

Performance of Women in Small Scale Enterprises (SSEs):

Marital Status and Family Characteristics

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Abstract

This study discusses the family characteristics and marital status of women entrepreneurs and suggests policy options to improve performance of women operated SSEs in Kenya. It also examines the family responsibilities of the women entrepreneurs to determine if there is a correlation between the family responsibilities and the performance of women owners and or managers of SSEs. It makes an immense contribution to the literature by evaluating the direction and significance of the relationship of family characteristics and responsibilities of women in SSEs to performance of their enterprises. This study used correlation matrix and regression analysis to determine the direction of relationship and significance of the two factors to performance of the SSEs. The results of the analysis show that family characteristics and responsibilities independently have no significant relationship to performance. Marital status of the women owners and managers of SSEs in Kenya are not significant to performance.

Keywords: Performance, women, small scale businesses, family characteristics, family responsibilities, marital status, “Mom and Pop” businesses.

1.0 Introduction

Women in Kenya are exposed to some form of harassment and also experience social and economic discrimination, because of the patriarchal nature of the Kenyan society that rates women below the male gender. Even the constitution acknowledges that women are not at par with their male counterparts and therefore special provisions have been provided for gender mainstreaming (GOK Constitution, 2010). Research has it that only 3% of the total number of women own title deeds, while almost all men (apart from the squatters) have the same document that can give them an opportunity to access financial assistance to boost their businesses. They also face harmful cultural practices such as female genital mutilation (FGM), forced early marriages, food taboos and sex violation. This study focused on the marital status, family characteristics and responsibilities of women entrepreneurs with a view to examining their family roles, financial responsibilities and spouse’s support for the married, gender roles among others and analyzed if these characteristics have a correlation to performance.

1.1 Specific objectives

1. To assess if there is a significant relationship between marital status of the women in SSEs and performance of their business enterprises.
2. To identify how family characteristics and responsibilities influence the performance of women owned

and or managed SSEs.

1.2 Research Questions

The study aims at answering the following questions:

1. Is there a relationship between the marital status of women in SSEs and performance of their business enterprises?
2. Is there a relationship between family characteristics and responsibilities of women owners and or managers of SSEs and performance of their business enterprises?

Small scale enterprises are those enterprises that employ between two to one hundred people and have a business history of three years. This definition was chosen because a business that employs two people such as 'Mom and Pop Home-based businesses are critical to the development of an economy, they now make up more than 70 percent of all businesses (Robert Longley, About.com Guide). The maximum of one hundred people is borrowed from the research from the Kenya Industrial Estate(KIE) and also from the perception that businesses employing less than one hundred people have major challenges that they have to grapple with to reach the middle level status of entrepreneurship (GOK, 1985).

1.3 Research Hypotheses

The hypotheses posed in this study were as follows:

H₁: There is some degree of correlation between marital status of women in SSEs and performance of their business enterprises.

H₂: There is a significant relationship between women owners and or managers's family characteristics and performance of their business enterprises.

2.0 Review of Literature

2.1 Women Entrepreneurships and Status of Women in Kenya

The women in developing countries have movements and women's income generation programs have traditionally taken a broad-based welfare approach which has emphasized improving women's general living standards rather than enhancing their independence and active participation in the main stream of the economy. Over the past several years people have become increasingly aware of the need to focus on entrepreneurship development as a more specific objective in the support of women in developing countries. The effectiveness of women entrepreneurship development programs however has been hampered by the fact that people are still putting too much emphasis on gender and not enough emphasis on entrepreneurship as such (Eigen Dec. 1992).

