

## **Psychosocial Challenges Facing Female Entrepreneurs in Rural Informal Sector and Their Coping Mechanisms: A Case Study of Gucha District, Kenya**

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### *Abstract*

The study was conducted to determine some of the psychosocial challenges facing the growing number of female entrepreneurs in informal sector entrepreneurs in Kenya and strategies they use to minimize these challenges. A case study of Gucha District in Kenya was conducted. Purposive and snowball sampling techniques were employed to collect data. A sample of 150 respondents was selected. Two data collection techniques were used: structured questionnaire and in-depth interviews. The information gathered was analyzed using statistical package of social sciences. Findings of the study showed that some of psychosocial challenges facing female informal sector entrepreneurs rural areas in Gucha district include financial stress, depression, social isolation and poor relationships with their friends, relatives, in and workmates. The study also established that demographic profile influences female entrepreneurs' ability to cope with the challenges. The respondents recommended that the government and communities should create secure conditions for them to cope.

**Keywords:** Psychosocial challenges; female entrepreneurs; rural informal sector; Kenya.

### *1. Introduction*

In most developing countries women are the most active players in the informal sector. (Mbeche, 2002). As employment opportunities in formal sector in Kenya become scarce, the number of women engaging in entrepreneurship activities in the informal sector grows every day. Women engaging in entrepreneurship in the informal sector face many psychosocial challenges and their success in their businesses depends greatly on their ability to cope up with these challenges. They are disproportionately grouped at the lower end of the scale, in subsistence self employment, and grossly under-represented at the entrepreneurship end of self employment scale, where they experience greater problems than men in setting up and sustaining their own businesses. Iyer, (1991) offers the following characteristics of women working in the informal sector:

“Casual or irregular employment with little or no social security benefits, falling outside the scope of protective labor legislation, predominance of sub-contracting jobs done for the organized sector, engaging women and children at lower wages than men, deplorable working conditions, often without basic amenities, very limited opportunities for skill upgradation or improved production techniques and little if any trade union participation or

organization” (p.4).

The traditional roles of women in Kenya such as in firewood collection, peasant farming, child bearing and raising are slowly being overtaken by new lifestyles, such as formal and informal education which introduces them to alternative income generating activities. In the rural informal sector, women have dominated in some income generating activities such as tailoring and selling of agricultural products. Forces that have made women living in the rural areas to embark in entrepreneurship are varied. Some join as a result of job losses in the formal sector or as a result of lack of employment in the formal sector. Others are forced to engage in rural entrepreneurship due to death of the breadwinners in the family e.g. spouses or close relatives. Others are drawn by the successes of those already operating in sector while family influence also brings some to the informal sector industry. Due to increased population, the sizes of agricultural farms are becoming small and unproductive. As a coping strategy it has become extremely necessary for women to work in the informal sector to supplement most family’s limited sources of income. This study was motivated by the fact that female informal sector entrepreneurs have risen enormously due to death, sickness, imprisonment divorce or separation of their spouses, and being single by choice. In addition, the harsh economic times have increased the rate of rural-urban migration of men in search for employment. Most women are therefore left in rural areas to head the household while the husbands are away. According Howsek et al (1995), women heading households face psychosocial challenges ranging from poor adjustment to life and vulnerabilities like loss of friends, gossip and suspicion leading to low self esteem and economic difficulties that affect them negatively. Bringing their children up is the greatest challenge ever and to cope with all these challenges, these women develop various coping strategies including doing small businesses in rural areas, to enable them survive, especially if their husbands do not earn well to take care of the family. The purpose of this study is therefore to identify and assess psychosocial challenges that face female entrepreneurs in rural informal sector in Gucha district, Kenya and to determine the coping mechanisms (strategies) employed by the female entrepreneurs in efforts to overcome their psychosocial challenges.

