

CULTURAL BACKGROUND INFLUENCE ON THE PERFORMANCE OF WOMEN ENTREPRENEURS IN KIBRA CONSTITUENCY

Halima Ursuna Dube

Post Graduate Student in Business Administration (Entrepreneurship), Kenyatta University, Kenya

Chrispen Maende

Lecturer, Department of Business Administration, Kenyatta University, Kenya

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ABSTRACT

The purpose of this study was to determine cultural background influence on the performance of women entrepreneurs in Kibra Constituency. Descriptive research design was used in this study. The population of concern was 523 female registered entrepreneurs in Kibra Constituency. The study settled on 221 respondents as the sample size. Drop and Pick method of questionnaire administration was used to provide respondents enough time for well thought out responses. Data was analyzed using Statistical Package for Social Sciences (SPSS Version 23.0). Inferential data analysis was done using multiple regression analysis. Qualitative data from the open-ended questions was analyzed using conceptual content analysis and subsequently presented in prose. Descriptive statistics such as frequencies, percentages, mean score and standard deviation was estimated for all the quantitative variables and information presented in form of tables. The coefficient of correlation R is 0.793 an indication of strong correlation between variables, Coefficient of determination R² is 0.629,

means that variation in dependent variable can be traced by the three independent variables; Age, Length of service and Education. The p value of ethnicity, education and financial resources was less than 0.05 an indication that the variables significantly influenced the study. The study concludes that respondents concurred that ethnicity and access to finances influenced performance of women entrepreneurs in Kibra Constituency. The study recommends that family traditions should positively influence performance of women entrepreneurs in Kibra Constituency. Discrimination should not hinder women from investing and being entrepreneurial. Attitude and norms should significantly influence performance of women in entrepreneur in Kibra Constituency. Further, education should positively influence performance of women entrepreneurs in Kibra. In addition, financial resources should positively influence performance of women entrepreneurship.

Key Words: *cultural background, performance, women entrepreneurs, Kibra constituency*

INTRODUCTION

In both society social sciences, women entrepreneurship has been basically abandoned. As suggested by Miner and Haunschild (2011), compared to men; women not only have lower entrepreneurship participation rates but also prefer starting and managing firms in different industries (Miner & Haunschild, 2011). An overview of countries with high income the likes of Netherlands, South Korea, Netherlands, Norway, Ireland and the United Kingdom; the entrepreneurial activity of men is seen to be around twice as much of that of women. Alternatively, a narrower entrepreneurship gender gap was reported in countries such as Italy, United States, Belgium, Australia and Switzerland. In an entrepreneurially inactive population, attitude towards entrepreneurship show that respondents who are female are less aware of someone who had started an enterprise in the last two years as compared to their male counterparts as per the (Global Entrepreneurship Monitor (GEM), (2012). Presumably,

due to men's exposure to business world, it is evident that they are more equipped in starting a new business venture or opportunity as compared to women.

World over, entrepreneurs are debatably the main significant participants of the economy of any country, acting as inventors of new services and products, revolutionist of the society, as well as creators of wealth and new jobs. Due to the little attention drawn on entrepreneurs, there is hardly any information existing in the global books about their emergence, performance or motivation despite their importance. Their journey and performance as entrepreneurs is generally less known by the public. The category of women entrepreneurs is specifically globally understudied. As argued by Marlow (2009), female entrepreneurs in the global columns of entrepreneurs are less presented. The ascribing factor to the blind spot that is existent particularly on female participant entrepreneurs is ignorance. In more innovation-driven regions and gender egalitarian societies such as North America; women are as likely or to some extent more likely to be generally registered for post-secondary education and within formerly male-dominated faculties, particularly business (Statistics Canada, 2009; US Department of Education, 2010). This heightens women's likelihood of venturing into occupations that serve as yardsticks for promoting themselves into the entrepreneurial worlds later on.