A more specific focus on women entrepreneurship development has recently emerged which lays more emphasis on the economic benefits of women participation. An estimated 35 percent of all households worldwide are headed by women, their participation in the labor force is growing in most countries and they comprise an increasing proportion of informal sector activities in almost every developing country in the world. In Kenya, more than 32% of households are headed by women (Van Der Wees, 1987), many of whom are beginning to venture into some form of small scale activities or self employment out of necessity. Absorption of women into formal sector wage labor is shrinking in relative terms, currently representing

only 20% of the total labor force in the formal sector. Their participation in the informal sector is on the increase with a representation of about 35% in 1990 (Brelidan Consultant, 1990). The participation of women in the informal sector of the economy is probably a great deal higher than this statistics indicates. However, women's economic activities are most often undertaken in their homes thereby escaping notice and recognition. According to UNIDO (1986) women in the informal sector are the highest employer of women especially in the small scale enterprise outside agricultural sector in Kenya. Out of the 1.3 million enterprises in 1999, 75% were in trade and service sub sector, 13.4% were in manufacturing of which 7.7% were involved in other activities (GOK, 2005)

A survey done by the Kenya Demographic and Housing Survey (KDHS 2003, p. 35-42) revealed that 75% of women receive cash for their work, while almost one in 5% of the total number of women engaged in entrepreneurial activities is unpaid. Women are more likely to be paid in kind, or not paid at all if they are employed in agricultural activities. Women are more prone to seasonal and occasional work if they are employed in agricultural activities than if they are in non agricultural occupation and conversely continuity of employment is more assured for women engaged in non agricultural work. It is apparent that the most critical factor in gender inequality is limited access to formal education and training. 13.7% women have no formal education and therefore, many women concentrate in unskilled and semi skilled categories in the labor market and also in trade and service sub sector of the SSE. This perpetrates poverty levels amongst women as they are mainly concentrated in operating enterprise (G.O.K, 2005).

Women entrepreneurship development has achieved limited success due to the approach given to it. The approach has retained the focus on women as opposed to emphasizing the concept of entrepreneurship. There has been an excessive concentration on gender specification rather than integrating women in the main stream of economic development. For example, Kenya Women Finance Trust has been providing financial assistance to business women in Kenya for several years, but the impact has been extremely limited because the focus was on "women" regardless of their level of skills, assets and needs (Eigen, Dec.1992).

According to the Kenya National Micro and Small Enterprise baseline survey(1999) of all the small scale enterprises in Kenya, 47.75% were owned by women, yet the focus on women entrepreneurship has been continuously blurred by the variety of activities undertaken by women in developing countries as well as the sheer number of obstacles they face. One cannot help asking questions such as: how can a woman be a successful entrepreneur if she is pregnant every year? Or overworked in the family or is uneducated, untrained or unexposed to market, or cut off from financial resources or just generally discriminated against in a male dominated society? How can one address the problems of entrepreneurship if one does not first look at these related problems? One can not overlook this. A woman who is trying to run a business unit has to at some point in her life deal with these problems (Eigen Dec. 1992). All these must be addressed. Without a sense of security in terms of health, water, food and shelter a woman cannot commit her mind and body to entrepreneurial endeavors.

2.2 Role of Small Scale Enterprises (SSEs)

All over the world, small firms have manifested great roles in economic growth and development and this has made it one of the main focus for economic development policies in various economies and this further justifies why the western world, Europe and Japan are advanced in economic development. These events are however traceable from the early 1950s when the United States Government strongly favored the small firms and the US small Business Act was created. While from the early 1970s to mid 1970s to present times, European Governments' attitudes shifted sharply in favor of small firms and many policy measures were introduced in their support. Indeed, 1983 was designated by the European commission as the European year of small firm (Rothwell, 1986). The shift to small enterprises was based on the following various beliefs that: small firms were more efficient employment creators than their large counterparts, small firms were potentially more suitable vehicles for the economic renewal of the less favored regions than were the branch plants of larger firms and those small firms have higher inherent potential for innovation than larger firms. This contributed towards the recent strong European base for industrial development (ibid). As a result of job creation ability, small enterprises can make a major contribution to a nation's economic well being. (Gavin C, et. al 1993) On technological development and transfer, inter-firm linkages have the potential to encourage faster technology diffusion, and a more complex array of products (Rothwell, 1986). There are issues which constrain SSE success, to date. According to Niskanen (1991), many African countries have implemented financial sector liberalization programs with the aim of improving macro-economic performance. This has been possible through reduced inefficiency in the financial markets, which would indignantly benefit the non-financial sectors. Varying degrees of success with financial liberalization have been noted in some countries while failures for diverse reasons have been reported in others.

