

## **Determinants of Growth for Women Owned and Operated Micro Enterprises: The Case of Garissa, Kenya.**

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### **Abstract:**

*The contribution of micro enterprise to economic development, income generation and poverty alleviation is widely recognized (ILO, 2007, Wasihun and Paul, 2010). Micro enterprise is particularly important to women because it provides opportunity for self employment which represents a chance to exploit their potentials. (Wasihun and Paul, 2010). Many women in Garissa town are engaged in micro enterprises to provide for their families. They are enthusiastic about it but are constrained by barriers such as gender based biases, lack of access to credit and financial resources, financial illiteracy and weak networks among others. The study investigates key determinants of growth such as access to financial resources, entrepreneurial education and training and social networks. The study found out that government and non state actors provide some financial support and training to women groups but individual women entrepreneurs struggle on their own. The government through Constituency Women Enterprise Fund disburses interest free loans whose impact is positive and laudable.*

*The study concludes that financial resources, entrepreneurial skills and networking are important ingredients in growth and expansion of women micro enterprises in Garissa. Equally important are gender balanced participation in business and inclusiveness and responsive policies by financial institutions. To enhance the growth of women micro enterprises, the study recommends improvement of status of women in Garissa through sensitization of communities, change policies and procedures of financial institutions to make access to credit and financial resources easy and responsive to women and particularly individual women entrepreneurs who are unreached by formal financial institutions, improve women entrepreneur's financial literacy and encourage formation of entrepreneurial networks to socialize women into business development.*

**Key words:** Determinants, growth, women owned, micro enterprise, Garissa, Kenya.

## **1. Introduction.**

The contribution of micro enterprises to economic development, income generation and poverty alleviation is widely recognized (ILO, 2007, Wasihun and Paul, 2010). Micro enterprise is particularly important to women because it provides opportunity for self employment which represents a chance to exploit their potentials, at the same time give a flexible, less restrictive and requires less capital and skills (Wasihun and Paul, 2010). According to the Organization for Economic Cooperation and Development (OECD, 2004), micro enterprise increases the abilities of women to participate in the labor market.

In developing countries, micro enterprises are largely run by women (Sharma, Sapnadua, & Hatwal, 2012), primarily as a matter of survival and not business opportunity (Selamat, AbduRazak and Sanusi, 2011). Nevertheless, they play significant role in local economies. Consequently, women are enthusiastic about their enterprises but social set up in which they operate present challenges which significantly impact on the growth of their businesses. The International Labor Organization, (ILO, 2007) mentions some of the challenges as social processes, institutional arrangements, credit systems, regulatory agencies and educational institutions. Specifically, the report observes growth of women enterprises as affected by cultural practices that deny women rights, financial constraints, lack of education and training, lack of social support, lack of managerial experience and absence of supportive policy.

The challenges facing women generally and women entrepreneurs in particular, make the situation in Garissa critical because the region is arid, remote and falls below the national average in all social development indicators. The 2005-2010 Garissa District Strategic Plans for instance, describe majority of entrepreneurial women in Garissa as illiterate or semi-literate, a phenomenon that impacts negatively on enterprise development. Dolinski, Caputo, Pasumarty and Quasi (1993) believe less educated women may face financial and human capital constraints which limit their business pursuits.

Garissa town, the largest market center and commercial hub in the arid regions of Kenya has a population of 116,317 people (Kenya Population Census, 2009). Overall, women constitute 46.24% of the County's 623,060 people. According to the Kenya Integrated Household Baseline Survey, (2009) poverty in the district rose to 68%, while average household size grew to eight and female headed household stood at 10%. These and other occurrences acted as push factors for women to try their hand in informal trade. Informal trade is mainly dominated by women entrepreneurs because their position in society is low and local economies are poor (Wasihun and Paul, 2010).

Records by the Ministry of Gender and Social Development Office in Garissa reveal that there were 400 groups in micro enterprise in the area and unknown number of individual women entrepreneurs. The micro enterprises they engage in include vending vegetables, clothes (new and old), Miraa or ghat (stimulant herb that is a thriving enterprise for women micro entrepreneurs), food and beverage, livestock and livestock products and charcoal. The main market places are Suuq Mugdi and Municipal offices stage market but women micro enterprises are generally spread in all streets of the town.

