

Analysis of Contributions of Women Occupational Activities on the Growth of Their Entrepreneurial Ventures

Ibuathu C. Njati*, Omae, H.N¹

*P.O BOX 972-60200 MERU

¹P.O BOX 972-60200 MERU

School of Education, Meru University of Science & Technology April, 2020

Abstract: *The study provides insights on analysis of contributions of women occupational activities on the growth of their business ventures in Nyambene region of Kenya. The study assessed the undertakings of women business activities; established viable unexploited entrepreneurial opportunities for investment and determined training opportunities to boost women entrepreneurial competencies within the region. The respondents were 142 women entrepreneurs picked randomly from their business premises. Through survey, the study significantly concluded that although majority of women entrepreneurs in the region engaged into different business ventures that were profitable they rarely engaged into some male dominated businesses. Moreover, women entrepreneurs deserve standardised training in value addition for their local products, book keeping, and preparation of business plans, conflict resolution and risk mitigations.*

Key Words: *Occupational activities, entrepreneurial opportunities, training opportunities skills and competencies*

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I. Introduction

This study set to establish contributions of women occupational activities on the growth of their entrepreneurial business ventures. Economic empowering of women engaging into entrepreneurial business ventures provides impetus to the progress of their inputs to the economic development of a region. Besides the economic gains women make by participating into the informal and formal ventures; or in other income generating activities they also contribute positively to the social welfare of their families and their social environs. Basically, organised women groups including individual persons are capable of promoting their own development when their initiatives are recognised and supported through relevant entrepreneurial training. However, women encounter challenges in venturing into unexploited entrepreneurial undertakings.

In spite of extensive development policies and programs, poor women mostly benefit from their own development agenda despite challenges of inadequate entrepreneurial training and awareness creation on investment opportunities. Above and beyond, at the local level, when women come together to formalize a business group, they are sometimes unable to identify their needs and find ways to help themselves through initiation of some projects because of inadequate entrepreneurial competencies. For example, in 2016, the European Investment Bank approved the EIB Group Gender Strategy entitled ‘Protect, Impact, and Invest: this focused on women’s economic stability. The strategy meant to mainstream gender equality and women’s economic potency by providing entrepreneurial interventions throughout the association’s activities both inside and outside the EU (European Investment Bank Group, 2016).

One of the economic goals of a government is to improve the lives of its citizens by providing favourable economic environment and generating prospect that empower citizens to accumulate reasonable earnings through their occupations. In this respect entrepreneurs are drivers of business ventures and contribute to the economic development of a given area. Thus, the Kenyan government has recognized women entrepreneurs in the building of a lively and dynamic economy. For that matter the government has instituted some affirmative deed in encouraging women to participate into entrepreneurial activities. For example, according to KNBS (2017) the initiative has opened the accessibility of credit facilities such as *UWEZO Fund* and *Women Enterprise Fund* to women entrepreneurs alongside other vulnerable groups. This is seen as the roadmap to achieving Vision 2030 and sustainable development goals (SDGs). In this light the involvement of women entrepreneurs in economic development is akin to building a vibrant economy premised at the family level.

II. Literature

The world of entrepreneurship is broadening daily emerging issues. According to Penaluna, (2018) entrepreneurship is pivotal to an individual as much as it contributes to a group affair. It refers to value creation in the private, public and third sectors, as it applies to the three tiers fusion. For example, social, green and digital entrepreneurs are relatively the new areas of focus utilized today. However, it is imperative to recognize that these entrepreneurial ventures seek to become financially sustainable in order to respond to the needs of their target audience.

In her findings OECD (2016) reports that female entrepreneur's experience "double assignments" of running an enterprise and a household at the same time. This could limit the time female entrepreneurs devote to their businesses and may also affect the choice of business they want to start. This way, they disregard activities that are more demanding at the time. For example, gender differences in the number of hours spent working on a business are large in Germany and the United Kingdom. The gaps in mean earnings from self-employment are substantial everywhere (35% on average) and wider than those observed in wage employment (ibid).