In Africa, majority of SMEs owned by females are threatened by the challenge of fostering their businesses as well as that of endorsing the tradition of entrepreneurship and innovation (Felicia et al., 2013). Subsequently, women have been forced to substitute the kind of business activities to pursue tradition. A good example is that of Tanzania where women assume business ventures which happen to be least profitable as long as they are in concurrence with their traditional roles (UDEC, 2002; Tundui, 2012). Effective involvement of entrepreneurship for women in Tanzania is a contemporary phenomenon majorly a resultant of World Bank's and IMF reformation programmes as well as the country's economic crisis that prompted retrenchment and consequent decline in employment opportunities and household income (UDEC, 2002). The bulk of Tanzanian ventures were founded in the 1990's according to Nchimbi (2002). There is a limitation in terms of documentation and recognition of women participation in entrepreneurship. The Tanzanian entrepreneurship industry has been recognized for being dominated by non-native communities and men (Stevenson and St-Onge, 2005). Due to lack professional capability in business management as compared to men, survival in business for majority of women is elusive (Rutashobya & Spring, 2009).

Women entrepreneurs in Kenya are deemed a fundamental element of economic advancement. The combination of productive and reproductive roles for women active in entrepreneurship and SMEs enable them to efficiently nurture children as well as substantially play a role in economic growth due to their flexibility (Barrett & Weinstein, 2006). Due to this, women have consequently been considered the focal point for economic development as well as public policy concern (Bonnell & Gold, 2009). The number of male owned ventures is considerable (ILO, 2006). Globally, it's uncommon to get women owned businesses. This is more so in third world countries such as Kenya. Women entrepreneurship

idea and practice of is a current phenomenon. Women entrepreneurship both in practice and research was little known until the 1980's thus focus was exclusively on men. In the 1980s thankfully, came the development of the scientific discourse about women owned and run organizations as well as women's entrepreneurship (ILO, 2006).

Kenya's new economic blue print anchors and identifies entrepreneurship within the economic pillar. The underlying challenge behind women entrepreneurship market malfunction ought to be tackled by policy creators to ensure the economic prospective of women fully exploited, specifically in line with Vision 2030. In the past 10 years however, there has been a substantial increase in access to financial services by women albeit a limit to this access due to gender related disadvantages. This is inspite of substantial number of establishments serving predominantly or exclusively while upholding high levels of fiscal sustainability. The other school of thought argues that institutions putting precedence on serving women have an inclination to laying emphasis on social goals before efficiency, resulting to shoddier financial performance.

STATEMENT OF THE PROBLEM

In comparison to men, the percentage of women engaging in important entrepreneurial activities is moderately low. Women are perceived to have lower development in retail and service sectors while their confidence level is said to be inferior to that of their male counterparts (Fuller-Love, 2006). On enterprise growth, those that are led by women more often than not grow slower and have fewer employees as compared to those led by men (Minnitti et al, 2006). Certainly, an insurgence of women business owners in various economies has been on the rise. The degree and influence of cultural background on women entrepreneurs has not been significantly studied despite there being a recent increase in the uptake of entrepreneurial ventures by womenfolk in Kenya. Referring to the 1999 National Small and Medium sized Enterprises Baseline Survey, 612,848 women were found to engage in Small and Medium sized Enterprises; in Kenya, it accounted for 47.4 percent of all those in Small and Medium sized Enterprises. The finding disclosed that women tend to run entrepreneurial ventures that are closely related to traditional women's roles. These roles include those such as restaurants, hotels, hairstyling, wholesale outlets and retail shops. Women hold the bulk of entrepreneurial development in Kenya who due to cultural influence and background faces difficulty in developing their entrepreneurial capability. Cultural influence can happen in different stages and levels (Journal of Global Information Management, 2005). This means that women can be influenced by their cultural background during their childhood upbringing or during their adulthood interactions. These interactions greatly influence how they carry on with their business; therefore, having a ripple effect on the performance of their entrepreneurial ventures. A good example is that of women whose social circumstance involves restraining them from engaging in their own businesses (World Bank 2014). Gender specific roles and stereotypes concerning socially acceptable occupations for women is another factor (Azmat& Fujimoto, 2016; Maden 2015). These factors greatly influence women's interaction within business. It can therefore be presumed that culture can be informed differently by unique societal groups and influence individuals to act in a particular way while carrying out an activity whether entrepreneurial or not

