Legal and Regulatory Environment

Having established the importance of the legal and regulatory environment in influencing women entrepreneurs to start enterprises on the male dominated sectors, this study recommends that the legal and regulatory framework should be reviewed and policies in support of women entrepreneurs formulated and implemented especially in areas of gender equity and wealth inheritance to enable women own property to facilitate them acquire loans for their businesses.

5.5 Contribution to Knowledge

The current study contributes in to literature on the area of women entrepreneurship and can act as a reference to scholars, policy makers and agencies concerned with enhancing women entrepreneurship globally. This study will assist the K-rep micro finance and

other micro-finance institution in identifying the areas in which they can assist women entrepreneurs in identifying businesses in male dominated sectors. It will also enhance knowledge to curriculum designers in entrepreneurship in designing entrepreneurship curriculum in schools and colleges to align it with the changing trends of the women entrepreneurs.

5.6 Areas for Further Research

This study proposes that a similar study be undertaken on a national basis. It could be undertaken on a county to county basis to allow generalization. The study also recommends for the need of a similar study in the medium and large industries since the current study concentrated on the micro and small enterprises. There is need for a comparative study to be undertaken between women entrepreneurs in male dominated sectors in urban and those in the rural areas.

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APPENDICES

Appendix 1: Table showing the Year of Enterprise Establishment

Year of establishment	Percentage	Cummulative Percentage
1985	1.0	1.0
1991	1.0	2.0
1996	1.0	2.9
1997	3.9	6.8
1998	1.9	8.7
1999	1.0	9.7
2000	2.9	12.6
2001	1.9	14.6
2002	6.8	21.4
2003	2.9	24.3
2004	8.7	33.0
2005	7.8	40.8
2006	9.7	50.5
2007	6.8	57.3
2008	8.7	66.0
2009	9.7	75.7
2010	14.6	90.3

2011	6.8	97.1
2012	2.9	100.0
Total	100.0	

Appendix 2 Table showing Specific Challenges Facing Women Entrepreneurs

	Yes	No	
i. Illiteracy in the field of operation/lack of information flow that can help in expansion of the business/difficult in decision making	89.3	10.7	100
ii. High competition already established	47.6	52.4	100
iii. Low demand low income	87.4	12.6	100
iv. Discrimination from male competitors and difficulties in dealing with male employees/customers and community stereotype, lack of family support, balance between business and family	71.8	28.2	100
v. Too much legal requirements	81.6	18.4	100

and harassment			
vi. Poor infrastructure and insecurity in the sector, loss due to external factors	79.6	20.4	100
vii. High cost of operation	83.5	16.5	100
viii. Lack of enough startup capital and funds for expansion	62.1	37.9	100
Average in percentage	75.4	24.6	100

Appendix 3 Table showing Motivating Factors that Influenced Women to Start

Enterprises

	Yes	No	Total
Lack of employment	93.2	6.8	100
passion for the business and job creation/Financial independence/self reliance	35.9	64.1	100
Availability of capital/ low operation cost	63.1	36.9	100
motivation from friends and family	78.6	21.4	100
Good profits, less labour required	64.1	35.9	100
Good infrastructure	98.1	1.9	100
Ready market hence potential for business growth	66	34	100
have required skills/training/experience	81.6	18.4	100
Wanted to prove that as a woman I can make it/wanted to make impact in the society	95.1	4.9	100
Average percentage	75.1	23.9	100

Appendix 4: Table showing the Advice to Kenyan Women Wanting to Start Businesses in Male Dominated Sectors in Percentage

Statement	Yes	No	Total
To take advantage of loan facilities	84.5	15.5	100
Advice(b) Always learn to remain patient and optimistic and work hard, have courage	68	32	100
Stop relaying on men for all their needs and that they can equally have successful businesses/believe in themselves	62	38	100
Identify their strengths in their sector and develop strength to enter into business and get the required skills	62.1	37.9	100
Women should unite to open enterprises/they should network properly to get	65	35	100

enough information before			
they start			
Women should believe that	75.7	24.3	100
they can make it and be ready			
and strong for any challenge			
in their sector and ready to			
take risk			
Average percentage	69.6	30.4	100