Local NGOs have created space for women's voices either through participatory processes or by encouraging the women to rethink and change the investment plans that are biased against women (Omunjalu and Fondo, 2014). In airing their views, critics have argued that equal access to economic opportunities by both males and females contribute to growth in countries, economies and better investment outcomes. This confirms that increased entrepreneurship ventures in economic advancement of women have good business returns. For example, the expertise of women in information technology (IT), telecom and financial institutions and healthy growth has emerged as a formidable force during the 21st century. The new opportunities are a benefit for professionally trained and enterprising women.

While the potential of entrepreneurial minds to promote decent employment has been accepted by many governments, women tend to lag behind. Therefore comparatively, youthful women are less likely to be entrepreneurs than young men (UNDESA, 2016). This is because many women are disadvantaged in accessing finance and other requisite services for business ventures development, more so in rural areas. In this environment, targeted entrepreneurship opportunities can empower youthful women to generate employment and income for themselves, and to become job-creators in their communities. According to the Global Entrepreneurship Monitor (2017) women are 60% less likely to start a business compared to their male counterparts. These findings pointed to a number of key policy implications regarding rural women's entrepreneurship training opportunities. These include business and vocational training programmes that can improve the economic empowerment of young women.

Women face particular risks during disaster, especially adverse weather changes, and during conflict. In short term, there is a need to create full entrepreneurial space, decent productive employment opportunities and access to finance, as well as continue to offer social security, and encourage and regard women with the respect they deserve. Key for economic growth is the promotion of women's economic rights which among others entails rights to training on entrepreneurship skills and competencies, access to entrepreneurial opportunities, to mobility, to ownership of business ventures, and to live and work in a violent-free environment (Bradshaw, Castellino and Diop, 2015). Moreover, women entrepreneurs have become important operators in the entrepreneurial landscape. Although the number is still small as compared to businesses owned by men, this is encouraging as it shows that women no longer stick to the stereotype that only men can be income earners in the family unit (Rahim, Fabeil, & Sung, 2017).

Research findings by YES (2012) shows that gender equality, women's empowerment and women's full participation as economic agents enhances economic growth and productivity. Kenya and Zimbabwe supported financing for youth by building the capacity of Micro Finance Institutions, NGOs and youth-led saving and credit cooperatives (SACCOs) to offer financial services to young entrepreneurs who have followed the 'Start and Improve Your Business' modules. These studies documented that the e-SACCOs promoted democratic business institutions that allow youth members to make decisions on major issues like loan interest rates, repayment periods, and collateral to make loans more accessible to young entrepreneurs.

The UNDP (2015) conference on women reiterated aspects of female gender's economic empowerment on training women to maximise on opportunities to secure decent jobs, amass assets, and influence institutions and public policies shaping growth and development. The same conference cited viable unexploited entrepreneurial opportunities and impediment to women's economic empowerment which include limited access to education and training, existing structural gender disparity and stereotypes from traditional and current culture. The repetitive and perpetual effects these obstacles have on females have no alternative solutions. In this regard, the women could not take on into economic activities that are perceived for men especially due to cultural proclivity and lack of entrepreneurial skills hence missing an economic opportunity despite getting access to financial support, a gap that was pursued.

The findings are supported by Lenjo, (2017) that taxi drivers face many challenges such as consumerist Uber drivers in Nairobi. These studies observed that a lady operating a cab lamented of facing robbers on the

road besides dealing with incongruous sexual advances from some male passengers while picking and dropping them off at their destinations. She reported that when she turned down their advances, some occasionally hurled insults at her and threatened to give her low ratings, a requirement by Uber Company. The studies further documented that many female drivers are discouraged from joining Uber as drivers due to many sexual persecution meted on them by male passengers. However, few female drivers have retained their partnership with Uber because they make huge profits everyday ranging between Kshs. 2000 and 5000 per day.