## *2. Literature Review*

Hisrich (2005) defined entrepreneurship 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. Entrepreneurial activities have been recognized as an important element in organizational and economic development, performance and wealth creation (Muche 2010). According to Hisrich (2005) entrepreneurship creates an opportunity for a person to make a contribution. Most new entrepreneurs help the local economy. Informal sector comprises all activities that fall outside the formal net of registered, taxed, licensed, statistically documented, and appropriately zoned business enterprises (Thomas, 1988). The motivation behind most informal sector businesses is assumed to be personal survival, as opposed to return on investment (Rauch, 1991). Women’s productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. According to World Bank (2003) report women entrepreneurs in MSEs are

the engine of growth; essential for a competitive and efficient market; critical for poverty reduction; and play a particularly important role in developing countries even though entrepreneurship has its own advantages, it is not free of barriers due to some factors. Samiti (2006) and Tan (2000) classified the basic factors that affect entrepreneurs in to two broad categories-economic and social. The economic factors include competition in the market; lack of access to the market, lack of access to raw material, lack of capital or finance, lack of marketing knowledge; lack of production/storage space; poor infrastructure; inadequate power supply and lack of business training The social factors include lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force.

Women entrepreneurs in informal sector experience various problems while undertaking their activities. Certain barriers in the business environment have a disproportionate effect on women entrepreneurs. For example, according to World Bank (2003), even though women entrepreneurs in informal sector contribute a lot for the economic development, they are affected by lack of entrepreneurial, managerial and marketing skills; difficulties accessing financial resources, competition of indigenous informal sector in foreign markets, discriminatory regulatory practices, inadequate intellectual property protection and cultural differences. Furthermore, a study made in Malaysia by APEC (1994), shows that the women entrepreneurs in informal sector are facing many challenges, which are attributed to lack of comprehensive framework in terms of policies towards informal sector development; inadequate data and information on the development of informal sectors and inability to be in the mainstream of industrial development. In Kenya, one of the most important barriers is women's unequal access to property and land. Only 1 percent of land titles are owned by women, with 5 to 6 percent held in joint names. Unequal access to land and property means that women are unable to secure loans for their businesses and therefore join informal sector. Whether they are involved in small or medium scale production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment (UNIDO, 2001). Most research conducted on challenges facing women entrepreneurs in informal sector mainly focus on factors like, finance/capital, technology, management and regulation policies. However, this research is concerned about social and psychological challenges facing women entrepreneurs in informal sector with an aim of contributing to the existing literature.

### **3. Methodology and Data Analysis**

The study adopted to use qualitative research design. The strength of qualitative research is its ability to provide information about the human side of an issue that is often contradictory behaviors, beliefs, opinions, emotions and relationships of individuals. A case study of female entrepreneurs in Gucha district was conducted. Case study methodology was appropriate because it is considered in research cases where the aim is to provide further understanding of complex social phenomena (Yin, 2003). The rationale for choosing a single case is grounded in (Stake, 1995). As he puts it, the real business of case studies is

particularization. A single case was chosen to be a unique case, with the potential to be revelatory because of its particularity. The objective of the study was to assess the psychosocial challenges that face female informal sector entrepreneurs in Gucha district, Kenya and their coping mechanisms.

In Gucha district, the researcher concentrated on only five informal sector centers i.e. Kenyenyia, Mogonga, Sengera, Omoringamu and Etono which are the biggest and most popular and populous in this district in rural entrepreneurship. The population for this study was defined as female entrepreneurs who are involved in different activities in the informal sector in these centers. Purposive and Snowball sampling techniques were employed to identify the female entrepreneurs in the district. A sample of 30 rural informal sector operators, from each centre was used in the research. This gave a total sample of 150 operators in the five informal sector centers. Two data collection techniques were used: structured questionnaire and in-depth interviews. The information solicited through the questionnaire revolved around the objectives of the study i.e. psychosocial challenges and their coping mechanisms. Also sought were opinions about the community, the government and the civil society. The information collected focused on demographic profile, type of business, income levels from their businesses, family size, psychosocial challenges and their coping mechanisms. In-depth interviews were also conducted with key informants to elicit information based on a questionnaire guide. The data collected was analyzed using both descriptive and inferential statistics. Qualitative data analysis was used in handling information from interview schedules. Statistical package of social sciences (SPSS) was employed in descriptive and inferential statistics analysis. The descriptive analyzes including frequencies and percentages in tables were used to summarize and organize data and describe the characteristics of the sample population.

## **4. Results**

### ***4.1 Demographic profile***

This section presents the various demographic characteristics of the respondents in the study area. The following table summarizes the demographic profile of respondents by age, educational level, work experience and marital status. Such a profile is important in providing a basis for clear understanding of the respondents and influences that shall follow thereafter based on the objective of the study. This demographic profile is shown in figure 1.