**Appendix 5: Table Indicating how Demographic Factors Influence Women
Entrepreneurs Enterprise Sector Choice.**

Statement	Strongly disagree	Disagree	Undecided	Agree	Strongly agree	Total
I chose this type of business because it fitted the training I specialized in	1.9	57.3	1.9	16.5	22.3	100
I chose this type of business because i had previously worked in a similar business	6.8	64.6	1.0	25.2	20.4	100
I chose this type of business because there were opportunities for training/upgrading skills.	35.9	20.4%	4.9%	21.4	17.5	100
I chose this type of business because I had access to information and technology	37.9	14.6	1.9	24.3	21.4	100
My parents are in this line of business and this made me choose the type of business am doing	18.4	58.3	1.9	14.6	6.8	100
I chose this business because I	0	8.7	1.0	59.2	31.1	100

	have the technical skills required						
	to make it successful						
i.	I chose this business because I	1.9	35.0	2.9	38.8	21.4	100
	have the financial management						
	skills required to make it a						
	success						
	Average %	14.7	37	2.2	28.6	20.1	100

**Appendix 6: Social Networks Influence Women Entrepreneurs to Start Enterprises
in Male Dominated Sectors (Linkert Scale)**

	Strongly disagree	disagree	Undecided	Agree	Strongly agree	Total
Accessibility to network /association encouraged me to start it.	4.9	6.8	1.0	52.4	35.0	100
I chose this type of business because it is convenient for me as a woman	1.9	11.7	1.9	54.4	30.1	100
My family encouraged me to start the type of business I am doing.	5.8	51.5	4.9	24.3	13.6	100
I chose this type of business because it is the type of business most women around me do.	8.7	26.2	6.8	38.8%	19.4%	100
I chose this business because it will enable me to be involved in the family	27.2	16.5	3.9	19.4	33	100

decision making processes						
I chose this type of business because it will improve my quality of life as a woman	1.0	7.8	0	23.3	68	100
Traditions, beliefs, and practices of my community influenced my business choice.	37.9	34	4.9	16.5	6.8	100
My parents are involved in similar businesses	9.7	47.6	1.9	37.9	2.9	100
The challenges facing entrepreneurs in this sector motivated me to start this business.	8.7	66	3.9	15.5	5.8	100
I chose this type of business because it is easy to find the right contacts and networks	5.8	48.5	1.9	34	9.7	100
I chose this type of business because it was easy to combine family responsibilities and the	9.7	49.5	5.8	23.3	11.7	100

business

Average %

12.13

36.61

3.69

33.98

23.6

Appendix 7: Table showing Access to Finance Influence Women Entrepreneurs to start Enterprises in male dominated sectors Choice (Linkert Scale)

Statement	Strongly disagree	Disagree	Undecided	Agree	Strongly agree	Total
I chose I started this business because it does not require too much capital to start	3.9	31.1	1	51.5	12.6	100
Availability of finance required for my business encouraged me to start this business	2.9	42.7	0	40.8	13.6	100
I chose this type of business because the returns involved is relatively high.	2.9	35	1.9	34	26.2	100
I chose this type of business because I had the collateral/security required to access financing to get a loan.	35.9	31.1	3.9	22.3	6.8	100
Difficult process was not a challenge to me in obtaining financing for starting the business	41.7	26.2	1	20.4	10.7	100
I chose this type of business	11.7	43.7	5.8	35	3.9	100

because credit for start-up was easily accessible to me.						
I chose this type of business	32	7.8	2.9	40.8	16.5	100
because i have enough knowledge to manage cash and credit transactions with ease.						
I chose this type of business	17.5	45.6	6.8	25.2	4.9	100
because conditions imposed on credit borrowing are friendly for women entrepreneurs.						
Average %	18.56	32.9	2.9	33.75	11.9	