Studies by Gorenflo (2015) established that cooperatives train and enable young women and men to pool resources, share risks, acquire stronger bargaining power, and enhance access to markets. Indeed, community ownership, worker ownership, cooperatives and social entrepreneurship are growing areas of interest for young people. Recently, platform cooperatives are gaining space by organising emerging technologies through online applications. These support production, collectively owned and democratically controlled web-based marketplaces and other activities that support this economic model (ibid). Worker-owners in platform cooperatives share risks and benefits and negotiate better contracts while participating in decision-making on how the platform is organized and managed.

Exposure Theory of Entrepreneurship

The theory states that exposure to new ideas and values leads into developing entrepreneurship (Desai, 2009). Many studies including Badi and Badi, (2010) have shown that exposure to new ideas through training and opportunities towards creativity and innovation leads to creation of new ventures. In the same vein exposure to new thinking and experience direct people to adopt different ways of doing things to improve business operations. For example, exposure to new ideas and principles were the general factor that made some Africans abandon their cultural way of grazing to do zero grazing and adopt new ways of farming. The new initiatives were perceived to increase productivity using fewer resources and minimal labour expenses. In essence, the differential responses of social groups such as women groups to engage into venture opportunities provided by the current political establishment has ignited the process of entrepreneurial spread. Mitigating environmental threats and cultural ideals through entrepreneurial training, and combining economic factors leading to new dreams, opportunities, creativity and innovations among individual and group members are a reality today.

Objectives

The research objectives were to:

1. assess types of business activities carried out by women operators in Nyambene region;
2. find out viable unexploited entrepreneurial opportunities for investment;
3. determine training opportunities to boost women entrepreneurial competencies

III. Methodology

This study adopted survey design to assess business activities, find out viable unexploited entrepreneurial opportunities and determine the training opportunities to boost entrepreneurial competencies in running a business. The study applied both qualitative and quantitative data to explain all the pertinent variables and drew valid conclusions in line with recommendations. The study worked with sub samples from six sub counties of Igembe (South, Central and North) and Tigania (East, Central and West) comprising of 142 business women in the range of 21 to 49 years of age. Questionnaires, interview schedules and observation schedules as well as photographs were enlisted during data collection; whose results form the basis of the following discussions.

IV. Results And Discussions

The study administered questionnaires; interview and observation schedules to sampled respondents in their business premises. Photographs of some key business items were taken to enrich the observations. It is noteworthy that performance in entrepreneurship is usually linked to some levels of educational achievement. During field work, it was established that most of participants 65.7 % had achieved Kenya Certificate of Primary Education while 51.6.1% had Kenya Certificate of Secondary Education qualifications. Further, 34.8% had earned post secondary education certificates and 14.1% had non-formal education whereas 13.1% were primary school dropouts. Additionally, majority of women business owners in Nyambene region were of primary school education level. This meant training in entrepreneurship was needed to provide them with requisite skills and competencies to enhance their business ventures.

The respondents provided their experiences on the duration in years that they managed their business ventures as tabulated in table 1. It was realized that majority 24.5% of women entrepreneurs were aged between 25 to 29 years with an average experience of seven years in running a business. This category was closed trailed by 23.3% ladies aged between 30 to 34 years with an average of 12 years experience in business. This is

because these are young and forward looking female members of the society that are energetic and with young families or in the process of starting one and with many issues requiring their financial obligations.

Table 1: Experience of running a business

Interviewee's range in years	Average years of running a business	Frequency	Percent
25-29	7	35	24.6
30-34	12	33	23.3
20-24	3	31	21.8
35-39	17	22	15.4
40-44	23	12	8.4
45-49	25	9	6.3
Total		142	100

These observations were echoed by OECD (2016) in that female entrepreneurs engaged both in businesses and took care of their families who acted as source of inspirations and comfort. Otherwise the eldest category aged between 45 to 49 years constituted 6.3% and had the highest average of 25 years of continuous business experience. Some women said that: *they women were stable and accepted their business status and continued building their business connections with celebrations of success.*

Types of business activities practiced by women entrepreneurs in Nyambene region

Table 2 presents various types of business ventures undertaken by women entrepreneurs in the region. Most of the businesses are sole proprietors registered under a family name. This shows the degree of attachment assigned to a family by women entrepreneurs of this region.

