

Influence of Entrepreneurial Disposition on the Performance of Female-Operated Enterprises in Kenya

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Abstract

The main focus of this study is to determine the influence of entrepreneurial disposition on the performance of women operated enterprises in Eldoret Municipality. The study used a survey of 175 female operated enterprises drawn from Huruma, Langas and the Central Business District of Eldoret Municipality. Quantitative data was collected using a questionnaire and analysed using descriptive statistics, while qualitative data was collected using interviews of key informants and case studies. It was found that the decision to become entrepreneurs is determined by people other than women themselves. Women choose businesses which reflect the traditional gender roles. They keep records but lack the necessary skills to enable them to keep adequate records. The majority of women hold separate business and personal accounts so as not to mix business and personal money and for most of them success in business comes due to personal qualities such as hard work, commitment and dedication to work. Consequently, we conclude that pushed into business by circumstances beyond them, and so to grow their businesses, they need to redefine their situation so that they see business as a means to greater prosperity for them and their families.

Key Words: Business Performance, Entrepreneurship, Entrepreneurial Disposition, Women Entrepreneurs.

1.0 Introduction

The last three decades have witnessed a great deal of discussion on the role of the small-scale enterprises (SSEs) especially those run by women in fostering entrepreneurship in Kenya (ILO, 2008). One reason for growing interest is that it is a seedbed for all inclusive indigenous entrepreneurship, which in turn plays a major economic and social role by contributing to such development goals as local resource utilisation, employment creation and income generation (Ghosh and Cheruvalath, 2007). In other words, female operated enterprises present an opportunity for the women entrepreneurs to display their entrepreneurial talent, break entrepreneurial glass ceiling, and make a contribution in to the economic development.

Yet studies have indicated that female operated enterprises are characterised by high barriers to entry, absence of hired labour, low returns, part time nature and operations in markets with limited demand and strong competition in the least profitable sector of the economy (Tellegen, 1997). Other scholars suggest that women entrepreneurs lack business management skills (Coleman, 2007), lack education and training (McClelland *et al.*, 2005) face work-home related conflict (Ahl, 2006), experience inhibiting laws and regulations (Maas and Herrington, 2006), face family pressure (Chell and Baines, 1998), lack self-confidence (Kirkwood, 2009; Jones and Tullous, 2002), lack female role models (Mattis, 2004), lack respect from male community and cultural stereotype (Maas and Herrington, 2006), and face insurmountable pressure of child care (Winn 2007; McClelland *et al.*, 2005).

Despite the aforementioned challenges, studies indicate an increase in the number of female operated enterprises (Maas and Herrington, 2006; ILO, 2008) with a small fraction graduating into medium-sized range. Ncebere (2003) argues that small business operators (popularly known as *Jua kali* in Kenya) tend not to graduate their businesses to formal and more organised businesses. As a result, such businesses remain small and face the challenges associated with smallness such as diseconomies of scale, lack of access to credit facilities, lack of access to trained manpower, as well as low capacity to profit from increased market share. Moreover, women entrepreneurs face different demands especially family responsibilities and other cultural norms and so operate small enterprises that allow them to balance family roles and business exigencies. It has also been found that small business owners are less interested to grow their businesses because of psychological attachment to the business and feel that as business grow it may be complex to manage (Morris *et al.*, 2006; Jones and Tullous, 2002; Cliff, 1998). The objective of this study is therefore to determine the effect of entrepreneurial disposition on the performance of women operated enterprises.

2.0 Literature Review

Entrepreneurship has been accepted as a necessary ingredient in the process of economic development (Acs and Szerb, 2007; Hilcombe, 1998; Baumol, 1968). Economists view an entrepreneur as one who organises the other four factors of production i.e. land, labour, capital and information to create wealth that culminates in economic

growth. A key manifestation of modern economic growth is industrialisation. Entrepreneurship is a prerequisite in the process of industrialisation as demonstrated by the experiences of western Europe during the nineteenth century and in the last century, the Newly Industrialised Nations, especially those of South East Asia.

Theoretical and empirical studies have emphasised the crucial role that entrepreneurship play in fostering the development of today's industrialised nations. Developing nations have been criticised for not harnessing the abilities of their own citizens' entrepreneurship. Critics argue that these countries, especially those of Sub-Saharan Africa, should seek to transcend the historical, economic, social and political factors, which have prevented entrepreneurs, from exploiting opportunities in their environment (Desoto, 1989). The governments of these nations must concentrate on creating the infrastructure facilities, socio-cultural and the economic environment in which entrepreneurs can emerge, develop and grow.