The Kenyan economy depends on SSEs. It is predominantly agriculture whose major contributors are the SSEs. Agriculture sector contributes 25 percent of the gross domestic product (GDP). Coffee, tea and horticultural (flowers, fruits and vegetables) are the main agricultural export commodities. In 2002, the above goods contributed to 53 percent of the total export earnings (CBS, 2003a). The manufacturing sector contributes about 13 percent of the total GDP and contributes significantly to export earnings especially from the Common Market for Eastern and Southern Africa (COMESA) region. The economy has undergone a structural transformation since 1994. Agriculture's GDP has declined from over 30 percent during the period 1964 – 1979 to 25 percent from 2000 – 2002 (KDHS, 2003, .2-44). The performance of the Kenyan economy since the country became independent has been mixed from 1964. In 1974, the economy grew by about 7 percent per annum, attributed to expansion in the manufacturing sector and increase in agricultural production. Since then, there has been a consistent decline in the economy reaching the lowest GDP growth level of about 2 percent between 1999 and 2002; the consistent poor growth performance has failed to keep pace with population growth (ibid).

2.3 Family responsibilities

Increased responsibility for family can provide some explanation for the lower profitability of women's firms (Longstreth et al., 1987). By the end of the 1980s, women were starting businesses in increasing numbers but, for the most part, they chose traditionally female industry sectors and aspired to smaller than average business size in the U.S. (Evans & Leighton, 1987). Aldrich (1989) postulates that researchers in the field of entrepreneurship raised many questions about gender differences, but, there still exists a gap as to what could be the cause of low success in women owned and managed enterprises. Brush and Hirsch (1991) found that the traditional socialization of women influenced the type of businesses started, the availability of start-up capital, and the management skills and experiences of the woman business owner. But the question still remained as to why women are motivated to start their ventures among the family responsibilities, This research also sought to examine the effect of family characteristics and responsibilities to the performance of business enterprises by examining the family responsibilities of the women owners and or managers of SSEs .

2.4 Performance

Studies by Loscosso & Robinson, (1991) and Loscosso, Robinson, Hall, & Allen, (1991) propose that women-owned businesses have lower sales volumes and lower incomes and employment growth as a result of positioning in less profitable industries, as well as lack of access to capital, and inability to secure government contracts. For the purpose of this study indicators of performance such as growth in profits; increase in sales volume, Capital growth; increase in number of employees and increase in assets, were used to measure performance through determining Performance Index.

3.0 Methodology

This research used descriptive and inferential statistics to evaluate the relationship between marital status, family characteristics & responsibilities (independent variables) and performance (dependent variable). The variables were measured based on the regression analysis and correlation matrix.

4.0 Research Findings

4.1 Marital Status

A majority 65.5 percent of the households of women in SSEs were married, while 29.1 percent, 4 percent were separated. The study also found that 1.1 percent of the women in SSEs were widowed and 0.3 percent was divorced. A further analysis on the women in SSEs marital status against performance was done and the results are shown in **Table 1 in the Annex**.

Relationship between Marital status of Women Operating SSEs and growth in profits of their enterprises .

The study sought to establish the relationship between marital status and the growth in profits of the small scale enterprises. Growth in profits was taken as a measure of performance since the averaged score could not be used in the cross tabulation. The cross tabulation results indicated that only 5 married women in SSEs(100 percent) strongly disagreed that profits have grown, the other categories of women in SSEs did not strongly disagree that their profits had grown. The study also shows that 40 percent of single women disagree that profits have grown while 60 percent of the married women disagree that their profits have grown. It is also clear from the results that none of the divorced, separated and widowed women in SSEs disagreed that their profits had grown. All the widowed, separated and divorced women in SSEs either

agreed or strongly agreed that their profits had grown. The study also shows that 31.3 percent and 24.4 percent of the single women were neutral and agreed that profits had grown respectively. 1.6 percent of the widowed women strongly agreed that profits have grown. 32.6 percent (63) of the single women also strongly agreed that profits have grown and 61.7% married women in SSEs strongly agreed that their profits had grown. This study also shows that there is no significant relationship between marital status of the women entrepreneurs and performance of their SSEs. **See Table 1 in the Annex.**

The result show that those who are married enjoy support of their spouses who inject in more capital during times of financial crisis enabled 61.7% of the women in SSEs to register improved business performance. The result also show that married women were over represented (65.5%) in this study by a big proportion of the women in SSEs interviewed.