Table 2:- Attributes of Businesses of Women Entrepreneurs in Nyambene

Nature of Business	Merchandise /service	Frequency	Percentage
Wholesale stores	Cereals	14	9.9
	Consumables from industries	13	9.2
	Soft/hard drinks	7	4.9
Retail stores	Clothes (readymade/second hand)	23	16.2
	Cereals	21	14.8
	Books and writing materials	8	5.6
	Firewood/charcoal	4	2.8
	Raw fruits/ vegetables	3	2.1
Telephone shops	Cell phones/accessories	13	9.1
Cell phone money transfer outlets	Depositing/ withdrawing of Kenyan currency through cell phone platforms	12	8.5
Eatery places	Readymade food and drinks	8	5.6
Dairy cows	Zero grazing	7	4.9
Cyber cafes	Internet /typing /printing/Photocopy services	7	4.9
Primary school- academy	Teaching preprimary classes /grades one to three / classes four to eight; -School buses for hire	2	1.4
Total		142	100

The respondents engaged either in retail or whole sale business venture trading in goods or offering services. Furthermore, majority 16.2% of women entrepreneurs engaged in both readymade and second hand cloths retail business flowed by 14.8% trading in cereals.



Different types of cereals in food store



Ready-made clothes in a market



Industry stuff displayed in a shop

These goods attract many customers as they satisfy basic human needs. Business in cell phones comes third at 9.1%. This is the age of information technology and cell phones have revolutionized the communication sector by delivering information at the door-step of every cell phone user. The money transfer platforms using cell phone service providers like *Safaricom* and *Airtel* companies popularly known as *m-pesa* and *Airtel money* respectively among others attracted 8.5% response rate. A lady emphasized that: *This category of business has attracted many people by minimizing banking hurdles experienced in the banking services. They work far beyond normal banking hours like evenings, public holidays and weekends and also operate in the very remote rural areas to serve the common clientele.* Furthermore, Ngila, (2015) and Asia Foundation (2018) observed that technology is useful in assisting female entrepreneurs' lives, through market accessibility techniques, transfer of services, and exchange of business ideas and monitor ones activities away from home or business premises.

Threats experienced by female entrepreneurs running a business venture

The respondents' gave their views on the risks they are exposed to by various threats during the course of running their business ventures as presented in the matrix in table 3.

Table 3:- Threats experienced by female entrepreneurs

Challenges	Frequency	degree of risk posed	% Rating of risk
Lack of entrepreneurial training	136	High	70% and above
Unpredictable weather	80		
Limited technology aptitude	132	Moderate	40% and below 70%
Inadequate managerial proficiency	101		
Weak business teams	70		
Poor infrastructure	56		
limited selling and promotion skills	23	Low	Below 40%
Family concerns	125		
Government regulatory schemes	73		
Finding reliable customers	21		
Threatening environment	13		

Findings in table 3 show that the risks of unpredictable weather, and lack of entrepreneurial training were rated high (70% and above). When not mitigated on time these risks could lead to low venture outcomes and eventual loss of a business. Secondly, limited technology knowhow and inadequate managerial skills among others in the moderate category of risks were rated at 40% and below 70%. These risks limit the entrepreneurs from effecting proper business transactions such as record keeping and accessing relevant business ideas through technological channels. Finally family concerns, government regulatory schemes and threatening environment among other were categorised as posing low risks and rated at below 40%. This was explained by the fact that female entrepreneurs were motivated by needs to cater for their families. Meltem (2018) concurred that entrepreneurs face risks in their businesses and therefore should gain skills to militate their businesses against such risks in order to do better than just breakeven.

Viable Unexploited Entrepreneurial Opportunities for Investment

The study established some rich areas of business ventures tabulated in table 4 that female entrepreneurs have rarely exploited. Majority 24.6% of the informants said motorcycle riding services were hardly exploited by women entrepreneurs. One of the informants intimated that; *Although motor cycle riding locally referred to as boda boda is a common mode of rapid transportation in rural areas today it has hardly attracted a handful number of women. This is because it's tedious and involves working during the odd hours at night besides harassment meted on the driver by rogue clients. Although these cases are sometimes reported to the police, it may take years before justice is delivered in a court of law.*

These observations concur with Lenjo, (2017) findings that many female drivers are discouraged from joining Uber as drivers due to sexual persecution by male passengers.