From figure 1, age is very important socio-economic factor in terms of its influence on decision-making power of an individual. It also defines roles played by different people in the society. In this study the 150 respondents were aged as the analysis shows. The highest number of rural female entrepreneurs is between 31-40yrs (48%), followed by 41-50yrs (38%), while 20-30 yrs is 10% and the least is above 50yrs with 4%. Each and every group of these age categories they undertake different roles in their struggles to attain sustainable livelihoods while working in the informal sector.

The analysis on level of education show that the majority of rural female entrepreneurs are primary school leavers (32.67%), followed by are secondary school leavers (26%),while certificate holders comprise 20%

and those with degrees 1.33%. The least achieved level of education is postgraduate with 0.67%.

The analysis shows that those single either by choice, unmarried but engage in entrepreneurship are 12%. Those who are married and are involved in rural informal sectors comprise 88%. This clear indication declares that most females engaged in entrepreneurial activities are married.

The analysis also shows that activities involved by the respondents in the rural informal sector are varied, with majority of them (42%) engaged in selling of agricultural goods while 28% were engaged in making baskets, pots and mats. Although all families naturally experience problems, rural female entrepreneurs are subject to a special set of stresses and strains. Common problems include; responsibility overload such as plans and decisions that have to come from one person are all alone in ensuring well being of their dependents. Rural female entrepreneurs handle all the tasks that are distributed between two people (task overload). Rural female entrepreneurs must maintain their homes, care for their children and perform satisfactorily in their jobs. The analysis also shows the number of dependants these women have. The majority of women have 1-3 dependants (48%). The other 40% have 4-6 dependants while 8.67% have 7-9 dependants and 3.34% above 10 dependants consecutively. As the duration in years increase the percentage of women heading households decrease.

Their income level is as follows 45.33% earn between 0-2,500, 21.33% earn 2,501-5,000, 16.67% earn 5,001-7,500, 8% earn 7,501-10,000, 5.33% earn 10,001-12,500 and 2.67% earn above 12,500. One respondent did not indicate her income. The majority of the households earn 0-2,500 shillings per a month and this amount is too little to secure a livelihood, a clear indication that the majority live below poverty line. The study therefore sought to know how the rural female entrepreneurs in Gucha district cope with their psychosocial challenges.

#### ***4.2 Psychosocial challenges that face female informal sector entrepreneurs in Gucha district, Kenya***

The study found out that majority of female entrepreneurs in the rural informal sector face both psychological and social challenges in their daily struggles to get their livelihoods in informal sector. These include low self esteem, poor relationship with friends, relatives, workmate and and negative community perception as shown in table 2.

These women were asked to rate their self esteem and from the analysis 33.33% show their self esteem to be low while 50.67% moderate and 16% high. To maintain one's self esteem, it requires enhancing the opportunities to earn money developing the human capital to take advantage of those opportunities. The ways people relate to others in a particular community determine the ways of life and perceptions of people about various issues.

As much as they relate well it goes without saying that they do not face challenges. The respondents do experience these challenges differently and therefore gave different answers to the same questions. From the analysis some felt their moral integrity is always questioned through gossiping (36.7%), others those who were family friends withdraw and most of them become unreliable (29.12%), others experience segregation or discrimination in their daily endeavors (34.18%).

The analysis continues to show that relatives are too demanding (8.67%) those who segregate and do not support them (20.67%), those who see them as burden 7.33%), those who do not understand them or blame them (10.67%) while there those who to inherit them (4%) and lastly those who are hostile, mistreat and despise them (6.67%).

The analysis shows that 26% of women in the rural informal employment sector are despised or harassed by their workmates. 28% feel that there is mistrust, discriminate and gossip about them, 16% are seen as losers while 30% feel that lies are spread about them.

From the analysis the community has a positive perception (67%) towards rural female entrepreneurship. Only 36% feel the community is negative to them. Few women feel the community provides support systems.

#### ***4.3 Coping Mechanisms to Psychosocial Challenges encountered***

The rural female entrepreneurs encounter other psychosocial challenges. The analysis in table 3 shows that they cope differently to their physiological needs. 20% have a relationship and keep it confidential. The majority 48% abstain while 23% involve themselves with community activities. 9% stick to their counseling advice and prayer group.

