

**FACTORS INFLUENCING PERCEPTION OF MICROENTERPRISE ACTIVITIES BY
WOMEN IN TURKANA COMMUNITY IN KENYA.**

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ABSTRACT

The role of micro and small-scale enterprises sector (MSEs) in the development process has been at the centre of development debate for the last three decades in Kenya and elsewhere in the developing world. Economic hardship experienced in the formal sector in Kenya, and indeed in other developing countries have contributed to the enthusiasm now associated with MSEs sector. Increasingly, the sector is perceived as critical component of much needed skills, employment and generation of livelihood for growing number of people within urban as well as rural sector. Non- Governmental Organizations, Church based organizations and relevant lines Government Ministries have played a major role in business development in Turkana community, assisting mainly women and youth to start and manage group businesses. The commonly used mode of assistance is the provision of finance and financial management skills, as well as connecting client with market outlets. Despite all these efforts businesses collapse as soon as the assisting organization has pulled out. This study sought to contribute to this effort through determining factors influencing perception of Microenterprise activities by women in Turkana community in Kenya. The study was based on survey research design. The study was conducted through interview using a structured questionnaire with a five point Likert –type scale. The target population was all women in Turkana community and a sample of 80 respondents were interviewed to determine to what extent cultural factors, socioeconomic factors, access to credit and government programs influence perception of Microenterprise activities by Women in Turkana Community. Descriptive statistics was used to analyze data. Findings were presented using frequency and percentage tables. Statistical package for social scientists was used in analyzing Quantitative data. Qualitative was transcribed, organized into various emerging themes and reported. The study found out that family care and cultural based stereo-type roles have made it difficult for youth and women to engage in micro enterprise activities, respondents did not have relevant skills and training in business and due to low educational level the youth and women micro entrepreneurs had not appreciated access to credit as an engine for business development.

Key Words: Perception of Women, Micro enterprise activities, cultural based stereo-types, access to credit

Statement of the Problem

Setting up micro enterprises, small and medium sized enterprises in both formal and informal economic sectors is now being proposed as a way to achieve sustainable socio economic development and eliminate poverty. Where the poor and unemployed are and medium scale enterprises projects support a variety of enterprises in all sectors including; manufacturing, trade and service. Most people living in Arid and semi Arid areas in Kenya face extreme poverty and suffer from hunger, lack of clean drinking water and poor medical care. There is a very high rate of illiteracy since there is little access to education. One way of helping this community is by establishing micro enterprises.

The government of Kenya has played a pivotal role in promotion of women empowerment and gender equality in order to realize the 5th Goal of the Sustainable Development Goals. The women Enterprise Development Fund, a Vision 2030 flagship project created by government of Kenya in 2007 has been mandated to economically empower women by providing them access to affordable credit. The Uwezo Fund is a flagship programme for vision 2030 aimed at enabling women, youth and persons with disability access finances to promote businesses and enterprises at the constituency level, thereby enhancing economic growth towards the realization of the same and the Sustainable Development Goals No.1 (end poverty in all its form everywhere) and 5 (achieve gender equality and empower all women and girls). The Fund was launched by His Excellency the President of the Republic of Kenya on 8th September 2013 and enacted through a Legal Notice No. 21 of the Public Finance Management Act, 2014, and published on 21st February, 2014.(<http://www.uwezo.go.ke>, retrieved On 6/9/2015 at 1630hrs). These Funds seek to expand access to finances and promote women led enterprises at the constituency level. It also provides mentorship opportunities to enable the beneficiaries take advantage of the 30% government procurement preference through its Capacity Building Programme. This study sought determines the underlying factors to which credit facilities would be used as a key parameter to determine perception of Women on adoption of micro enterprise activities.

Purpose of the study

The purpose of this study is to determine the factors influencing perception of women on adoption of micro enterprise activities in Turkana Community in, Kenya.

Objectives of the study

The study was be guided by the following objectives;

1. To establish the extent to which cultural factors influence perception of women on adoption of micro-enterprise activities in Turkana Community.
2. To examine the extent to which socio-economic factors influence perception of women on adoption of micro-enterprise activities in Turkana community.
3. To investigate how access to credit influence perception of women on adoption of microenterprise activities in Turkana community.
4. Explore government programs and policies that have been put in place which influence perception of women on adoption of micro-enterprise activities in Turkana community.

Methodology

The study adopted survey research design with both qualitative and quantitative approaches. On quantitative approach, the study used the structured 5 point Likert -Type scale sections of the questionnaire to collect data on factors which influence perception of women on adoption of micro enterprise activities. On the qualitative side, the study employed the open-ended sections of the questionnaire to collect data on

the entrepreneur's opinion on micro enterprise activities.

