FACTORS AFFECTING WOMEN ENTERPRENUERS IN KENYA
A CASE STUDY ON CHALLENGES THAT WOMEN FACE IN
THE KENYAN BUSINES ENVIROMENT AND SOCIETY.

BY

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DECLARATION AND APPROVAL

DECLARATION

This is my original work and it has not been presented in any other learning institution for any academic award.

NAME: GITHUKA JOYCE NJERI

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APPROVAL

This work has been presented with my approval as a university supervisor.

NAME: MR. ANTONY OSAMBO

SIGNATURE: ___________________ DATE: ___________________
ABSTRACT

The general objective of the study was to analyze the factors affecting women entrepreneurs in small and micro-enterprises. The study was based on the following specific objectives to establish whether: lack of market access and information, affordable technology and training, sufficient financial resources, appropriate growth financing are factors affecting women entrepreneurs in small and micro-enterprises. The findings of this study will be useful to various stakeholders including researchers in broadening of the syllabus with respect to this and Small Micro and Medium Business Enterprises in Kenya and other, with an insight into the benefits factors affecting women entrepreneurs and government can use the findings for their research to assist in policy formulation and development of a framework for critical management factors affecting the women entrepreneurs in Small Micro and Medium Business Enterprises in Kenya.

This study was carried out in Limuru town between January and March 2014 targeting women owned SMEs. This study used descriptive research design to elicit data from the target audience. Structured questionnaires were used to collect primary data from the respondents. The method was appropriate for this study because it enabled the respondents to dedicate enough time convenient to themselves to fill the questionnaires. The questionnaires were self administered so to enhance the response rate. This helped in clarifying unclear issues to the respondents. The questionnaires were collected after two days for analysis and were analyzed using Microsoft Excel.

Findings

The study found out that majority of entrepreneurs had very low levels of market access and information, training and education and financial services knowledge and accessibility. Most respondents did not have adequate information on financial resources like women funds and entrepreneurship and relied on clients to give them information. Also technology was not known to them since they had not embraced it due to lack of awareness and training.

Recommendations

The relevant government ministries in conjunction with stakeholders need to develop and implement comprehensive policies that will encourage and support women entrepreneurship on a suitable basis. Financial institutions should new products targeting women entrepreneurs taking into account there ability to borrow and education levels.