4.2 Family Characteristics and responsibilities

Results indicated that majority of the respondents interviewed agree (mean ≥ 4.0) that they use their income from their businesses to take care of their family needs. Respondents also agree (mean ≥ 3.5) that they support many dependents from their businesses. The study also showed that respondents also agree that, family responsibilities interfere with business operations and that there is conflict between family roles with business roles. The study also revealed that respondents were neutral (mean < 2.5) that their businesses could not succeed because of problems at home and disagreed that they got interest in their businesses from their parents. This study therefore show that business acumen and business idea is not an inheritable trait but anyone can acquire it so long as one has an interest in starting and operating a business.

4.3 Family Responsibilities of women operating SSEs

The family characteristics and responsibilities of women entrepreneurs in SSEs were evaluated further. According to **Table 2** in the Annex, a majority (58.8%) of the SSEs revealed that their family responsibilities interfere with their business operations, 59.6% also said that their businesses suffer when they have small babies, 50.9 % indicated that their businesses do not function as usual in their absence. Of the women interviewed 60.4% indicated that their businesses will still succeed despite problems at home, 55.4% are the sole bread winners for their families. A further analysis of the women entrepreneurs in SSEs's responsibilities observed by this study that a majority of the women entrepreneurs (76.5%) use the income from their businesses to take care of their families, 62.9% say they have many dependants to support, and 52.9% say their domestic roles conflict with their business roles. Of the women entrepreneurs interviewed, 58.8% revealed that they get support from their spouses; this could have explained the reasons for improved performance of the SSEs. This study also revealed that only 17.8% of the women entrepreneurs inherited their business interest from their parents. Most SSEs owners/managers disagree that problems at home can interfere with their businesses, most of them take care of children using income from the businesses and again a majority says their interest in business was not inherited.

According to the descriptive results, family characteristics and responsibilities have a negative relationship to performance. The family attributes that impedes the performance of SSEs in Kenya includes conflict of

domestic roles with business roles, the dependency of families in the enterprises proceeds, the conflict between family responsibilities and business operations, using the business proceeds to take care of families and their children among others. This clearly shows that the women entrepreneurs have not cut a line between their businesses and their families. This then causes the decline in performance of these enterprises due to the family interferences. A further analysis of the family characteristics and responsibilities was done using a correlation matrix and results are shown in **Table 3** in the Annex.

From the results of Pearson correlation shown in Table 3, the correlation analysis showed that there is a positive correlation (0.85) between family characteristics & responsibilities and the performance of SSEs in Kenya, this could be explained by the findings that indicated that a big proportion (65.5%) of the respondents were married and they received financial support from their spouses in running their businesses. However, the relationship though positive was insignificant to performance at 95% confidence interval.

4.4 Test of Hypotheses

Regarding the family characteristics, the specific items that the study singled out as contributing to the performance of SSEs in Kenya included the following: family responsibility interfere with business operations, business suffers when women in SSEs have small babies to take care of, business functions as usual in the entrepreneur's absence and business cannot succeed because of problems at home.

After doing a factor analysis on the family characteristics that were purported to influence the performance of small scale enterprises in Kenya, the factor analysis revealed that only four attributes seemed to affect the performance of these enterprises. A score from these four factors was calculated and regressed against the performance score as shown in **Table 5** of the Annex. The overall model coefficient of 19.579 seems to indicate that there other factors that influence performance that are not included in this model. This is a high likelihood that if these factors are included in modeling performance of women SSEs, family characteristics and responsibilities could be significant. From the correlation and regression results family characteristic had a P-value of 0.11 at 95 percent confidence interval implying that the coefficient of the family characteristics was statistically in significant in explaining the variations in the dependent variable. Family characteristics against performance were found to be insignificant at $P \leq 0.05$. We therefore reject the hypotheses.