The study used simple random sample and snowball sampling techniques to select 80 individual from 100 in the population. The respondents were apportioned to each trading center proportionately according to the number of business enterprises. Each business enterprise was treated as a unit of analysis from which respondent on the site was administered with a questionnaire. To generate a preliminary list of women owned businesses, well known women-owned businesses were identified randomly in each trading center. These women acted as key informants in identifying potential women owned businesses for inclusion in the sample.

Summary of the findings

Cultural Influence

The first objective of this study was to establish the extent to which cultural factors influence perception of women on adoption of micro enterprise activities in Turkana community.

Table1: Respondents perception on cultural influence on business n = 80

5 = Strongly agree, 4 = Agree, 3 = Neutral , 2 = Disagree 1 = Strongly disagree

Statement	5 f(%)	4 f(%)	3 f(%)	2 f(%)	1 f(%)	mean
Community encourages women to engage in business	21 (26.25)	39 (48.75)	0 (0.0)	3 (3.75)	17 (21.2)	3.55
Women do not have equal access to property and justice nor included in decision making	13 (16.25)	34 (42.50)	0 (0.0)	15 (18.75)	18 (22.5)	3.11
I have almost total responsibility for family care	29 (36.25)	41 (51.25)	3 (3.75)	5 (6.25)	2 (2.50)	4.125

including children and elderly						
I have difficulty in balancing between the demands of domestic work and enterprise activities	24 (30)	32 (40)	0 (0)	22 (27.50)	2 (2.50)	3.6750
I suffer from material constraints arising from community's negative attitude toward women enterprises	12 (15.00)	34 (42.50)	3 (3.75)	24 (30.00)	7 (8.75)	3.25
The Kitchen role dominates any other role I have to undertake	24 (30.00)	29 (36.25)	0 (0.00)	27 (33.75)	0 (0.00)	3.6250
The uncertainty of business Environment in Turkana community led me into to this business	7 (8.75)	34 (42.50)	2 (2.50)	32 (40.00)	5 (6.25)	3.075

Source: Author (2015)

From the findings different cultural factors that are likely to influence perception of women on adoption of micro enterprises. Seven factors seem to have the highest mean score. Most women entrepreneurs believed that responsibility for family care with a mean score of 4.125 in their community influenced their establishment of business. Secondly, most of them identified the balancing between the demands of domestic work and enterprise as a factor influencing the perception of women towards adoption of micro enterprise activities, this is followed by the Kitchen role that dominate any other role women undertake in this community (mean=3.6250),encouragement from the community to engage in business (mean=3.550) material constraints arising from community's attitude towards women micro enterprises with a mean score of 3.250 was fifth followed by women do not have

equal access to property and justice nor included in decision making (3.1125) and uncertainty of business environment and desire to make contribution in their immediate environment with a mean score of 3.0750.

With a mean average of 3.4904 the respondents were in agreement that Turkana cultural has negatively influenced their perception on adoption of micro enterprise activities.

This study confirms the conclusion made by Snyder (2000) and Kahara and Kawuki that women micro entrepreneurs have almost total responsibility for family care, their own children, elderly family members and other family members' children. Having to do all the domestic work, without any convenience technology can bring, means women have more difficulty than men balancing the demands of an enterprise.

Influence of Socio-economic factors

The study was designed to capture the perception of women on influence of socio economic factors on adoption of micro enterprise activities.

Table 2: Respondents' perception on influence of socio- economic factors on their business n = 80

5 = Strongly agree, 4 = Agree, 3 = Neutral , 2 = Disagree 1 = Strongly disagree

Statement	5 f(%)	4 f(%)	3 f(%)	2 f(%)	1 f(%)	mean
Entrepreneurship should be taught as early as primary school in order to improve entrepreneurial activities in the country	39 (48.7)	34 (42.50)	2 (2.50)	3 (3.75)	0 (0.0)	4.275
Education increases the chances of	17 (21.2)	56 (70.00)	0 (0.0)	7 (8.75)	0 (0.0)	4.0375

long-term survival						
This business is related to knowledge, information and skills obtained from prior training in a certain industry	10 (12.5)	41 (51.2)	3 (3.75)	16 (20.00)	10 (12.5)	3.3125
Education plays a subsidiary role in promoting business	13 (16.2)	45 (56.25)	45 (56.2)	11 (13.75)	7 (8.75)	3.575
This type of business will enable me to achieve self independence	12 (15.00)	34 (42.50)	3 (3.75)	24 (30.00)	7 (8.75)	4.1625
My educational background has made it difficult for me to find paid job	38 (47.5)	19 (23.75)	0 (0.0)	7 (8.75)	16 (20.0)	3.700
My personal revenues have increased because of my involvement in the business	18 (22.5)	43 (53.75)	7 (8.75)	8 (10.00)	4 (5.00)	3.7875