(Stephan & Pathak, 2016). In Kibra Constituency, there is an overall lack of an entrepreneurial culture as well as a deficiency in appropriate technology accessible to women entrepreneurs. This is more of a concern to budding and operating women folk managers or owners of businesses. Rival monetary requirements between family and business are some of the main restraints to enterprise expansion. The modest proceeds received from the enterprises are at times used for seemingly urgent family necessities (Alila et al., 2014). Additionally, despite extensive backing and supporting from the Kenyan government, endorsement by bodies interested in endorsing gender parity in Kibra Constituency including businesses; many female-owned enterprises still flop. In numerous reports, several women led businesses are seen entering and exiting these industries every year with an annual turnover rate of about 32% according to the Organization for Economic Co-operation and Development, 2015. Despite allocation of billions of dollars for purposes of uplifting these women owned businesses through government financial support, endowments and consultative support services and training; the rate at which they fail remains persistently high (Noor 2010). Additionally, there is still minute growth or otherwise festered growth of women business enterprises in Kibra Constituency in spite of positive strides made by the government and financial institutions to empower women economically.

There have been studies showing the relationship between cultural factors and women entrepreneurs. According to Nawaz (2009), female entrepreneurs are inhibited by normative aspects. On the other hand, Wendy and Siong (2007) explored features prompting women entrepreneurs' performance in Malaysia. Studies on women entrepreneur's prospects and constrictions in Lagos, Nigeria Otunaiya et al. (2012) have been done. Following a survey relating to women entrepreneurs within Murang'a Municipality; Gaititi (2012) was able to unearth factors deterring access of women enterprise fund. There has been a case study of Thika District by Mungumi (2011) showing the factors prompting accomplishment of women owned micro and small enterprises. On the other hand, Mwanja (2015) exposed factors swaying the performance of women entrepreneurial undertakings within Mombasa County, Kenya in specific Kongowea Market. These scholars explored variables such as entrepreneur orientation, personal attributes, organizational or otherwise management practice, incentives and aspirations and networking. As per their findings; size and sector, organizational skills and experience as well as aptitude are required to nurture relevant skills. However, none of these studies have put a focus on cultural background influence on the accomplishment of women entrepreneurs thereby creating a research gap. This study therefore looked into cultural background influence on the performance of women entrepreneurs in Kibra Constituency.

PURPOSE OF THE STUDY

The purpose of this study was to determine cultural background influence on the performance of women entrepreneurs in Kibra Constituency.

RESEARCH QUESTIONS

1. How does ethnicity influence performance of women entrepreneurs in Kibra Constituency?
2. To what extent does level of education influence performance of women entrepreneurs in Kibra Constituency?
3. What is the influence of access to financial resources on performance of women entrepreneurs in Kibra Constituency?

THEORETICAL REVIEW

Entrepreneurial Traits Theory

The Entrepreneurial Traits theory proposed by Schumpeter (2005) will be a basis used in the study. The literary works available on Entrepreneurship has divergent observations regarding entrepreneurs. There have been opinions that entrepreneurs are “born” giving a denotation that entrepreneurs are mystified as individuals with inimitable personality traits. Such individualities include that of risk taking, creativity, strong self-confidence and capability to acquire initiatives (Avlijaš, 2010). Another perspective of focusing on an entrepreneur reveals the uniqueness of personality traits of an entrepreneur. It disapproves this uniqueness arguing that those traits are not exclusive to entrepreneurs and that it is challenging to identify personal qualities as solely entrepreneurial. It further argues that entrepreneurs are a very diverse assembly of people. Researches of female entrepreneurship have been seen to arise from the United Kingdom and United States more than three decades ago (Brush & Jennings, 2013). After a three-decade long research on female entrepreneurship, a notion emerges indicating female entrepreneurship as underperformed. The illusion has primarily been acceptable by female characteristics and risk aversion not equivalent with anticipated masculine distinctiveness of an entrepreneur (Marlow & McAdam, 2012).