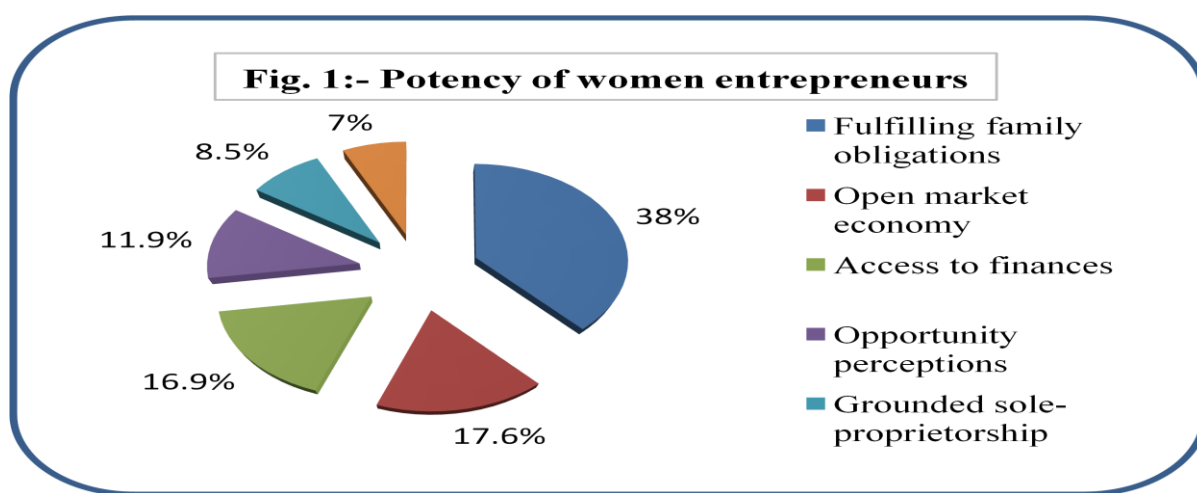
Table 4:- Unexploited entrepreneurial opportunities by women entrepreneurs

nature of Business	Merchandise /service	Frequency	Percentage
Motorcycle riding services	Offering commuting services	34	24.6
Milk shops	All types of milk (fresh, yoghurt, sour etc)	29	19.7
Hardware stores	Building materials and farm implements	26	18.3
Carpentry/furniture outlets	Seats, tables, beds etc	23	16.2
Butchery	Beef/goat and other edible meat.	18	12.7
Household items specialist	Kitchen ware /cookers etc	12	8.5
Total		142	100

Furthermore 19.7% and 18.3% respondents perceived that fewer women are engaging in milk and hardware merchandise trades respectively. In this regard IFAD (2019) concurs that rural ladies face various changes of entry to specific businesses due to harassment, cartels and fear of competition by their male counterparts.