The analysis shows that to be psychologically secure, 19.2% transferred to avoid conflicts and bought land elsewhere. 11.9% develop a “don’t care” attitude and with time feel secure. 12.8% depend on God and 13.7% have taken children to their fathers and their parents are supportive. 9.7% relate well to the members of the community while 13.7% have developed positive attitude towards life and over-protect their children. Finally 17.4% think of remarrying or adopting a child if they are single.

To cope with relatives as shown by this analysis, 43.9% avoid conflicts by ignoring their nagging. 19.5% involve clan elders and 11.4% obtain legal documents and demand their respect. 15.4% cooperate with them to forget the past while 9.8% are too demanding but their parents support them. There are others as the analysis shows that assist and pray with other female entrepreneurs (64%). 16% assume their talk and limit their socialization while 20% do not experience these problems.

### **5. Discussions**

From the study, it is found out that Gucha District is experiencing a great number of women entrepreneurs of young and middle-age (30-50years). Age determines the thinking capacity of an individual experience also is the best teacher, so one will be able to cope depending on how long one has lived with the challenges. Their level of education is concentrated on primary, secondary and those with certificates. The number decreases as the ladder goes up, diploma, degree and postgraduate. From this educational background it means that they would not get formal employment which would cater for their needs and therefore will opt for employment in the informal sector. This is proven by their monthly income as shown from the analysis the majority earn between 0-2, KSh.500 shillings per month. This figure is insufficient to

secure a livelihood. This meager income demands other ways of survival. Education enhances the ability of a person to reason and understand issues critically and intelligently. It also influences one's ability to secure employment the kind of employment. All these influence the decision making power and socio economic status of an individual. From research findings the majority of rural women entrepreneurs are primary and secondary school leavers. Those who have trained Certificate, Diploma, Degree and postgraduate studies, the number decreases as one climbs the academic ladder. This means that the one accesses education the higher chances of developing more coping mechanisms.

Although all families naturally experience problems, rural female entrepreneurs are subject to a special set of stresses and strains. Emotional overload is a great challenge for instance maintaining a home and holding a job means that emotional needs and wants of rural female entrepreneurs must go unfulfilled. Psychosocial challenges emerge from the affection of one's self esteem. Most rural female entrepreneurs feel their self esteem is moderate and few with high self esteem. In most cases rural female entrepreneurs self esteem is affected by low income, segregation by relatives and moral suspicion. They have problems relating with friends, relatives, and workmates. Rural female entrepreneurs also face several challenges from friends, relatives and workmates as shown in tables 8, 9 and 10 respectively.

In every society, certain needs must be met if the health and happiness of the societal members is to be maintained. According to Maslow's theory of motivation concerning needs, achieving them ensures people's quality of life (Maslow, 1970). People's needs are always greater than the resources available to satisfy them. After all the psychosocial and economic challenges, rural female entrepreneurs have to develop coping mechanism for their businesses to flourish well. The analysis in table 3 demonstrates how the female entrepreneurs have tried to develop coping mechanisms against each challenge. They have come up with ways of dealing with friends, relatives, in and workmates. Most of them mind their work by avoiding confrontation and approach issues legally. Above all they have accepted their situation and are moving on by maintaining their self esteem, uniting with other female entrepreneurs and forming support groups to access credit and start income generating projects.

## **6. Conclusions and Recommendations**

Throughout the study period, it was clear that of late, women involved in the rural informal sector do not suffer so much from a negative public image as it did in earlier years. This is as a result of high unemployment facing the rural residents, and hard economic times. To many it is likely that they will enter any time when they miss formal employment. Most female entrants have a low level of education and they still seem to have a problem of acquiring formal technical skills. From the study, the females seem to acknowledge their position as remaining disadvantaged, because they have never tried new approaches or sectors in the informal sector such as carpentry, other than traditional sectors, e.g. tailoring where they again specialize in very narrow niches such as embroidery and female clothing, retail businesses and sale of agricultural products.

This study suggests that low-income female entrepreneurs in rural areas in Kenya experience various psychosocial problems that interfere with their ability to conduct and manage their business. Programs and interventions to improve the psychosocial issues related to rural entrepreneurship, particularly for low-income underserved populations, may be more effective if they are designed to address the unique ways in which women involve in rural entrepreneurship.