After investigations on female entrepreneurship Ahl (2006) recommends that commercial literature associates entrepreneurial traits with manliness, while their female counterparts are recognized as contradictory of the required entrepreneurial expectations. According to this study words that describe masculine nature such as dominant, aggressive, individualistic, competitive, ambitious, willing to take risks, strong personality, self-reliant, make decisions easily, independent are relative to “entrepreneur words” or entrepreneurial features such as internal locus of control, strong willed, daring, visionary, influential, able as well as oriented to achieve (Ibid, p 600). That said, words that describe femininity and are said to contradict entrepreneurial traits and correspond to female nature of gentleness, loyal, shy, sensitive and affectionate. As postulated by the entrepreneurial traits theory, the higher the educational advancement and experience individuals have, the greater the chance of accomplishment in commercial ventures. Consequently, there is a positive expectation of a connection between the human capital variables and that of performance of a business. Another significant factor influencing the performance of female entrepreneurs as illuminated by defined by this theory in specific is that of networks number as well as the use of advisors (Marlow & McAdam, 2012). The theory also maintains the different restrictions experienced in business activities

by female entrepreneurs in comparison to male ones. We thus expect a disparity in terms of effect of business performance while weighing in on gender of ownership.

Theory of Planned Behavior (TPB)

Theory of Planned Behavior illustrates of the purpose of establishing a firm is usually guided by dissimilar beliefs categorized into three. The theory was proposed by Ajzen (1991). The first category looks into personal mind set towards the creation of the enterprise. This involves individual perception about behavior in terms of it being positive or negative. The subsequent one focuses on subjective norms that touch on social pressure that allegedly influences an individual to perform or not to perform and otherwise emulate entrepreneurial conduct. Examples of these conducts include that of parental support and role modeling as well as the opinions of their significant others. Another aspect is the capability to perform the behavior of interest. This is directly associated with a sense of self efficacy with a higher sense of it denoting a greater likelihood of making a resolve to embark on an entrepreneurial process or journey. The theory accentuates inspirational factors that guide behavior. According to Ajzen, intentions are an indication of the input an individual is willing to try, as well as the degree of exertion an individual plan to put forth in order to perform an action (Ajzen, 1991).

Systems Theory

In the year (2014) Keraro reviewed the theory referred to as Systems Theory that was later propounded by Ludwig von Bertalanffy in the year 1940s. Later on, Ross Ashby advanced it in his study “Introduction to Cybernetics” in 1956. In reaction to reductionism, Von Bertalanffy attempted to resuscitate harmony in science. His idea emphasized on real systems that were unrestricted to environmental interactions and could potentially obtain qualitatively new features through emergence and consequently continual evolution. His argument further diverges from the reduction of an entity or organization to the properties of its parts but rather the interconnection and interrelation as a whole. This is the main focus of the Systems Theory. In such a set-up, the organization established a system independent of the solid substance of the elements; a good example is that of departments within an organization such as that of research, accounting and human resource. Consequently, the basis of unification within an organization is based on the same concepts and principles of different disciplines.

Hartman (2010) cited in Keraro (2014) observed intricacies of the Systems Theory pointing out its limitation in specifying the details of managing an organization despite providing a leader with an instrument for evaluating organizational dynamics. He also observed that all organizations within the systems theory comprise of dispensation of inputs and outputs that interact with both internal as well as the external systems and subsystems beneficial in bestowing a practical impression of a corporation. As per Smit and Cronje (2012), which has also been cited in Keraro (2014) a system is seen to be a compilation of different of fragments incorporated for accomplishment of the overall goal and if any part is tampered with, the overall system changes. Systems theory postulates that organizations are viewed from a comprehensive perspective and specifically the interpretation of events and patterns

within the work place should be looked at in terms of the interrelationships of the diverse parts such as that of e.g. the harmonization of central management with its systems, superintendents and employees, among other variables. This is as opposed to the traditional aspect that focused solely on one part as opposed to the different parts wholesomely. This led to a lack of synchrony within the system. A good example would be that of perfection within the central systems and proper workers but a lack of capable departments to ensure synchrony on the overall programs (Rue & Byars, 2014).