Studies on entrepreneurship suggest that entrepreneurs exhibit certain unique characteristics (Hisrich, 1986) and specific personality traits closely associated with child rearing practices and religion (McClelland, 1961). An entrepreneur has been defined as a person who is able to look at the environment, identify opportunities to improve the environment, marshal resources and implement action to maximise those opportunities (ILO, 1986). An entrepreneur is therefore one who deliberately acts promptly, purposefully, and efficiently, to ones own advantage, even though this may be contrary to set norms or principles, for setting up or managing a successful business enterprise.

In this regard, individuals disposed to entrepreneurship are not persons who leave things to chance or who allow environmental, circumstantial and situational factors to dictate the direction they take. On the contrary, these are individuals who possess an inner drive and a tendency towards independence in decision-making, a strong desire to achieve. Consequently, such individuals are people who are focused and are very clear about the direction they want to take. They are in, short, persons who believe in shaping their own destiny.

Consistent with this conceptualisation of entrepreneurship is the fact that it involves innovativeness and an introduction of positive change into the economic process to realise increased yields in the form of profit for the individual and the business entity, better welfare for the family, economic growth for the nation as a whole, as well as higher status in the family and community in case of women entrepreneurs. Entrepreneurship is thus an important driving force for innovations, increased market efficiencies and responding to challenges and opportunities. It also plays a major role in improving the efficiency of resource use, reducing risks and hazards, minimising wastes and safeguarding environmental qualities. Small and medium-sized entrepreneurs, and women in particular, play a very important role in the social and economic development of a country. Often, they are the major means for wealth creation, rural development, increasing off-farm employment and providing the transitional means for improving the livelihoods and status of women and their families.

Women entrepreneurship has gained prominence in recent research (Ghosh and Cheruvalath, 2007; Chell and Baines, 1998; Butter and Moore, 1997; Breen *et al.*, 1995). Reasons attributed to this growing interest are the emergence of gender mainstreaming as well as increasing recognition of women contribution to entrepreneurship development economic growth (Ghosh and Cheruvalath, 2007). Kinyanjui (2008) argue that women entrepreneurs are more prolific because their gender roles boost their entrepreneurial capacity. In other words, women tap their feminine attributes such as patience, perseverance, and hard work in order to succeed in business. Women entrepreneurship is therefore an important untapped resource for economic growth.

Women form majority of the population in most countries (Population Census, 1999), yet they are not equally represented in the entrepreneurial ventures (ILO, 2004). It has also been found that women start and manage business in different industries than men tend to do (ILO, 2008). OECD Report (2004) observed that women generally engage in retail, healthcare, education, and other service industries. National Baseline Survey (1999) in Kenya reported that women operate enterprises associated with traditional roles such as hairstyling, restaurants, hotels, retail shops, and wholesale outlets.

Women entrepreneurship is faced with specific obstacles such as family responsibilities, property ownership rights, as well as cultural impediments (ILO, 2008; Kinyanjui, 2008). Because women are faced with different demands, their motivation to start the business differ from men, for instance because women have the major responsibility for family and children, it then means that they are prone to start home-based business as well as part-time business.

Various scholars have argued that push and pull factors determine women's disposition to start businesses (Botha, 2006; Heilman and Chen, 2003). Push factors are related to negative factors (Maas and Herrington, 2006) and includes unemployment (Hudges, 2006), retrenchment (Hughes, 2006), career frustration (Ghosh and Cheruvalath, 2007), insufficient family income or the need to supplement family income (Segal, *et al.*, 2005; McKay, 2001), and the need for a flexible work schedule (DeMartino and Barbato, 2002). These factors compel women to become enterprising in order to survive.

Pull factors on the other hand are positive factors that influence people to become entrepreneurs as a career

option. Such factors include the need for independence (McClelland et al., 2005), a mark of personal achievement and enhancement of social status (Mallon and Cohen, 2001), self-fulfilment (Segal et al., 2005), improve financial position and that of the family (Marlow, 1997), be a role model and the influence of family and friends (Anna et al., 2000), as well as the need to utilize their skills and expertise.