5.0 CONCLUSION AND RECOMMENDATIONS

This study contributes to literature and adds that regardless of the women entrepreneurs' marital status, growth in performance can be achieved if the right business practices are employed. All the women in SSEs interviewed indicated that their profits had grown and by extension their business performance had improved.

The results imply that women in SSEs lack proper financial management because they have not separated business accounts and family financial accounts. These results concurs with existing literature that shows that deficient financial management causes some of the most common and serious problems for small scale

entrepreneurs. The government and policy making organs ought to sensitize women in small businesses on the need to access and manage their finances effectively.

Providing financial services for small scale enterprises is a powerful tool for poverty reduction enabling the poor households to build assets, increase incomes and reduce their vulnerability to economic stress and external shocks. Micro finances or the lending institutions should be sensitized on the need to increase the entrepreneurs' cash flow. Access to credit plays an important role in enhancing smaller enterprises ability to finance investments by offering them a mix of short and medium term loans which enable them to bridge critical periods in their cash flows. Financial empowerment of women should be a top government priority if poverty is to be eradicated. Women bear the worst brunt of poverty because this research found that more than 30% of women head households and are the sole bread winners. Only 17% of women entrepreneurs own title deeds that they can use to access formal financing from the banks and over 80% lack this essential collateral security that can be used to obtain credit to finance their business operations.

From the findings of the study, it is recommended that all the stakeholders should engage in deliberate efforts to develop financial and support programs that meet the needs of women entrepreneurs in the country. Existing financial and business development institutions, donors and Non Governmental Organizations (NGOs) should be encouraged to develop specialized programs and schemes to address the needs of these women. There is also a need to train women who manage these business enterprises in the country with financial management to enable them manage their enterprises in a better and efficient manner. Women entrepreneurs should attend courses and training programs geared towards educating them on how to handle the loans given. They also need to undergo training on record keeping. They should take courses on the importance of having separate accounts of business and family needs. Courses on entrepreneurship education may also help in bridging the gap on poor financial management. Although entrepreneurship culture cannot be learnt in school, attaining the right entrepreneurship skills assists a great deal in ensuring that the appropriate business practices are employed in women SSEs. The entrepreneurs are thus supposed to be professionals in their work and this can only be achieved through training. Social economic aspects also impede the performance of SSEs and the society as a whole need to recognize the rights of women and create a level playing ground with their male counterparts in all aspects of life.

The government should build community capacities for wealth creation among enterprising women entrepreneurs and to promote sustainable livelihood by strengthening responsive banking methodology. The study revealed that most women entrepreneurs take care of their family needs using business finances. It is therefore, imperative for the women entrepreneurs to be taught the culture of having proper financial management of their businesses to be able to account for their expenses and income with certainty. There is also need for the women entrepreneurs to take courses on book keeping and basic accounting as research shows that the books of accounts are not well kept by the women operating SSEs.

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Biography of the Author

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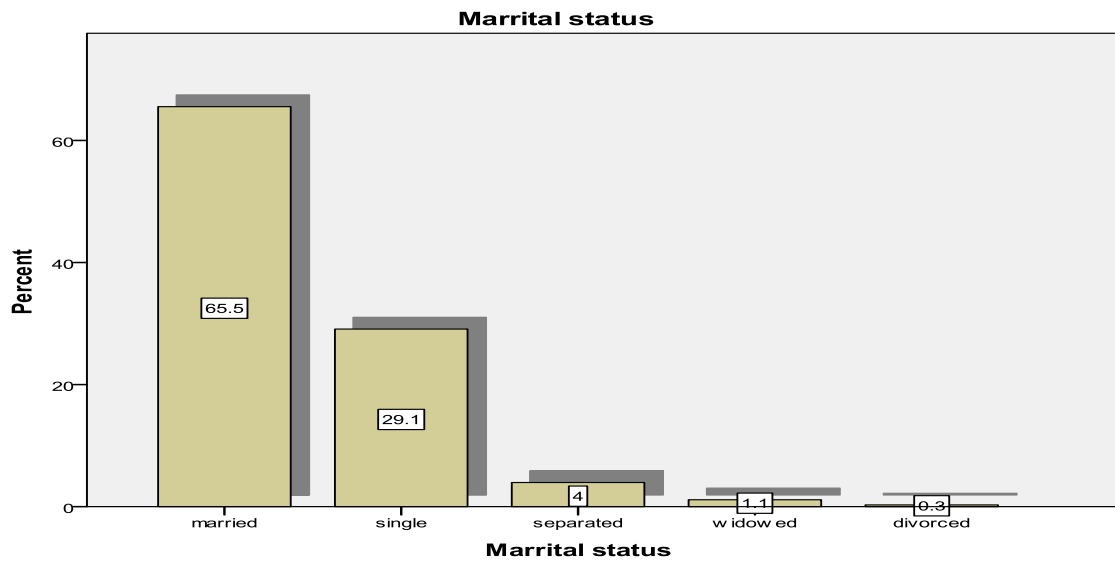
ANNEX