While putting into perspective the Systems Theory, the study links the role of governance in ensuring that the management of counties is done. The key constituents of the organization include leadership, people, processes and resources among many others. Von Bertalanffy viewed an organization as a composition of its elements that together makes up a “whole”. The various constituents are seen to work together effectively when strategically coordinated to come up with a successful organization. This theory also manifests itself in the constitutionally devolved county governments in Kenya. In relation to the theory, this particular study will help in visualizing the fact that what may seem as an isolated problem within society may actually be part of an interconnected network of related issues (Keraro, 2014).

Contingency Theory

The Contingency Theory is related to that of the behavioral theory. In both theories, there is assertion of there not being a defined way of running an organization. It was developed by Joan Woodward in the year 1950s. The ideal course of action is dependent on both the internal as well as the external based situations. In the late 1960s, numerous approaches backing contingency were created simultaneously. The theories that emerged disputed the scientific management theories of Marx Weber and Fredrick Taylor bureaucracy arguing out that it disregarded environmental stimuli considering there is not a single pre-eminent way to managing an enterprise. The environmental stimuli or influences model the individual behavior in a particular situation while still ensuring organization management (Ngugi, 2012).

According to Ngugi (2012), the need to attain a match between organization characteristics in the present what it wants to become is what Contingency theory is all about. For this reason, managers could put to practice the theory by effectively planning for the future success and sustainability of their counties as well as aligning strategies within operating environments to achieve strategic fits for their counties.

Financial Growth Theory

The theory was a result of a proposition between one scholar Udell and another Berger's (2010). It suggests that as the organization matures becoming more experienced and less informational dense, financial needs and financing alternatives change. It additionally implies on a continuum overlook on institutions depending on their size or age. Smaller organizations are seen to incline to the left end signifying their preliminary reliance on insider finance, angel finance or/and trade credit. The model envisages that as a firm continually matures, it

secures access to loans and venture capital as sources of intermediate debt and equity. As the organization grows there is a higher chance of it having access to long term debt.

Globally, financial sustainability is an overriding factor whereby various empirical studies depict insufficient financing as the prime basis of poor to minimal performance of institutions (Coleman, 2010).

EMPIRICAL REVIEW

Discrimination is another social cultural factor that may hinder women participation in entrepreneurial activities. Women encounter discrimination while approaching banks for finance; reporting that the officials of the bank more often than not ignore them in meetings or have a preference in speaking to their male business partners or husbands. This gender bias puts off women from seeking finance from banks and instead forcing them to turn to informal forms such as savings groups. As emphasized by Gray (1996), credit discrimination is a major issue for women during start up. Lack of security with title deeds frequently used as a form of collateral for borrowing is an impediment to access of formal financing from banks. As is known, land ownership for women is disapproved without the consent of the father or husband. Women are in possession of only 1 percent of Kenya's land while (5-6 percent) is held jointly mostly with their husbands (World Bank report). Despite the inheritance law being revised with the succession Act of 1981, it is still rare for women to rightfully own land.

Education and training insufficiency is an obstacle to women participation in entrepreneurial activities. The girl child has been sidelined in being given an equal opportunity to study like the boys in majority cultures and more so in the rural setting. This adversely affects their effective performance in the future due to restricted training and education (if any). Most of the women in rural and marginalized areas such as Mandera are secluded socially; lack prior employment experience, and access to marketing facilities and enterprise information which the male entrepreneurs obtain. Family status, power structure and extreme necessities on women's time as mothers, wives and home managers make it nearly impractical to manage an enterprise successfully (Carter, 2000).

