

**FACTORS AFFECTING WOMEN PARTICIPATION IN SMALL
SCALE ENTERPRISES IN NORTH EASTERN KENYA
A CASE STUDY OF GARISSA SUB-COUNTY**

BY

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REG NO: BBM(DL) 312/0749

**A PROJECT SUBMITTED TO THE SCHOOL OF BUSINESS AND
ECONOMICS, DEPARTMENT PROCUREMENT IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE AWARD
BACHELOR OF BUSINESS MANAGEMENT**

August 2015

ABSTRACT

The study sought to find out the factors affecting participation of women in small-scale enterprises in North Eastern Kenya. It was carried out in Central location; Central division, Garissa sub-county in North Eastern Kenya. The variables of the study were accessibility to credit facility, availability of infrastructure, the level of education and availability of family support. The main respondents for the study were women in small-scale enterprises. Sixty five respondents formed the sample size of the study. Three bank managers were interviewed to give supportive information.

The study used sample survey design. The respondents for the study were drawn through stratified sampling, simple random sampling and purposive sampling. The data collected were analyzed using simple frequency distribution tables, percentages, graphs and pie charts. Descriptive analysis was also given to explain the information. The findings of the study indicated the following:

The study found that the amount of loan given to women by financial institutions was generally small and therefore could not help them start viable business enterprises. Also, the financial institutions were delaying in approval of the loan for the women. It was also found that lack of electricity led to the inability of the small-scale enterprises to store perishable items. Inadequate water supply led to unhygienic business environment while poor road network increased the cost of transport. Most of the women entrepreneurs in Garissa central location were illiterates. 33.7% left school at primary level. This affected their record keeping skills which led to the mismanagements of the business enterprises.

The study recommended that financial institutions should increase the amount of loan given to women entrepreneurs so that women can establish a viable business enterprise. Approval of loans should not take long time since this delay the activities of the business enterprises. The government should provide and maintain the infrastructure at reasonable cost. The Ministry of Education, Science and Technology together with NGOs should provide business training skills for women entrepreneurs. Finally women should be given support by their spouses and the society in terms of finances, motivation, advice and involvement in the running of the enterprises.