

The Role of Family Support in Performance of Women-Operated Micro and Small Enterprises in Eldoret, Kenya

Beatrice H. O. Ohutso Imbaya

Department of Tourism and Tour Operations Management,
Moi University, P. O. Box 3900 – 30100, Eldoret, Kenya.

Abstract

This paper examines the extent to which family support affects the performance of women in Micro and Small Scale Enterprises (MSE) based on a study of Eldoret Municipality. The study was a social survey of 175 female operated enterprises in Town Centre, Huruma and Langas estates of the Municipality. The estates were picked using multistage area sampling. Quantitative data was collected through a questionnaire survey. Key informant interviews and observation methods were used to collect qualitative data. The data collected through questionnaire survey was analysed using descriptive statistics, and the qualitative data from in-depth interviews and observations were transcribed and used to confirm, amend and reject the findings of the questionnaire survey. It was found that female operated enterprises in Eldoret Municipality have low entrepreneurial success due to little or no family support among other factors. To achieve growth, it was recommended that women entrepreneurs should redefine their situation so that they see business as a means to greater prosperity for them and their families. Families of women entrepreneurs should also support their initiatives by assisting both at household and business level to enable these women to exploit their full potential in business. The study provides knowledge that could be of great value to MSE stakeholders in providing support to women entrepreneurs to enhance their contribution to national development.

Keywords: role, family support, performance, women-operated micro, small enterprises, Eldoret, Kenya.

INTRODUCTION

The last three decades have witnessed a great deal of discussion on the role of the micro and small-scale enterprises (MSEs), especially those run by women in fostering entrepreneurship in Kenya. One conceptualisation of MSEs focuses on its being a seedbed for indigenous entrepreneurship. This partly refers to the fact that MSEs play a major economic and social role by contributing to such development goals as local resource utilisation, employment creation and income generation. Also implied is the perception that MSEs present an opportunity for the entrepreneurs to display their talents and gifts of will power, intuition and super-rationality. It is therefore generally acknowledged that micro and small businesses contribute immensely to development and poverty alleviation.

It has further been argued that a dynamic and growing MSE sector can contribute to the achievement of a wide range of development objectives, including: the attainment of income distribution and poverty reduction (DFID, 2000); creation of employment (Daniels, 1994; 1999); provision of the seedbed of industrialisation (Grosh & Somolekae, 1996; World Bank, 2004); savings mobilisation (Beck *et al.*, 2005); and production of goods and services that meet the basic needs of the poor (Cook & Nixon, 2005). Despite this contribution, entrepreneurs in this sector face many challenges that impede their long-term growth,

survival and development. Previous studies have indicated that starting a business is a risky venture and warn that the chances of small-business owners making it past the five-year mark are very slim (ILO, 2005).

In Kenya, in particular, the micro and small enterprise (SMEs) sector plays an important role in the economy. The sector contributed over 50 percent of new jobs created in the year 2005 (GOK, 2006). Among the main causes of failure of small enterprises posited include: lack of planning, improper financing and poor management (Longenecker *et al.*, 2006). Lack of credit has also been identified as one of the most serious constraints facing SMEs and hindering their development (Oketch, 2000; Tomecko and Dondo, 1992; Kiiru, 1991).

Despite the inherent problems associated with the growth of Small-scale businesses, women entrepreneurs are increasingly venturing into ownership of small-scale enterprises either on their own or in partnership with male entrepreneurs (ILO, 2005). In most developing countries, there is a stronger gender bias towards women's presence in micro and small scale enterprises than in the developed world. In both Africa and Asia, almost half of all micro and small enterprises are owned and operated by women, who tend to be younger, less experienced and less educated than male micro-entrepreneurs. In Kenya, there is some growth in

women's participation in the MSE sector. For example, according to the 1999 MSE Survey in Kenya, the number of women employed in the sector rose to about 47.4 per cent of the total (CBS, 1999). Over 60 per cent of these women were employed in the micro-enterprises subsector (ILO, 2008). This has been made possible primarily because of ease of entry, limited access to other enterprises and lack of employment opportunities in formal sector of the economy. This means that micro-enterprises face the typical problems associated to their scale, plus an additional gendered set of constraints and needs (Mayoux, 2001). Also, given the growth of entrepreneurship among women, understanding the social and economic factors influencing their success performance is of critical importance.