Source: (Author 2015)

Majority of the respondents with mean score 4.2750 believed that entrepreneurship if taught in schools as early as primary schools would improve entrepreneurial activities in the country, secondly most of them confidently confirmed that business will enable them achieve economic-self independence (4.1625) while quality of education and access are much lower in Turkana community, most of the respondents (4.0375) agreed that education increases the chances of long term survival

of the business Self independence earlier stated was boosted by increase in personal revenues because of involvement in business was fourth with a mean score of 3.7875.

Few respondents believed that their educational background had made it difficult to find paid jobs (mean of 3.700), followed by those who perceived education to be playing a subsidiary role in promoting business (mean of 3.5750) and very minimal number of respondents relating their businesses with information and skills obtained from prior training in a certain industry.

The findings had a mean average of 3.8357 which confirmed that socio-economic activities influenced perception of women on adoption of micro enterprise activities in Turkana community. This can be attributed to the youth bulge in this community where 83.5% of the respondents were aged below 45 years. Most youth were likely to be involved in a narrow range of activities, mostly informal trading and to some extent low services relegating them to activities which had relatively easy entry and which were prone to latent experience, low returns, and long hours of work. The study was also in line with the study of Bholá *et al.*, (2006) that suggested that people with low level of education had more difficulties finding a paid job and therefore saw no other possibility than engage in entrepreneurship.

Influence of Access to credit

The third objective was to investigate how access to credit influenced perception of women on adoption of micro enterprise activities in Turkana community. The respondents were required to confirm the extent to which accessibility of finance, lack of collateral and conditions imposed by financial institutions had influenced their perception on adoption of micro enterprise activities.

Table 3: Respondents' perception on influence of access to credit on their business n = 80
5 = Strongly agree, 4 = Agree, 3 = Neutral, 2 = Disagree, 1 = Strongly disagree

Statement	5	4	3	2	1	mean
	f(%)	f(%)	f(%)	f(%)	f(%)	
Accessibility to finance encourages me to start this business.	17 (21.25)	41 (51.25)	0 (0.0)	17 (21.25)	5 (6.25)	4.275
Due to lack of collateral I cannot access enough money to expand my business.	15 (18.75)	48 (60.00)	0 (0.0)	15 (18.75)	2 (2.50)	3.7375
Conditions imposed by financial institutions are favourable to micro entrepreneurs	5 (6.25)	24 (30.00)	7 (8.75)	39 (48.75)	5 (6.25)	2.8125
Conditions imposed by financial institutions affect me because I am a woman.	0 (0.0)	29 (36.25)	2 (2.50)	34 (42.50)	15 (18.75)	2.5625
Conditions imposed by financial Institutions affect me because I lack financial skills.	10 (12.50)	36 (45.00)	3 (3.75)	2 (2.50)	32 (40.0)	2.9000
I can repay loan from my business.	7 (8.75)	48 (60.00)	10 (12.50)	12 (15.00)	3 (3.75)	3.5500

I need advice on how to manage my credit or cash.	21 (26.25)	47 (58.75)	3 (3.75)	5 (6.25)	4 (5.00)	3.9500
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Source: (Author 2015)

Most of the respondents needed advice on how to manage their credit and cash (mean score 3.950), secondly, most of them could not access enough capital to expand their businesses (mean score 3.7375) due to lack of collateral. Most of female micro entrepreneurs (mean score 3.600) were encouraged into business due to accessibility of finance. Possibility of repaying business loan was fourth with a mean score of (3.550), while few respondents (2.815) perceived condition imposed by financial institutions to be favourable to micro entrepreneurs, in the contrary the respondents felt that conditions imposed by financial institutions affected more due to lack of financial skills (2.900) more than their status as women (2.5525).

This finding vindicated most financial institutions in Kenya from the common allegation of discriminating women borrowers and supported the study by Brige, O'Neill and Cromie (2003) that concluded that women record difficulties in accessing financial assistance due to lack of confidence compounded with limited knowledge on financial management skills.