Appendix 8: A table showing Legal Framework Ranking by Respondents in Percentage (Linkert Scale)

Statement	Strongly disagree	Disagree	Undecided	Agree	Strongly agree	Total
A conducive legal requirement encouraged me to start this business.	2.9	51.5	0	29.1	16.5	100
few government regulations and levies encouraged me to start this type of business	7.8	50.5	1	28.2	12.6	100
I chose this type of business because the registration process is very easy	8.7	17.5	1.9	53.4	18.4	100
I started this type of business because the government is supporting and encouraging women to start businesses in this sector.	6.8	60.2	11.7	18.4	2.9	100
I chose this type of business because the government	10.75	66	6.8	13.6	2.9	100

encourages female entrepreneurs by providing business and marketing information.						
I chose this type of business because the government assists female entrepreneurs in this business to secure tenders.	18.4	62.1	5.8	12.6	1.6	100
I chose this type of business because the government has developed credit facilities and programs for women entrepreneurs in this industry.	7.8	44.7	7.8	34.6	5.8	100
I chose this business because the government seeks markets for the products in this industry.	48.55	26.2	2.9	18.4	3.9	100
Average Percentage	12.4	42.7	4.2	23.1	7.2	

Appendix 9: Questionnaire

Dear Respondent,

I am a postgraduate student in the School of Human Development and procurement , Jomo Kenyatta University of Agriculture and Technology, pursuing a PHD course in Entrepreneurship. I am carrying out a research study on **Factors that Influence Women to start Enterprises in Male Dominated Sectors in Kenya** you have been selected as one of the respondents and I therefore request you to fill in the questionnaire to the best of your knowledge and ability. The information you give is needed purely for academic research purposes and will therefore be treated with strict confidence.

Teresia Ngina Kyalo

ENTREPRENEUR'S PERSONAL BIO DATA

1. Name of your business -----
-
2. Year of establishing the business-----
-
3. What is the legal form of your business? (eg Sole trader, Partnership etc.) -----

OBJECTIVE 1 DEMOGRAPHY (Tick (✓) the most appropriate alternative from the choices given).

1. Age
 - (a) 15 – 20yrs
 - (b) 21- 25 yrs

(c) 26- 35yrs

(d) 36 – 45yrs

(e) 46 and above

2. Highest educational qualification:

(a) University Degree

(b) Diploma

(c) Craft Certificate.

(d) O-Level

(e) Primary

4. Marital Status:

(a) Single

(b) Married

(c) Divorced

(d) Widow

5. No of dependants:

(a) 0

(b) 1-3

(b) 4-5

(c) 6 and above

6. How old were you when you started this business? Tick (✓) appropriately.

a) 15-25

b) 26-30

c) 31-40

d) 40 and above

1. How many years did you work for somebody before you started your own business. Tick (✓) appropriately

a) 0

b) 1-5

c) 6-10

d) 10 and above

2. These questions have been formulated using a simple format from (Strongly Agree) to (Strongly Disagree). You are required to tick (✓) on your choice among the five alternatives provided.

	Statement	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
i	I chose this type of business because it fitted the training I specialised in					
ii	I chose this type of business because i had previously worked in a similar industry					
iii	I chose this type of business because there were opportunities for training/upgrading skills.					

iv	I chose this type of business because I had access to information and technology.					
v	My previous place of work acted as an avenue for me to start this business.					
vi	My parents are in this line of business and this made me choose the type of business am doing					
vii	I chose this business because I have the technical skills required to make it successful					
viii	I chose this business because I have the financial management skills required to make it a success.					

OBJECTIVE 2 SOCIAL NETWORKS (Tick (√) the most appropriate alternative from the choices given).

Q: 1. Do you belong to any Social association?

Yes

No

Q: 2.What kind of a social association? Tick (√) in the spaces provided below.

Community Based Organisation	Women group	Merry go round	MFI member	Other

If other above, mention it

Q: 3.What is the composition of the social network? Tick (√) appropriately.

Women only

Women and men

Q: 4.Do you have any role models? Tick (√) appropriately.