While the proportion of women in MSEs is increasing over time, in Kenya, so far little systematic evidence has been presented to account for the extent to which the support women receive from their families affects how their businesses ultimately perform. This paper argues that the individual capabilities of women and the support women receive from their family have a significant impact on their performance in MSE. For instance, the ability of the woman to manage the business and participate in different business and social networks affects how well they perform in business. If this ability of the woman is backed up with support from the family and credit accessibility, then the woman is likely to perform well in business.

A number of studies have been conducted elsewhere on the role of the family in MSE covering a wide range of topics. Research from the family embeddedness perspective (Aldrich and Zimmer, 1986; Aldrich, 1999; Aldrich and Cliff, 2003; Jennings & McDougald, 2007) contend that the family firm relationship have impact on the firm performance. Aldrich and Cliff (2003) have argued that family embeddedness impacts the process of new venture creation and ultimately new venture performance, because of the family's assistance with resource mobilisation process. Cruz *et al.* (2008) found that when the business is the main source of income, the family employee's positive impact on performance is reduced. Also, the positive relationship between family employment and firm performance is stronger in women run firms than in male operated microenterprises.

According to Chrisman *et al.* (2003) and Schultz *et al.* (2001), the inability of MSEs to attract talented workers from the labour market makes family members a critical human resource for the firm's survival. Consequently, family employment can result in performance benefits for micro-enterprises by adding to the firm's base of financial, physical and social ties (Steier & Greenwood, 2000; Brush *et al.*, 2001).

Furthermore, the informal nature of familial relations in micro and small firms is likely to develop kin networks based on strong social ties and common history between the manager and its subordinates (Sirmon & Hitt, 2003). The presence of these family networks result in shared values and sentiments of fulfilling family obligations (Athanassiou *et al.*, 2002).

ILO (2003) research confirmed that the major motivating factors for women to start their own businesses were to support their families, to be self-employed, and to generate their own income. The main financial sources for the start-up and expansion of women-operated enterprises came from personal savings and family loans/contributions.

Studies by Stevenson and St-onge (2005) found that many women turn to micro-enterprises because they are essentially marginalized in the labour force and unable to find employment alternatives; in effect, they are driven to entrepreneurial activity out of necessity. Their lack of mobility (due to their large families and household responsibility), coupled with their lack of ability to secure proper operating premises, limits women entrepreneurs to operate most often home-based businesses. This situation prevents them from seeking out markets, information on better economic opportunities, and business assistance. This affects their businesses adversely and hampers their business development. Njeru and Njoka (1998) have found that the socially constructed authority models position women in secondary positions. Society does not expect women to be achievers, ambitious or independent.

Kibas (2006) identified lack of opportunities for management training, financial management, marketing and people management, to be limitations facing them. Other constraints and barriers include a poor social background, inadequate and inappropriate training and preparation for entry into MSEs, and socio-economic discrimination (Njeru and Njoka, 1998; Mutuku *et al.*, 2006). Consequently, despite the increase in the number of female operated enterprises, only a small fraction of these has graduated into the more favourable medium-sized range. This has not assisted in boosting the reputation and the status of the women involved who are subjected to negative attitudes and in some cases harassment, especially by local authorities. Yet women in general, and in rural areas in particular, have limited off-farm employment opportunities.

Studies have found that women, in general, and female-headed households, in particular, are disadvantaged in terms of disposable income. Therefore, any attempts by women at income generation should be a subject of study. Though this subject has generated a lot of debate and a number of

studies conducted elsewhere, in Eldoret Municipality empirical studies are few. Therefore, women may not have much scientific approach to business because the few studies conducted may not have enough impact and influence on the female operated enterprises. Consequently, this paper attempts to gain insight into the performance of women in MSE in Eldoret municipality in relation to the support they receive from their families.