The typical level of security requirement by banks according to World Bank 2009 (173% in 2006) was greatest in developing countries. It is seen to be more strenuous to obtain capital expenditure financing as compared to working capital financing. As surveyed by the World Bank, one of the three highest drawbacks to small medium, micro and large firms is that of access to finance. This is in almost 60 percent of the firms. Micro finance institutions perform a critical role in intervening exclusion of MSEs in accessing finance from commercial bank due to lack of collateral. Other sources of financing include personal savings as well as other informal means such as credit from suppliers. There is therefore a barrier to vertical growth and diversification of activities due to a lack of financing. Micro Finance Institutions provide for lower stratum clientele while banks provide for medium and large enterprises. Small enterprises, growth-oriented micro and the poorest are not considered in terms of financing. Women entrepreneurs being mainly informal lie in this echelon. The major source of finance

for women enterprise commencement and diversification is from family and friends' contribution, loans and their own savings. As expounded by Desta (2010), while in business, financing for growth and expansion is restrained by a severe lack of access to finances as revenue and individual savings are insufficient to cater for this need (Desta, 2010).

CONCEPTUAL FRAMEWORK

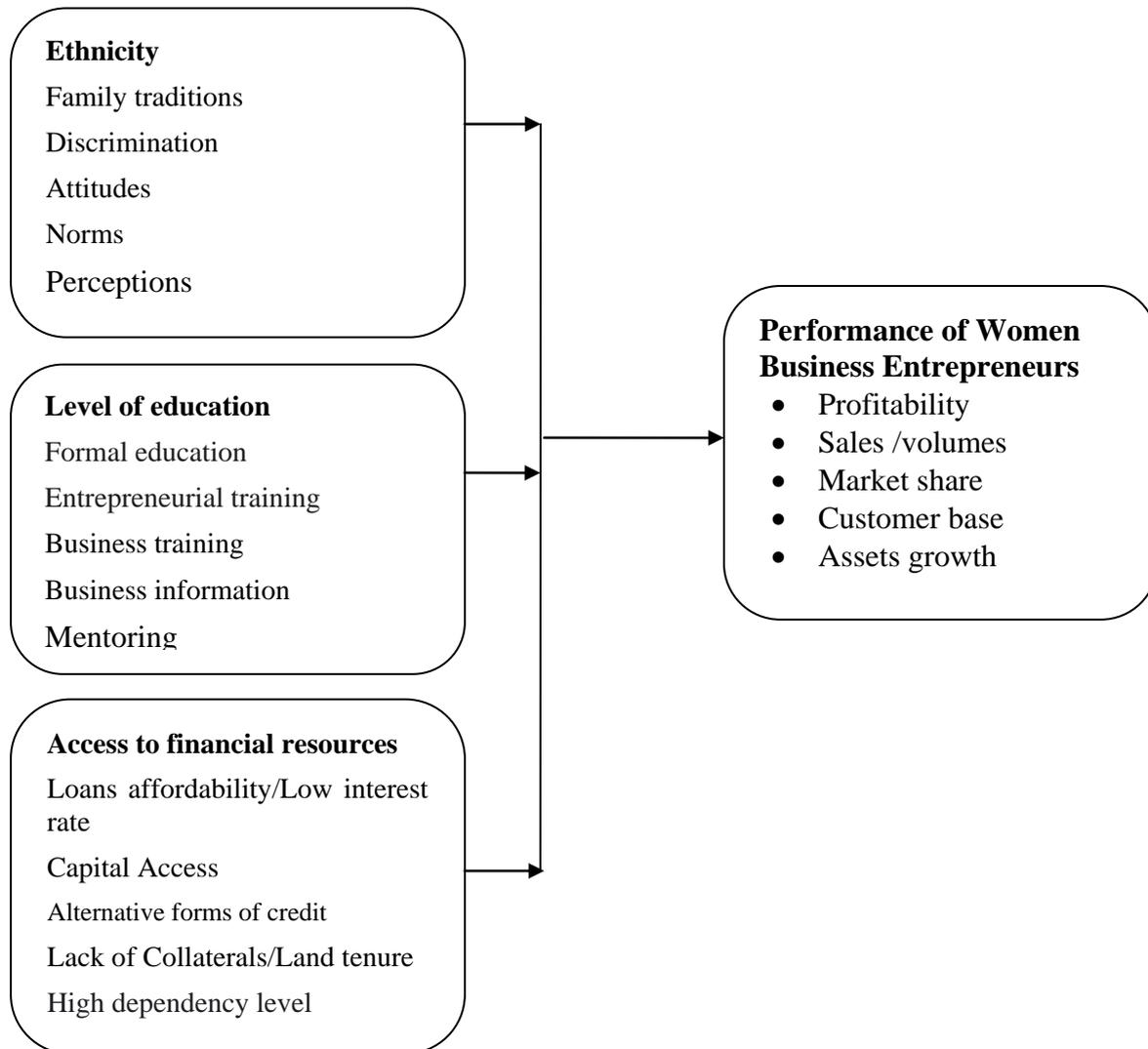


Figure 1: Conceptual Framework

RESEARCH METHODOLOGY

Descriptive research design was used in this study. The population of concern was 523 female registered entrepreneurs in Kibra Constituency. The study settled on 221 respondents as the sample size. The researcher personally administered the research instruments to the respondents in order to establish familiarity, explain the study's purpose while providing meaning of items that may not be well understood. Drop and Pick method of questionnaire administration was used to provide respondents enough time for well thought out responses. Data was analyzed using Statistical Package for Social Sciences (SPSS Version 23.0). Inferential data analysis was done using multiple regression analysis. Qualitative data from the open-ended questions was analyzed using conceptual content analysis and subsequently

presented in prose. Descriptive statistics such as frequencies, percentages, mean score and standard deviation was estimated for all the quantitative variables and information presented in form of tables.

RESEARCH FINDINGS