The government of Kenya having noted the significance of micro enterprises in creating employment and boosting economic growth committed itself by integrating the thriving sector into the national grill (Ministry of Labor and Human Resource Development, 2004) and created Women Enterprise Fund (WEF) in 2007. Under the Constituency Women Enterprise Fund (C-WEF), the government disburses interest free loans to support women entrepreneurs. In June 2012, for instance, eleven women groups benefitted from a loan of Kenya Shillings twenty one thousand (Kshs 21,000) each. Such support to

individual women entrepreneurs is hard because of difficult conditions and formalities like opening bank account.

## **2. The Research Gap.**

The contribution of women to the economy is significant. The World Intellectual Property Organization (WIPO) speaks strongly about the positive role women play in creating wealth and employment. It says that during the years of economic crisis and recession, one robust sector that provides economic growth, increase productivity and employment is that of small and micro enterprises. The micro and small enterprises are mainly run by women. The Organization for Economic Cooperation and Development (OECD, 2004) notes that women entrepreneurs have ‘untapped source of economic growth, create new jobs for themselves and others, provide society with different solutions to management, organizations and business problems and exploit entrepreneurial opportunities’.

Despite encouraging remarks about capacities of women enterprises to boost local economy, USAID, (2001) briefs indicate that women owned and operated micro enterprises grow less rapidly and are likely to close sooner than male counterparts. Women enterprises in Garissa go through similar experiences. No research has investigated determinants of growth of women owned micro enterprises in Garissa. This study therefore investigates determinants of growth of women micro enterprises in Garissa.

## **3. Research Objective.**

This study examines determinants of growth for women micro enterprises in Garissa town. The study specifically investigates whether access to credit and financial resources, enterprise education and training and social networks have influence on growth of women micro enterprises in Garissa.

## **4. Methodology.**

The study employed desktop research by reviewing extant literature, government reports, articles, websites, journals and books.

## **5. Definition of Micro Enterprise and Entrepreneurship.**

Micro enterprise is defined as income generating activity that employs 1-5 workers (Magwe, 1999). It usually starts informally harnessing local resources from the family with the objective of adding more revenue to the family kit to meet its needs.

Entrepreneurship is the ability of a person to conceptualize and implement business idea. Kuratko and Hodgetts (2007) define it as an integrated concept that permeates an individual’s business in an innovative manner. Over time, the meaning has changed hence the following examples illustrate various perceptions of entrepreneurship.

- Howard Stevenson (1975). Entrepreneurship is “the pursuit of opportunity without regard to resources currently controlled”.
- W. B. Gartner (2001). Entrepreneur is a person who started a new business where there was none before.

The concepts converge on the idea of determination in business ventures regardless of resources and risks but Ucbasaran, Westhead and Wright (2001) believe business success is not only contingent on determination but also on other personal traits and environmental influences which they say vary with circumstances.

## **6. Constraints that Discourage Growth in Women Micro Enterprises.**

Research in many countries reveals the existence of barriers to the growth of women enterprises. Some of the barriers include;

### *6.1 Socio-cultural biases.*

Prevailing social and cultural gender based inequalities and biases weigh heavily against women (Barwa, 2003). According to Uzzi (1997) knowledge and resources are culturally embedded and influences availability of resource and exploitation of potentials of women entrepreneurship. Ayarudai, (n.d) argues that women entrepreneurs in Kenya put up with lack of confidence, lack of strong individual involvement and unwillingness to take risks. Women's weak social position and particularly in Garissa is exacerbated by lack of role model in entrepreneurship, poverty and illiteracy that increase invisibility and marginalization of their enterprises. The presence of biased cultural practices among communities domicile in Garissa retards women aspirations and fulfillment of their social and economic life.

### *6.2 Demand factors.*

Research recognizes some factors that generally affect growth of enterprises. Finnegan (2000) and UNIDO (2003) mention lack of access to finance, technology, markets and information to affect effectiveness of growth as are lack of training and advisory services. Other demand factors include competition between home and work, time to update their skills, dealing with Local Authority and competition for market share (Mwobobia, 2012), lack of social networks (Kickul, et al, 2007, Greve and Salaff, 2003, Nahapiet and Ghoshal,1997). These factors impact on start up as well as expansion of existing ventures.

Women micro entrepreneurs in Garissa face unique challenges because of the geographical location and social set up of their enterprises. They operate in an environment with poor infrastructure and hazy societal view about their enterprise. The effects on their enterprises are slow growth, and limited choices leading to stunting or death of enterprise.