These findings implied that women micro-entrepreneurs in Turkana community had very little idea about credit or conventional lending institutions

were reluctant to assist micro entrepreneurs because they typically failed to meet the lending criteria. Micro entrepreneurs therefore had to raise capital by themselves, from family members, friends and relatives. As a result capital raised by women themselves, their families and their friends were insufficient to start significant enterprises which were likely to grow quickly.

Influence of Government programs and policies

This study sought to explore government programs and policies that have been put in place to influence perception of women on adoption of micro enterprise activities in Turkana community. The government of Kenya has legislated Women Enterprise Fund, Uwezo Fund and Youth Enterprise Fund provision as key interventions to promote business development among women and the marginalized groups in Kenya.

Table 4: Respondents' perception on influence of influence of government programs and policies n = 80

5 = Strongly agree, 4 = Agree, 3 = Neutral, 2 = Disagree 1 = Strongly disagree

Statement	5	4	3	2	1	Mean
	f(%)	f(%)	f(%)	f(%)	f(%)	
Women Enterprise Fund, Uwezo fund and Youth Fund encouraged me to start business.	11 (13.75)	25 (31.25)	0 (0.0)	32 (40.00)	12 (15.0)	2.8875
The Government supports entrepreneurship by removing regulatory constraints, enabling better access to business services.	8 (10.00)	39 (48.75)	13 (16.25)	14 (17.50)	6 (7.50)	1.8625
I have received business development services from District Trade Development officers	0 (0.0)	11 (13.75)	0 (0.0)	52 (65.00)	17 (21.25)	2.0625

The devolved Funds have played a catalytic role in mainstreaming women in the formal financial service sector	8 (10.00)	48 (60.00)	3 (3.75)	15 (18.75)	6 (7.50)	2.8125
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Source: Author (2015)

In Turkana that majority of the respondents (mean score of 3.3625) acknowledged government support of entrepreneurship by removing regulatory constraints, secondly most of them (3.4625) believed that devolved funds such as Youth Fund, Uwezo and Women Fund had played a catalytic role in mainstreaming women in the formal financial service sector.

This study recorded a mean score of 2.8875 for the respondents who were encouraged to businesses through Women Fund and Youth Fund, worse still a few respondents 2.0625 had received business development services from the sub-county Trade Development officers and almost none of the respondents had received assistance by government to design and develop products through the Agency of the Export Promotion Council mean score 1.8625.

This implied that the respondents were not aware of the government programs and policies which have been put in place to promote small scale enterprises. This further study revealed that despite the much publicized Development Plans and sessional papers coupled with varied Blue prints such as vision 2030 and sustainable Development Goals to upscale the SME sector especially in the rural areas, this sector

continue to suffer from limited information and lack of institutional framework.

Emerging issues

This study also captured the opinion of the respondents on challenges they were facing since they started business, suggestions of solutions to these challenges and what motivated the women to start small scale enterprises.

Challenges to Women Entrepreneurial Development

Pastoral communities in Kenya are found in areas classified as Arid and Semi Arid Lands (ASALS) regions which make up 80% of total land surface and support over 25% of the human population and over half of the livestock production. Turkana region is characterized by low rainfall, are unable to support profitable agricultural activities and have poorly developed infrastructure.

The literacy level is low and a large population cannot communicate in languages other than their mother tongue.

Developments of small enterprises have been identified as one way of alleviating poverty in Kenya. However the business environment in ASAL regions is extremely harsh making most of the income generating activities survival barely enough for subsistence. To start with, resources needed for investment are scarce in this region and the infrastructure is not conducive to business

development. Frequent droughts have brought about high level of dependency among the population which works against any business endeavour. This causes people to lose confidence in their ability to succeed. In most cases businesswomen have been expected to support relatives without prior plans and this has led to the total disruptions of business plans and subsequent performance.

Insecurity caused by both external and internal cattle raiders also has send negative effects on business development as it leads to loss of properties, customers and valuable time. The population which works against any business endeavour. This causes people to lose confidence in their ability to succeed. In most cases business people have been expected to support relatives without prior plans and this has led to the total disruptions of business plans and subsequent performance. Insecurity caused by both external and internal cattle raiders also has identified challenges to women's entrepreneurial development. The strongest of them was poor road and infrastructure 61.25%, lack of means of transport for good 56.25%,

send negative effects on business development as it leads to loss of properties, customers and lack of funds, capital 51.25%, family commitment, expenditure, needs 41.25%, harsh climatic conditions-drought(35.00%),long procedures of getting loan 31.25%, Nomadic lifestyle of local thus irregular or lack of customers 30.00% Wholesalers are quite far and few and harassment by local

government respectively 28.75%, irregular customers and unhealthy competition among traders 21.25% this might be as a result of many businesses springing up to pose as a challenge once a business was started and hence they become a barrier to the business expansion.