Yes

No

Q: 5.Who are your role models? Tick (√) appropriately.

Women professionals

Women and men professionals

Q. 6. These questions have been formulated using a simple format from (Strongly Agree) to (Strongly Disagree). You are required to tick (√) on your choice among the five alternatives provided

	ment	Strongly agree	Agree	undecided	Disagree	Strongly disagree
i	ibility to many people(networks) s type of business encouraged me to start it.					
ii	se this type of business because it is convenient for me as a woman					
iii	mily encouraged me to start the type of business I am doing.					
iv	e this type of business because it is the type of business most women entrepreneurs around me do.					
v	e this business because it will enable me to be involved in the family decision making processes					
vi	e this business because it will improve my quality of life as a woman.					
vii	ons, beliefs and practices of my community influenced my business choice.					
viii	rents are involved in similar businesses.					

ix	The challenges facing entrepreneurs in this sector motivated me to start this business.					
x	I chose this type of business because it is easy to find the right contacts and networks.					
xi	I chose this business because it was easy to combine family responsibilities and the business.					
xii	Gender discrimination in the sector is a challenge to my business.					

OBJECTIVE 3 :ACCESS TO FINANCE.

1.Tick (✓) the statements that best describes where you got finance to start your business.

Personal savings	Family and friends	MFI	SACCO	Bank loan	Other
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If other please state.....

Q. 2. These questions have been formulated using a simple format from (Strongly Agree) to (Strongly Disagree). You are required to tick (√) on your choice among the five alternatives provided

	Statement	Strongly agree	Agree	undecided	Disagree	Strongly disagree
i.	I started this business because it does not require too much capital to start					
ii.	The availability of finance required for my business encouraged me to start this business					
iii.	I started this type of business because the returns involved is relatively high.					
iv.	I started this type of business because I had the collateral/security required to access financing to get a loan.					
vi.	The application process was not a challenge to me in obtaining financing					

	for starting the business					
vii	Choose this business because credit for start-up was easily accessible to me					
viii	Choose this type of business because I have enough knowledge to manage cash and credit transactions with ease.					
ix	Choose this type of business because conditions imposed on credit borrowing are friendly for women entrepreneurs.					

OBJECTIVE 4: REGULATORY FRAMEWORK. (Tick (✓) the most appropriate alternative from the choices given).

	Statement	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
i.	conducive legal requirements encouraged me to start this business.					
ii.	government regulations and levies encouraged me to start this type of					

	business					
iii.	I chose this type of business because the registration process is very easy					
iv.	I started this type of business because the government is supporting and encouraging women to start businesses in this sector.					
v	I chose this type of business because the government encourages female entrepreneurs by providing business and marketing information .					
vi.	I chose this type of business because the government assists female entrepreneurs in this business to secure tenders.					
vii	I chose this type of business because the government has developed credit facilities and programs for women entrepreneurs in this industry.					
viii	I chose this business because the government seeks markets for the					

products in this industry.					
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5. Dependent Variable

In which of the following industry/sectors is your business operating? Tick (√) the most appropriate from the given choices

Sector	Tick Appropriately
Catering and hospitality	
Manufacturing textiles	
Manufacturing non-metallic materials	
Retail	
Grocery	
Education	
Health services	
Social work	
Other personal services	
Ceramic composite materials	
Plastics	
Optical fibres	
New superconductors	
Computer applications	
Soft ware development	

Biotechnology	
Aerospace/aviation	
Office machinery	
Pharmaceuticals	
Electronics-communications	
Electrical machines/equipment	
Chemicals	
Transport	

2. Give your opinion on the following questions (fill in the blank spaces provided)

i. What are your reasons for starting an enterprise in this sector?

ii. Are there any specific challenges that you face as a woman in operating this enterprise?

iii. What are the five (5) main things that motivated you into starting a business in this sector that can act as motivating factors to other women in Kenya?

iv. What is your advice to Kenyan women wishing to start enterprises in sectors viewed as male dominated ?