To overcome these barriers, there is need to view women positively and holistically and initiate policies and programs that remove barriers but develop women entrepreneurs.

## **7. Critical Factors that Influence Growth and Expansion of Micro Enterprises.**

Factors influencing growth and expansion of micro enterprises may be varied. Schiebold (2011) proposes a framework of seven determinants; informality, institutional environment, entrepreneurial characteristics, socio-economic environment, financing, petty trading and infrastructure. This paper however, discusses in detail three key critical variables that may have considerable influence on growth of micro enterprises. These variables are access to credit and financial resources, entrepreneurial education and training and social networking.

### *7.1. Access to credit and financial resources.*

#### *7.1.1. Conceptual analysis.*

Conceptually, firms may receive finances from internal or external sources for start up and expansion of operations. Internal sources are savings and retained profits while external sources are lending agencies eg banks, friends, microfinance institutions, government and non-governmental organizations. For women in micro enterprises, both sources are awkward because of lack of sufficient savings and absence of lending institutions where the micro enterprises are or their unwillingness to lend. Lack of external credit leaves many micro entrepreneurs with inadequate family savings as the only recourse. Under resourced firms do not expand or make big profit margins as profit and capital base are relatively proportional. Geroski et al (1997) hypothesized that there is a positive relationship between profitability and financial capital.

Fafchamps, (1997) contends that although finance is not everything in enterprise, it is needed for investing in new equipment and machinery, reach out to new markets and products, cope with temporary cash flow problems as well as to innovate and expand. In the light of Fafchamps's argument, financial resources often occupy principal position in entrepreneurial literature because such resources are required for start up and improvement of existing concern.

#### *7.1.2. Resource Based Theory.*

The literature on access to credit by micro enterprises considers Resource Based Theory as a framework for identifying and analyzing resources available to a firm. The theory encapsulates resources into property that are tradable and non-specific and knowledge as ways of transforming tangible input resources (Wiklund and Shepherd, 2003, Mukiri, n.d ). The theory views internal dynamism of the enterprise as an important consideration in obtaining credit from financing institutions. The argument lies in planning and controlling of resources that no doubt attracts lenders and enhances implementation of strategies that ultimately results in efficiency and effectiveness of the firm. Arising from the theory, Lore, (2007) identifies sources of knowledge based resources as age, education, family business history, entrepreneurial experience, industry specific knowhow, training and social capital.

Sourcing funds from traditional financial institutions has been a major test for micro enterprises. According to Ahmed (2002), the theoretical explanation for this phenomenon lies in the problems of asymmetric information in financial intermediation. Financial institutions collect information on the clients to understand worthiness and to hedge against loss of funds. Lenders inquire and secure information on performance of enterprise before they commit their resources to lending. The problem is not just asymmetric information but also physical and socioeconomic barriers (Bennett, 1998). The physical barriers constrain financial institutions to gather information on their prospective clients and once funds are advanced institutions get into difficulties to monitor its use (Ahmed, 2002). The barriers prevent interactions and consequently, micro enterprises are unattractive to lenders. The problems are even more acute for women micro enterprises because of lack of collaterals as security for the credit.

Kenya generally has several sources of financing enterprises, ranging from government to banks and micro-finance institutions but for women in micro enterprises access is limited. Stevenson and St-Onge (2005) observe that the more formal the financing mechanism, the fewer the number of women accessing them because of lack of collateral which limits them to savings or micro credit.

### 7.1.3. Government support.

Cognizant of the formal funding problem, the government of Kenya established the Women Enterprise Fund (WEF) in 2007. The objective of the Fund was to provide alternative financial services to women who are excluded from formal and informal financial services (Women Enterprise Fund, 2007). A baseline survey by the National Commission on Gender and Development in March 2010 reveals that the Fund impacted positively on the lives of women. The finding shows improved income, enhanced and diversified businesses, increased access to other markets, ability to make independent decision, access to extension services and impact on other stakeholders (community and economy). WEF discovery therefore supports the argument that access to financial resources is essential to enterprise growth.

### 7.2. *Entrepreneurial Education and Training.*

Alberti and Poli (2004) define entrepreneurship education as “the structured formal conveyance of entrepreneurial competence, which in turn refers to the concepts, skills and mental awareness used by individuals during the process of starting and developing their growth-oriented ventures.” Entrepreneurship education and training then is about the development of personal skills and behavior change.