Other challenges women entrepreneurs were facing included; sickness 22.50%, poor storage facilities 21.25%, poor business sites 20.00%, high price and inflation 31.25% and lack of skills and training 12.50%

This study established that challenges facing women entrepreneurs covered a wide spectrum, including level of education, inter-role conflicts emanating from greater responsibilities, a dearth of financial assistance and social constraints.

Women micro entrepreneurs motivating factors

Generally the settled population of Turkana community is very poor and unable to raise enough food for themselves and thus reliant most entirely on relief supplies for most part of the year. The respondents were asked to state main things that motivated them into entrepreneurship and can act as motivating factors to other women.

Using Mansor's (2005) motivational factors classification, the variables in this study can be grouped as family influence, psychological (personal dissatisfaction and experience), financial and environmental factors (education/training and role model).

According to study findings 57.50% of the respondents were motivated by the desire to be self reliance, 47.50% were motivated by desire for financial freedom while 40% of respondents were motivated by provision for family needs this was followed by 28.75% who could not get paid jobs, 23.75% wanted to support their husbands, 18.75% were motivated by their families' experience in business, 17.50% cited less technological knowhow in running small business, 15% were motivated by the desire to own property, while 12.75% were motivated by being closer at home, 8.75% cited no idleness while 6.25% were motivated by the fact that one did not require education certificate to start up a business.

Conclusion

The study concluded that the perception of women on adoption of micro enterprise activities in Turkana community was a complex function and cut across different sectors of the economy. The finding clearly showed that women entrepreneurs had almost total responsibility for family care, including their own children, elderly family members. Additionally they operated within a cultural environment that limits the perceived scope of their potential to low end of the micro enterprise sector that was cultural gender based stereotype. The average mean of 3.8352 clearly confirmed the findings that cultural factors influenced the perception of women on adoption of micro enterprise activities in Turkana community.

The study also concluded that socio-economic factors influence perception of women on adoption

of micro enterprise activities in Turkana community since the findings had an average mean of 3.49, the study revealed that women resort to business in this community due to low educational background which could not enable them to get paid job. It was evident that these women micro entrepreneurs did not have skills and training which had denied them opportunity to identify and recognize sustainable and profitable opportunities in the SME sector.

The idea of micro credit has become very popular and fundamental for low income women micro entrepreneurs all over the world. However, the findings of this study had recorded a mean average of 3.3018 implying that accessibility of credit did not influence the perception of women on adoption of micro enterprise activities in Turkana community. Challenges facing women entrepreneurs in Turkana community covered wide spectrum but more prominently low level of education, coupled with lack of property rights propagated by the Turkana culture has led to lack of confidence and not being taken seriously by providers of funds.

There a huge disparity between the perceived interventions the government had given the SME sector as a possible remedy to stagnating economy and the respondents' perceptions on the programs and policies. This was determined by the minimal respondents were appreciated the relevance of the Youth fund, Uwezo Fund and Women Fund in championing entrepreneurship amongst the womenfolk. . The respondents overwhelmingly denied having received neither business development

services nor assistance to design and develop products through the agency of Export Promotion council. It is evident that despite the much publicized Development Plans and Sessional papers coupled with varied economic blue prints such as vision 2030 and sustainable Development Goals to upscale the SME sector especially in the rural areas, this sector continues to suffer from limited information and lack of institutional framework that had put in place have not influenced perception of women on adoption of micro enterprise activities in Turkana community.

Recommendations

Growing amount of research show that countries that fail to address gender barriers are losing out on significant economic growth, based on findings of this study programmes for the development of women entrepreneurship should recognize the traditional gendered role of women that contributes to the double burden of responsibilities.

Women should understand that they play important role in nation building, they should therefore be prepared to start up entrepreneurial initiatives whether they are supported or not. This will help in building up their self- confidence and self-esteem which are important factors in taking the risks involved in starting and growing entrepreneurial ventures. Women entrepreneurs should learn to take advantage of their environment whether favourable or unfavourable. Environment has the potential of pulling or pushing women into entrepreneurship.

To cope with the multiple roles as wives, daughters, mothers and economic drivers, women entrepreneurs should choose the type of businesses that will help them accomplish these roles. Women entrepreneurs should endeavour to go for training irrespective of the circumstances that led them to start business of their own.

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