The main objective of the study was to determine cultural background influence on performance of women entrepreneurs in Kibra Constituency. The specific objectives of the study were to; determine the influence of ethnicity on performance of women entrepreneurs in Kibra Constituency, to establish the influence of the level of education on the performance of women entrepreneurs within Kibra Constituency and to investigate the influence of access to financial resources on performance of women entrepreneurs in Kibra Constituency. The study adopted descriptive research design.

The study established that ethnicity greatly influenced women entrepreneur performance. The respondents indicated that discrimination affected performance of women entrepreneurs. The study indicated that the respondent agreed that attitude influenced performance of women entrepreneur. Norms and perceptions greatly influenced performance of women entrepreneurs in Kibra Constituency.

The study revealed that formal education influenced performance of women entrepreneurs in Kibra. Respondents concurred that business training influenced performance of women entrepreneurship. Business information greatly influenced women entrepreneurs' performance. The study further revealed that mentoring influences performance of women entrepreneurs in Kibra Constituency.

The study further established that affordability of loans/ interest rate greatly influenced performance on women entrepreneurs of Kibra Constituency. Accessing capital affected performance of women entrepreneurs. Respondents agreed that high dependency level influenced performance of women entrepreneurs. Lack of collaterals/ lack of land tenure greatly affected performance of women entrepreneurs. The study further established that informal lines of credit had influenced performance of women entrepreneurs in Kibra Constituency.

REGRESSION ANALYSIS

In order to establish cultural background influence on the performance of women entrepreneurs in Kibra Constituency, the study used regression analysis. The coefficient of correlation r and coefficient of determination r^2 indicated in the table 1.

Table 1: Model Summary

Model	R	R square	Adjusted R square	Std. Error of the estimate
1	.793 ^a	.629	.622	1.29336

a. Predictors: (constant), ethnicity, education and financial resources

From the findings, coefficient of correlation R is 0.793 an indication of strong correlation between variables, coefficient of determination R² is 0.629 which translates to 62.9%. This means that variation in dependent variable can be traced by the three independent variables; age, length of service and education. The residual of 37.1% can be attributed to other factors beyond the scope of the current study.

An ANOVA was carried out at 5% level of significance. A comparison between F_{Calculated} and F_{Critical} was carried out. The findings are indicated in the table 2.