#### 7.2.1. Theoretical Perspectives.

Researchers on entrepreneurship use theories to explain the role education and training play in the performance and growth of enterprises. Roomi, Harrison and Beaumont-Kerridge 2009, Grizzell, 2003 used motivation theory to explain that human needs can be shaped by training and that social and psychological motive significantly influence growth seeking behavior. Kessy and Temu (2010) list outcomes they believe is the result of motivation; such as completion of challenging tasks, having control of one’s own jobs, learning new skills, creating more opportunities for enterprises and upward movement of enterprise activities. Further, Becker, (1964) posits that in addition to personal motivation, investment in human capital (education, training and skills) lead to higher productivity and hence higher wages and higher employment rates. Most literature refers to entrepreneurial training as opportunities for work related experiences that is applied in decision making.

#### 7.2.2. Positive correlation between education and business development.

Entrepreneurial literature shows existence of a positive correlation between education and business creation (Luthje and Frank, 2002, Charney and Libecap, 2000). Studies by University of Arizona and New York University corroborate this finding and reveal that people who received entrepreneurial education perform better at running their own business but are not better at startup. The literature also shows trained entrepreneurs are higher on record keeping and sales but not higher on profit. Similarly, Peterman and Kennedy (2003) found that attendance at an entrepreneurial program has positive effect on both the desirability and feasibility of starting a business. Kessy and Temu (2010) examined the impact of training on entrepreneurs in Tanzania and concluded that recipients of business training have higher levels of assets and revenue compared to enterprise owned by non recipients of training. Edgcomb (2002) too notes that training has significant impact on participant’s characteristics and final participant’s outcome.

On the other hand, Stoney (1994) argues that there is very little empirical proof of the positive impact of education on entrepreneurship and entrepreneurial success. However, a women training project in Peru by the World Job and Food Bank (2001) showed that the training enabled women to increase their self esteem and confidence. It encouraged women to reflect on their own experiences, assess their needs and

developed individual and group goals. Such trainings could be replicated for other women to increase self esteem because their position in society is significantly eroded by prejudice.

Stevenson and St. Onge (2005) propose trainings to target growth, marketing development opportunity identification and quality, marketing/promotional skills and deal with credit institutions, borrowing mechanism and negotiating strategies. Their recommendations are biased towards large enterprises while training for micro and small entrepreneurs must focus on local business environment needs, shared values and beliefs, simplicity and participation (Dewaal (1997), Smets (1996) and Govender (1991).

### *7.3. Access to Social Networks.*

In business, networks are very important for enterprise development. The central tenet of networking according to Zuwarimwe and Kirsten (2010) is to serve as a conduit for information while Tata and Prasad (n.d) claim social network provides resources and other economic opportunities at below market level. In addition, Sabatini (2006) recognizes social network as 'lubricant' and 'glue' that provide a bridge between the economy and society.

Research on the growth of women enterprises suggests very strongly the establishment of networks as a critical need factor (Davis and Long, 1999). Consequently, women entrepreneurs with high growth resources tend to use more formal social networks (Kickul, et al. 2007). Kamau et, al, (1999) share similar views that the presence of good working relationships with customers, financiers and other constituents to the business has been effective strategies.

#### *7.3.1. Evolutionary nature of enterprise networking.*

Obura et al (n.d) belief enterprise networking develops through an evolutionary process. In their view, entrepreneurial phase is the first stage which is characterized by entrepreneurs' engagement with family, friends and colleagues to seek social support on starting an enterprise (Bridge et al, 1998, Larson and Starr, 1993). Obura et al (n.d) explain that at this stage, professional or organizational actors play an insignificant role in micro enterprises. This stage is followed by start up, business development and finally expansion or contraction. They claim entrepreneurial and start up stages overlap and leave a thin line dividing them.

#### *7.3.2. Benefits of enterprise networking.*

Enterprise networking realizes tremendous benefits from increased collaboration and better communication such as business growth, cost optimization and innovation (Maria, 2011). Sathiabama (2011) shares similar views and belief that women gain by networking through enhanced awareness, self confidence, sense of achievement, increased interaction, decision making capacity and involvement in solving problems related to women and community.