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Table 1: Demographic profile

ITEM	FREQUENCY	PERCENTAGE
<b>1. Age</b>		
20-30 yrs	15	10
31-40 yrs	72	48
41-50 yrs	57	38
Above 50 yrs	6	4
<b>Total</b>	<b>150</b>	<b>100</b>
<b>2. Level of Education</b>		
Post Graduate	1	0.67
Degree	2	1.33
Diploma	9	6
Certificate	30	20
Secondary	39	26
Primary	49	32.67
No formal education	20	13.33
<b>TOTAL</b>	<b>150</b>	<b>100</b>
<b>3. Marital Status</b>		
Single	18	12
Married	132	88
<b>Total</b>	<b>150</b>	<b>100</b>
<b>4. Type of business</b>		
Tailoring	21	14
Selling of agricultural goods	63	42

Shop vender e.g running small shops	12	8
Making baskets, pots and mats	43	28
Other business	12	8
<b>Total</b>	<b>150</b>	<b>100</b>
<b>5. Number of dependants</b>		
1-3	72	48
4-6	60	40
7-9	13	8.67
Above 10	5	3.34
<b>Total</b>	<b>150</b>	<b>100</b>
<b>6. Income level per month (in Kenya Shillings)</b>		
0-2,500	68	45.33
2,501-5,000	32	21.33
5,001-7,500	25	16.67
7,501-10,000	12	8
10,001-12,500	8	5.33
Above 12,500	4	2.67
Missing	1	0.67
<b>Total</b>	<b>150</b>	<b>100</b>

*Table 2: Psychosocial challenges*

PSYCHOSOCIAL CHALLENGE	RESPONSE	FREQUENCY	PERCENTAGE
Self esteem	Low	50	33.33

	Moderate	76	50.67
	High	24	16
	<b>Total</b>	<b>150</b>	<b>100</b>
Friends	Moral suspicion (gossip)	29	36.7
	Withdraw friendship / unreliable	23	29.12
	Segregation/Discrimination	27	34.18
	<b>Total</b>	<b>79</b>	<b>100</b>
Relatives	Too demanding	13	8.67
	Segregation/lack of moral support	31	20.67
	See me as a burden	11	7.33
	Do not understand me/blame me	16	10.67
	Inheritance	06	4
	Hostile, mistreatment and despise me	10	6.67
	<b>Total</b>	<b>87</b>	<b>100</b>
Workmates	Despise and harass me	13	26
	Mistrust, discriminate and gossip about me	14	28
	See me as a loser	08	16
	Spread lies about me	15	30
	<b>Total</b>	<b>50</b>	<b>100</b>
Community Perception	Negative	54	36
	Positive	96	67
	<b>Total</b>	<b>150</b>	<b>100</b>

Table 3: Coping with Psychosocial Challenges

PSYCHOSOCIAL CHALLENGES	COPING MECHANISMS	FREQUENCY	PERCENTAGE
Physiological needs	Has a relationship(confidential)	20	20
	Abstinence	48	48
	Involve my self with community activities	23	23
	Stick to my counseling advice and prayer group	09	09
	<b>Total</b>	<b>100</b>	<b>100</b>
Psychological insecurity	Transferred to avoid conflicts and bought land	21	19.2
	Developed a don't care attitude and with time I'm secure	13	11.9
	Depend on God	14	12.8
	Relate well with my relatives	15	13.8
	Relate well with members of the community	12	11
	Developed positive attitude towards life and over-protect my children	15	13.8
	Think of remarrying or adopting a child	19	17.4
	<b>Total</b>	<b>109</b>	<b>100</b>
Psychological insecurity	Transferred to avoid conflicts and bought land	21	19.2
	Developed a don't care attitude and with time I'm secure	13	11.9
	Depend on God	14	12.8
	Relate well with my relatives	15	13.8
	Relate well with members of the community	12	11
	Developed positive attitude towards life and	15	13.8

	over-protect my children		
	Think of remarrying or adopting a child	19	17.4
	<b>Total</b>	<b>109</b>	<b>100</b>
Relatives and in-laws	Avoid conflicts by ignoring their nagging	54	43.9
	Involve clan elders	24	19.5
	Obtained legal documents and demand my respect	14	11.4
	Cooperate with them to forget the past	19	15.4
	Are too much but my parents support me	12	9.8
	<b>Total</b>	<b>123</b>	<b>100</b>
Others	Assist and pray with other female entrepreneurs	16	64
	Assume their talk and limit the socialization	04	16
	Does not experience the above problems	05	20
	<b>Total</b>	<b>25</b>	<b>100</b>

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