Table 2: ANOVA

Model	Sum of squares	df	Mean square	F	Sig.
Regression	459.618	3	153.206	91.588	.000 ^b
Residual	270.990	162	1.673		
Total	730.608	165			

- a. Dependent variable: performance
- b. Predictors: ethnicity, education and financial resources

From the findings, F_{Calculated} was 91.588 and F_{Critical} was 2.6604. F_{Calculated} > F_{Critical} therefore the overall regression model was significant in establishing the influence of cultural background on performance of women entrepreneurs in Kibra Constituency. The probability value was 0.00 < 0.05 indicating that at least one variable was significant in establishing cultural background influence on the performance of women entrepreneurs in Kibra Constituency.

The study conducted coefficient regression to determine the individual factors influencing performance of women entrepreneurs in Kibra. The following coefficients of regression were generated.

Table 3: Coefficient of Regression

Model	Unstandardized coefficients		Standardized coefficients		Sig.
	B	Std. Error	Beta	t	
(constant)	5.034	1.355		3.715	.000
Ethnicity	.553	.040	.759	13.670	.000
Education	.152	.068	.140	2.232	.027
Financial resources	.196	.073	.172	2.671	.008

The resultant equation becomes;

$$Y = 5.034 + 0.553X_1 + 0.152X_2 + 0.196X_3$$

Where: Y= Performance; X₁= Ethnicity; X₂= Education; X₃= Financial Resources

From the findings, when all the variables are held constants, performance of women entrepreneurs in women Constituency in Kibra Constituency would be at 5.034. A unit increase in ethnicity when all the other factors were held constant would be at 0.553. A unit

increase in education when all the other factors were held constant would be at 0.152 and a unit increase in financial resources would be at 0.196 when all other factors were held constant. The p value of ethnicity, education and financial resources was less than 0.05 an indication that the variables significantly influenced the study.

CONCLUSIONS

The study concludes that family traditions influences performance of women entrepreneur due to the norms and perception that women should not be educated. Discrimination affected performance of women entrepreneurs, since in formal sectors accessibility of loan by women is limited due to lack of collaterals. Attitude greatly influences performance of women entrepreneurs since positive attitude towards an enterprise by women increases performance and growth. The researcher further concludes that norms and perceptions greatly influenced performance of women entrepreneurs in Kibra Constituency.

The study further concludes that education positively influenced performance of women entrepreneurs, education aids in promoting in women interested in running an enterprise. Formal education and Entrepreneurial training influences performance of women entrepreneurs by equipping them with skills for running their enterprise. Business training and business information and mentoring greatly influenced performance of women entrepreneurship in Kibra.

The study concludes that affordability of loans/interest rate and accessibility of capital greatly influenced performance of women entrepreneurs, availability of capital and low interest rate entices women to being entrepreneurs hence more performance. High dependency influences performance of women entrepreneurs, this enhances women to work hard hence more productivity. Lack of collaterals/ lack of land tenure and informal lines of credit influenced performance of women entrepreneurship in Kibra. Lack of collateral reduces performance of women entrepreneurs due to lack of accessibility of funds from formal sectors.

RECOMMENDATIONS

The study recommends that family traditions should positively influence performance of women entrepreneurs in Kibra Constituency. Discrimination should not hinder women from investing and being entrepreneurial. Attitude and norms should significantly influence performance of women in entrepreneur in Kibra Constituency. The study further recommends that education should positively influence performance of women entrepreneurs in Kibra. Formal education should positively influence performance of women entrepreneurs. Entrepreneurial training and business training should positively impact performance on women entrepreneurs. Business information and mentoring should significantly impact performance on women entrepreneurs in Kibra. The study recommends that financial resources should positively influence performance of women entrepreneurship. Affordability of loans/interest rate should positively influence performance on women entrepreneurship. Women should access capital to improve performance in entrepreneurship. Women should access collaterals/ land tenure to positively influence performance. Informal lines of credit should positively influence performance of women entrepreneurship in Kibra.

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