Njeru and Njoka (1998) found that due to patriarchal social structures inherent in African setting, women receives substantial moral support from family in the formation stage of the business, but latter on such support declines, or withdrawn for fear of husbands losing dominance over their wives. Other scholars attribute the entrepreneurial disposition of women to the influence of parents and family. According to Huili and Wanhua (2011), words and deeds of parents are conducive to establishing entrepreneurial culture in children, thus family support propel women entrepreneurs to put the heart and the soul in to their businesses. It is argued that the success of the business is a junction of the ability of the women to balance business career and family roles. Most successful women entrepreneurs can balance the relationship between business and family. Family support makes women entrepreneurs have enough time and energy to complete the work. In contrast to this perspective, Gadar and Yunus (2009) studied a sample of 685 Malaysian women and found husbands support to be less important to motivate women in business.

3.0 Methodology

The study adopted a survey of 175 female operated enterprises. The respondents were drawn from Eldoret Municipality. Mixed methods were used to gather the data. A survey questionnaire was used to collect quantitative data. To enrich and enhance the information obtained, qualitative data from key informant interviews, observation and case studies of female entrepreneurs were undertaken. This information was used to confirm, amend and justify the findings of the questionnaire survey. In this study, performance was measured using the average monthly sales volume as it is generally accepted conventional measure of performance in small business research.

4.0 Findings and Discussion

4.1 The Decision to Start a Business

The respondents were asked to state the person who made the decision for them to go into business. The results (see Table 2) shows that 31.4% of them made their own decision; both parents decided in 16.6% of the cases; in 3.4% of the cases the decision was made by their fathers; in 7.4% by their mothers; 24.6% by their husbands; 3.4% by other relatives and 13.1% by their friends.

Table 2: Person Deciding for Respondents to go into Business

Person Deciding That Respondents Go into Business	Frequency	Percentage
Self	55	31.4
Both parents	29	16.6
Father	6	3.4
Mother	13	7.4
Husband	43	24.6
Other relatives	6	3.4
Friends	23	13.1
Total	175	100.0

N = 175

These findings show that for a majority of women entrepreneurs, the decision to go into business is not necessarily a self-determined act preceded with the clear definition of their own situation but rather others largely define it for them. A notable 24.6% of the respondents had their decisions influenced by their husbands. One explanation for this is that, in most cases, in the case of married women, the man is the financier and will thus have a greater say in whether the woman starts a business or not. The findings of a study conducted (Wegulo, 1997) indicate that a large percentage of women depend on their husbands for funding their business operations. Another explanation could be that this is a result of habits of traditional dependency and subservience to men.

4.2 Reasons for starting the Business

An important factor in business performance is the reason for starting the business. As Stanworth and Curan

(1976) found that most small firms are not oriented towards growth and remain small because of founders' intentions. Subsequently, the study sought to find out the main reason for starting the business. The results (Table 3) show that 30.9% of the respondents started the business to be independent and successful. Another 30.9% did so to earn a living, while 6.9% wanted to keep themselves busy; 14.3% to supplement their incomes; 16.0% to support their families and 1.1% to utilise the skills and experience they have acquired.

Consistent with other previous studies, results indicate a majority of the respondents citing survival reasons such as earning a living, supplementing their income and supporting their families. However, a significant 30.9% of the respondents cite the desire to be independent and successful. This implies that a good number of women, start business to earn their own income in order to reduce their dependence on their spouses and other family members. Therefore, for as long as they are able to maintain themselves and do not have to ask for monetary assistance from their spouses, they consider themselves independent and successful.

Table 3: Main Reason for Respondents Starting Business

Reason	Frequency	Percentage
To be independent and successful	54	30.9
To earn a living	54	30.9
To keep myself busy	12	6.9
To supplement my income	25	14.3
To support my family	28	16.0
To utilize the skills and experience I have acquired	2	1.1
Total	175	100.0

N = 175

A further examination of the length of time the business has been in existence (Table 4) reveals that 53.7% of the businesses have existed for five years or less. This is an indication that most of the female operated in the sample are still in their formation or incubation stage and thus the low number of employees in a majority of these firms. It is notable to observe that Kenya's economic and other problems including unemployment increased during the 1990's when most donors withheld development assistance on account of lack of democracy and accountability. The pressures of these hard economic times could, in part, be the reason why many women are now starting businesses.

It may thus be observed that for a majority of the women in Eldoret Municipality starting a business is more of a necessity than an opportunity and hence the tendency for these enterprises to remain small with low sales volumes and few employees. These findings agree with those of a study by Barkham, (1990), which identifies a tendency for founders forced into entrepreneurship to be concentrated in small size enterprises. Liles' (1974) also observed that except in a few companies set up by 'technocrats' intending to achieve large corporation status, the majority of SSEs are slow-growth firms founded by proprietors who are concerned with achieving a satisfactory income and personal independence.