Table 1: Cross tabulation between marital status and growth in profits of Women Operating SSEs

Marital Status	Profits have grown					Total
	strongly disagree	disagree	neutral	agree	strongly agree	
widowed	0 .0%	0 .0%	0 .0%	1 .7%	3 1.6%	4 1.1%
divorced	0 .0%	0 .0%	0 .0%	1 .7%	0 .0%	1 .3%
separated	0 .0%	0 .0%	0 .0%	6 4.4%	8 4.1%	14 4.0%
single	0 .0%	2 40.0%	5 31.3%	33 24.4%	63 32.6%	103 29.1%
married	5 100.0%	3 60.0%	11 68.8%	94 69.6%	119 61.7%	232 65.5%
Total	5 100.0%	5 100.0%	16 100.0%	135 100.0%	193 100.0%	354 100.0%

Source: Survey, 2012

Figure 1: Marital Status of women operating SSEs



Source: Survey, 2012

Table 2: Women in SSEs's Family Responsibility

Family responsibility interfere with business operations			3.4
strongly disagree	69	19.5	
Disagree	56	15.8	
Neutral	21	5.9	
Agree	69	19.5	
strongly agree	139	39.3	
Business suffers when having a small baby			3.3
strongly disagree	56	15.8	
Disagree	48	13.6	
Neutral	39	11.0	
Agree	161	45.5	
strongly agree	50	14.1	
Business functions as usual even while taking care of family responsibilities			2.7
strongly disagree	134	37.9	
Disagree	46	13.0	
Neutral	17	4.8	
Agree	87	24.6	
strongly agree	70	19.8	
Business cannot succeed because of problems at home			2.3
strongly disagree	158	44.6	
Disagree	56	15.8	
Neutral	38	10.7	
Agree	72	20.3	
strongly agree	30	8.5	
Must always go to business being the sole bread winner			2.8
strongly disagree	145	41.0	
Disagree	51	14.4	
Neutral	10	2.8	
Agree	40	11.3	
strongly agree	108	30.5	

Source: Survey, 2012

Table 3 Correlation Matrix

	Performance Score	Family Characteristics
Performance Score	1	
Family Characteristics & Responsibilities	.085 .111	1

Survey: Researcher, 2012

Table 4 Family Characteristics

Family Characteristics and Responsibilities	Mean	Std. Deviation
Use income from my business to take care of children	4.06	1.337
Support many dependants from business	3.74	3.130
Get support from husband	3.46	1.678
Family responsibility interfere with my business operations	3.43	1.589
Business suffers when having a small baby: have to take time off	3.29	1.308
Domestic roles conflict with my business roles	3.20	1.680
Must always go to do business because of being the sole breed winner	2.76	1.751
Business functions as usual even when in the absence of the owner/manager	2.75	1.621
	2.32	1.425
Interest in business was inherited from my parents	2.01	1.374

Source: Survey, 2012

Table 5 Regression Analysis of Family Characteristics against Performance

Model	Un standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	19.579	1.033		18.956	.000
Family Characteristics	.052	.033	.085	1.600	.111

a. Dependent Variable: Performance Index

Source: Survey, 2012