Potency of women entrepreneurs in Nyambene areas

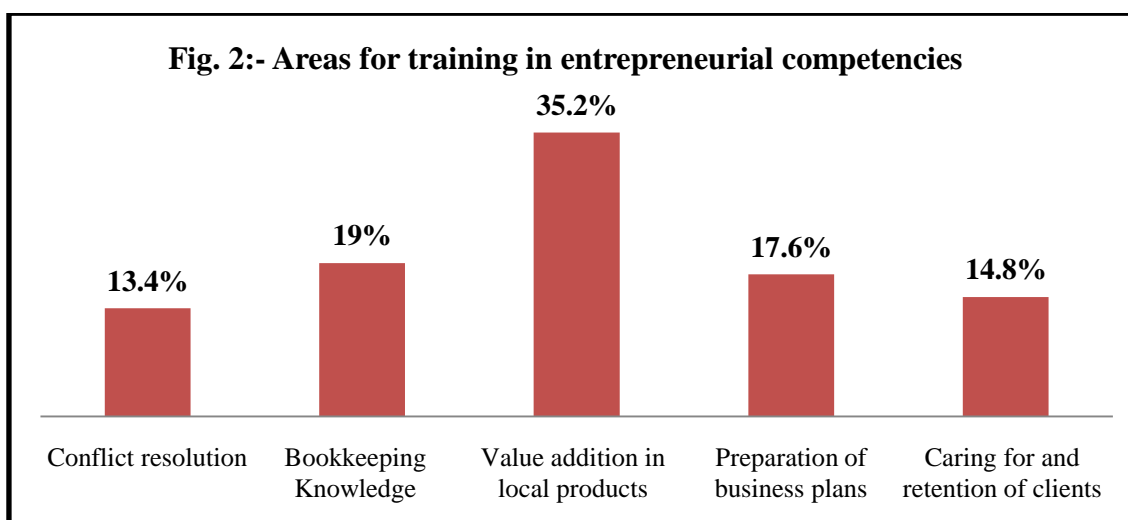
The informants’ views on effectiveness of women entrepreneur are summarised in fig 1. These are parameters perceived to strengthen female entrepreneurs in their day to day running of their business ventures. Majority of the women 38% perceived that providing for their families especially educating their children was the main driving force keeping them in business. Besides, 17.6% of the respondents said that the open market economy was an incentive in their entrepreneurial work since they were at liberty to engage with business controlled by market forces rather than the dictated prices of goods through policies..



These women also enjoyed access to credit facilities from *Women Enterprise Fund* and *UWEZO Fund* initiated by Kenya government. These entities advanced soft credits to women entrepreneurs. The study findings are strengthened by the Asia Foundation (2018) and OECD & ASEAN (2017) records that providing finances and accessibility to markets through expansion of prospects gave impetus to women entrepreneurs in Asian countries.

Training Opportunities to Enhance Women Entrepreneurial Competencies

Training in entrepreneurial skills and competencies is an important ingredient to break through in entrepreneurship actions. Thus, the study established respondents’ views shown in figure 2 on areas of strengths that could enable women entrepreneurial manage their business ventures on daily basis. It was evident that the 35.2% respondents yearned for training mostly in value addition in local products.



This desire for urgent training was followed by bookkeeping knowledge 19% and preparation of business plans 17.6% respectively. Moreover, 14.8% respondents found customer care and clients retention competencies training as necessary entrepreneurial driving force. One participant reported that: *Good training provides together fundamental entrepreneurial knowledge combined with technological competencies for monitoring, improving local products and penetrating the market.* This data concurred with ILO (2016) and UN (2018) observations that successful ventures shape capacity building of the operator. This is enforced by creating a pool of experience and knowledge openings that enhance women entrepreneurial undertakings.

V. Conclusion

The study concentrated on the universal subject that nurture the capacity of women entrepreneurs to institute progress and raise business ventures that improve their standards of living as well as the economy of Nyambene region. These provisions are perceived to be enablers of job creation and mentoring among other. The study concluded on a number of issues.

First, majority of women entrepreneurs in Nyambene region engaged into different business ventures that were profitable and useful in meeting their family obligations. However, it was evident that women entrepreneurs rarely engaged into some male dominated businesses like butcheries, motor cycle riding services, hard ware trade among others. By working towards realizing vision 2030 and SDGs these are rich areas of investment that female entrepreneurs should be encouraged to venture into.

Secondly the study accentuated that entrepreneurs faced some risks in the course of running their businesses. When the mitigation measures were not assured they could go into huge losses and even sink their businesses. Therefore, the women entrepreneurs require regular training on risks mitigations in order to continue delivering in their businesses.

Thirdly, the desire for training in entrepreneurial skills and competencies was strongly voiced by respondents. Therefore, the study finalize that women entrepreneurs deserve standardised training in value addition for their local products, book keeping, preparation of business plans and conflict resolution matters. Although much research is being undertaken in this particular area, it is imperative that future works focus on value addition on local products and risks mitigation among rural women entrepreneurs.

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