Consequently, female operated businesses may be extensions of the domestic economy due to widespread poverty and an outlet to earn women some money of their own. Therefore 31.4% and 24.6% influence from the self and husband respectively, could be due to poverty in the home, that is, less money by the husband to afford what is required. Influence from the parents and other relatives and friends could be due to the financial problems of women and expanded family responsibility. Therefore, based on the results of the study, female entrepreneurs venture in to business as result of push rather than pull (attraction) factors.

Table 4: The Length of time the business has been in existence

Length of time	Frequency	Percentage
Less than one year	32	18.3
1 - 5 years	94	53.7
5 - 10 years	31	17.7
10 - 15 years	12	6.9
15 - 20 years	6	3.4
Total	175	100.0

N = 175

4.3 Bookkeeping

Bookkeeping is an essential entrepreneurial skill for successful business operations. Inability to keep records

and systematic accounting is a management problem that inhibits access to high rewarding activities and makes it difficult to grow the business. Therefore, the study sought out to establish whether or not bookkeeping is carried out in the business and the way in which the person keeping records of accounts affects the performance of the business (see Table 5).

Results reveal that 93.1% of the respondents keep records while only 2.3% do not keep any records. Of those who keep records of account, 95.9% keep their own records while 4.1% have the records kept by either an employee or a relative. These findings suggest that majority of the respondents not only keep records but they do so themselves. A cross tabulation of the person keeping records and the average monthly sales reveals that those firms that have high sales volumes have their books kept by their owners (Table 6).

Table 5: Person who keeps record of accounts

Person	Frequency	Percentage
Myself	163	93.1
An employee	4	2.3
A relative	3	1.7
They are not kept	5	2.9
Total	175	100.0

N = 175

Table 6: Person keeping records of Account by Monthly Sales Volume

Person Keeping Records	Average monthly sales				
	Less than 10,000	10,000 - 40,000	40,001 - 60,000	60,001 - 80,000	80,001 - 100,000
Myself	81	55	12	9	6
An employee	2	1	1	-	-
A relative	2	-	1	-	-
They are not Kept	3	2	-	-	-
Total	88	58	14	9	6

N = 175

In addition to the person who keeps the books of account, the study also undertook to find out the kind of training or technical assistance related to the business the entrepreneur has received since starting the business. Results on Table 7 indicates that 50.5% of the respondents have received no training relating to the business; 21.2% have received training in sales and marketing; 27.2% have received training in bookkeeping; 24.6% have been trained in management; and 4.6% have been trained in production. It can be noted that majority of the women have had no training relating to the business. This suggests that while women are keeping records themselves, they have had no training in bookkeeping. This lack of training in bookkeeping and business inhibits business expansion. This agrees with the findings of a study by Watchel (1974) which found that women as a whole did not keep adequate records or books and as such were less likely to run profitable business.

Table 7: Kind of training/technical assistance received by Respondent

Kind of Training/ Assistance	Frequency	Percentage
None	88	50.5
Sales & Marketing	38	21.7
Bookkeeping	48	27.2
Management	43	24.6
Production	8	4.6

4.4 Reasons for Success in Business

Finally the respondents were asked to state the primary reason for their success in business. Among the reasons cited by the respondents are personal qualities such as hard work, commitment, and dedication (50.9%); good public and customer relations (16.6%); good management and supervision (14.3%); support from family and friends (8.0%); and participation in merry-go-rounds (7.42%). This suggests that there are certain inherent qualities in the entrepreneur that determine their performance in business.

4.5 Business Type

Results from the survey indicate that 27% of the respondents run tailoring, boutique and salons; 16.5% run 'mitumba' business (sale of second hand clothes); 36.6% are selling vegetable, fruits and cereals; 2.3% run secretarial bureaux, stationery and cyber cafes; 6.3% have retail shops and groceries; 8.6% run food kiosks and restaurants; and 2.3% are in other businesses (Table 8).

Table 8: Business Type

Business Type	Frequency	Percentage
Tailoring, Boutiques and salons	48	27
Second Hand Clothes	29	16.5
Vegetables, Fruits; and Cereals	64	36.6
Secretarial Bureaus, Stationery and Cyber Café	4	2.3
Retail Shops (Grocers)	11	6.3
Food kiosks and Restaurants	15	8.6
Others	4	2.3
Total	175	100.00

N=175

Results indicate that majority of the women in the sample are engaged in businesses, which reflected the traditional gender division of labour. It indicates that women choose to go into business areas, in which they feel they have the skill and experience to handle and manage given their triple responsibility—childbearing and child rearing, household management, and production activities. This indicates that given a good business environment and support women entrepreneurs are likely to excel. This is contrary to popular misconception that those lines of business, which are traditionally feminine, are inferior and thus women should go into the more male dominated lines like engineering to be successful.