On the other hand, women networks are faced with challenges that reduce their effectiveness. Kibas (2005) mentions lack of effective communication to negotiate favorably, management of debtors, poor record keeping, patriarchal social structure that makes women depend on males in their lives and resistance from family as disincentive to business. Education and training can be used to ameliorate the effects of some of these challenges.

## **8. Interventions to Enhance Performance and Growth of Women Micro Enterprises.**

From the above discussion, it is evident that for micro enterprise to grow, access to financial resources, entrepreneurial education and training and networks are essential. To enhance the performance of women micro enterprises in Garissa, the government of Kenya and non state actors offered some interventions.

### *8.1. Women Enterprise Fund.*

The Women Enterprise Fund (WEF) through Constituency Women Enterprise Fund (CWEF) disbursed funds to women groups in the constituencies. Women groups in Garissa's Dujis Constituency where this study is located received 3.3.Million Kenya Shillings (Kshs). Gateway Women Group is one of the groups that benefited from the Tuinuke loan facilities. The loan is interest free and security is guaranteed by the group but has a 5% administrative cost. Initially, groups are given Kshs 50,000 but on successful repayment become eligible for a second and a third loan of Kshs 100,000 and 200,000 respectively. Repayment rate for the groups in Dujis constituency of Garissa was 61%. (WEF, Website). (1US\$ = 85Kshs).

### *8.2. African Source of Help.*

The African Source of Help in conjunction with the European Union and through Kenya's Ministry of Trade organized capacity building workshop for women entrepreneurs in Garissa from 28<sup>th</sup> February to 3<sup>rd</sup> march 2012 to improve their access to new markets and business development opportunities (<http://www.afrisoHELP.org>). Agencies sponsor capacity building of women entrepreneurs because they believe it creates awareness about related information and better ways of doing informal business.

### *8.3. The First Community Bank.*

The First Community Bank constructed a milk shade for the milk vendors to protect women who were exposed to hazards such as the burning sun and dusty street winds. The shade serves as the bank's symbol of support to women entrepreneurs.

### *8.4 Arid Lands Resource Management Project II. (ALRMP)*

In 2008, Arid Lands Resource Management Project II of the Ministry of Northern Kenya supported Sarman, Bulla Sheikh and Usafi women groups each with Kshs 60,000 for micro enterprises (ALRMP, 2008 annual report). Support was concentrated to organized groups leaving unregistered individual entrepreneurs to struggle on their own. Whereas support to groups may boost teamwork and improves capital base, for individuals it increases per capita unit support that encourages more women into micro enterprises.

## **9. Conclusion.**

This paper examined determinants of growth for women micro enterprises in Garissa. The study found out that very many women were engaged micro enterprises to provide for their families, the majority of whom were survivalist. There were serious challenges facing women entrepreneurs in Garissa such as low social status, lack of access to credit and financial resources for individual entrepreneurs, low levels of education and training and weak networking. There is however, some support given by government and non state actors to enhance their entrepreneurial capacities but more needs be done to realize the full potentials of women in general and women micro entrepreneurs.

The study concludes that financial resources, entrepreneurial skills and networking are important ingredients in growth and expansion of women micro enterprises. To enhance growth and expansion of their enterprises, there is need to mitigate the challenges through creating community awareness about gender balanced participation in business, develop inclusive and women responsive policies by lending institutions, training women entrepreneurs on financial literacy, and networking with stakeholders.

#### **10. Recommendations.**

The study presents the following recommendations to help women micro enterprises in Garissa to grow.

- Women Enterprise Fund makes provisions in its policies and procedures to support individual women micro entrepreneurs.
- Databases are established on indicators of local success factors that can be used as benchmarks on which women micro enterprise is cultivated in Garissa.
- Communities are sensitized to reduce burdens of gender based biases against women.
- Service providers eg Local Authority and business community to work together to provide affordable, private and friendly sanitary facilities in market place so that women entrepreneurs remain longer at their premises.
- Trainings are organized to improve financial literacy for women entrepreneurs.
- Women micro entrepreneurs are supported to form co-operatives to save and access credit more rapidly to improve their enterprises.
- Women entrepreneurs are encouraged to join stakeholder network groups to socialize and benefit from contacts.
- Women micro enterprises sell their products to customers in the neighborhood. To expand their operations, linkages are created to other markets to enable them reach wider market segment.

#### **Further Research.**

From this study, it is recommended that further research be carried on how gender balanced participation in business is created in communities domicile in Garissa.

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