Below is a case of a woman who can be said to have succeeded in 'feminine business' and has graduated from many negative factors, which bedevil small-scale women entrepreneurs such as poverty, negative attitudes, low status and dependence among others.

Case Study

Mrs Waigwa (not her real name) is the proprietor of an exclusive beauty salon in the central business district of Eldoret Town. On graduating from Egerton University in Kenya with a diploma in Agriculture and Home Economics in 1975, she was employed by the Ministry of Agriculture where she worked for ten years. However, she felt under-utilised, as on most occasions there were no working materials to enable her do her job satisfactorily. This fact made her feel that her job was boring and unfulfilling. Her salary as a civil servant was not very motivating either. So, in 1985, she decided to quit and start her own business.

At first she was not sure which particular business to go into, as the only money she had to invest was her savings from her employment. She settled for tailoring. However due to stiff competition from Asians who had monopolised the textile industry at the time, she found it difficult to cope. She therefore, decided to try her hand at something else alongside tailoring. She started a hairdressing salon in the same premises. Since she had no training in this area, she employed two workers to assist her. She also decided to learn the skill on the job. She would travel to Nairobi, for a week or two to learn the new styles from established salons. With time her business expanded and so she decided to enrol into a full time diploma course in beauty and hairdressing in the United States of America.

This training gave her new exposure and confidence to introduce new services into her business. She moved to a larger premise and started doing manicure, pedicure, and facials a well. This drew more people to her, as those services were still rare in Eldoret town. She also started a school of beauty and hair dressing in the same premises. Currently her salon is one of the leading in town. She eludes her success in business to good

management, especially financial management. She keeps simple but clear and accurate records of all her daily business income, expenses and requirements. She personally keeps her records using the business training she received during her training in college but a qualified accountant audits her books yearly. She is able to estimate almost accurately her monthly needs and so she buys her stock in bulk from Nairobi. This means that she is able to negotiate for discounts and reduce her ordering costs.

She holds several bank accounts. The first one is a business account, which is a current account. All earnings from the business are banked on this account. It is from here that she makes all her business transactions and meets all the business requirements. She has put a standing order on this account to her personal savings account. The amount that is transferred monthly to her personal savings account is her salary from the business. This is the money she spends on her personal requirements, such as paying school fees, domestic needs, clothing etc. She also holds a fixed deposit account. Usually she transfers her profits to this account especially when she is planning to start a new project and at times this money is used to pay fees for her four children who are studying abroad. She has also opened another savings account, which she uses for emergencies. The money she banks on this account are profits from selling of scratch cards, which she does from the same premises. She also has a small snack shop within her salon. From this she earns money for her market shopping and daily maintenance of her household.

She advertises her services in the press and local bulletins. During functions, such as Miss Eldoret, Miss University contests, she offers complementary tickets and puts up banners advertising her business. She also bids for tenders from companies and organisations especially for the tailoring part of the business. As a result of this business she has been able to start other businesses and buy property. She currently owns a two-storey commercial building in town, a 'ken chic' shop, rental houses and a primary school, which she considers a contribution to the community rather than business.

5.0 Conclusion

We therefore conclude that most female operated businesses are not performing well partly because, for a majority of women in the sample, the decision to go into business is determined by people other than the women themselves. The main reasons for going into business are to achieve satisfactory income and personal independence. Women choose businesses, which reflect the traditional gender division of labour. Women keep records but they lack the necessary skills to enable them to keep adequate records that will help them run profitable business. They also lack enough investment capital and time to invest in full time business ventures. For a majority of the women interviewed success in business comes due to personal qualities such as hard work, commitment and dedication to work.

Consequently, we conclude that though there are many women in business in the study area, many have been pushed into business by circumstances beyond their control. Business is a necessity rather than an opportunity for them. Therefore, as entrepreneurs and to achieve growth in business, they need to redefine their situation so that they see business as a means to greater prosperity for them and their families. Capacity building through training on behaviour change, business management and entrepreneurship skills development would assist these women to enhance their performance in business and as a result improve their personal, social and economic status.

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