Information obtained from a survey conducted among women entrepreneurs in Nairobi indicated that 65% of the women in business are married (Keino and Ngau, 1996). Another study done in Eldoret reveals that 47% of the women entrepreneurs are married (Otunga *et al.*, 1998; 2001). These findings are contrary to common belief that women who go into business are either unmarried, divorced or separated because marriage is not compatible with business for women.

Where women are married the support of their husbands is crucial to the success of their business. The Eldoret study found a positive relationship between spouse contribution and success of the enterprises run by married women. Of the 142 respondents, 85% indicated that their husbands contributed to the success of their business through either financial boost or advice or actual operation (Otunga *et al.*, 1998). Women, especially in developing countries, need the support of their spouses because their traditional role within the family structure is a barrier to self-employment (ILO, 1986). Other reasons female entrepreneurs need spouse support more than their male counterparts are: first, cultural values conflict with women entrepreneurs' need for freedom of movement and socialising with men; second, family responsibilities may be involved; third, women often lack the confidence in operating a business, and fourth, financial institutions are not usually responsive to the idea of giving assistance to women (ILO, 1986).

Women also need support from their spouses because although more than a quarter of households in Kenya are women-headed, only five per cent of the women own land in their own name (Feldman, 1982). Owning title deeds as collateral to finance expansion is still a hurdle for most women entrepreneurs, given that property is not usually registered in their names (Karanja, 1996). Women cannot therefore secure loans from financial lenders with which to improve their income generating activities unless the men cooperate. In many of such instances women who attempt business resort to keeping the existence of business or any property they purchase with 'their own money' concealed (Karanja, 1996). However, such secret dealings usually have no positive effect on the woman's income earning efforts. For instance, land purchased secretly cannot be used to secure

credit. Therefore, family support is crucial to the good performance of women operated MSEs.

LIMITATIONS OF THE STUDY

The study was limited by the fact that it relied on self-reported data, i.e. the author had to rely what the respondents said on the questionnaires, or expressed during key informant interviews. This kind of data may contain several potential sources of bias which could limit the study outcomes such as: selective memory (remembering or not remembering experiences or events that occurred at some point in the past); telescoping (recalling events that occurred at one time as if they occurred at another time); attribution (the act of attributing positive events and outcomes to one's own agency).

MATERIALS AND METHODS

The study was conducted in Eldoret Municipality, in the North Rift region of Kenya. Data for the study was obtained from women entrepreneurs in three locations: Town centre, Langas and Huruma. Female operated businesses consisted of enterprises in the manufacturing sub-sector and service sub sector. The manufacturing sub-sector comprised businesses involved in processing and production of new products from raw materials such as tailoring, food processing, chemical processing, welding and fabrication, milling, among others. The service sub-sector consisted of enterprises involved in provision of services such as retailers, distributors, salons, hotels and restaurants, flower arrangements, chemists, agencies, bureaux to mention but a few.

The instruments used for data collection included questionnaire, key informant interview and case studies. In order to adequately obtain representative data sub-samples, a total of 175 respondents were drawn from Town Centre, Langas and Huruma areas of Eldoret Municipality. The estates to be studied within the Municipality were picked using multi-stage area sampling. Due to variation in number of enterprises in these areas of the Municipality, 81 respondents, representing 46.3% of the sample were drawn from Town centre; 48 respondents, representing 27.4% were from Langas, and 46 respondents representing 26.3% of the sample were drawn from Huruma area. The data collected was analysed using descriptive statistics mainly frequencies, percentages and cross-tabulations. To enrich and enhance the information obtained, case studies of female entrepreneurs were given.

RESULTS AND DISCUSSION

The family is an important institution in the life of an individual. A problem for all businesspersons is the perception of them by their family and community. Therefore, women's success in business is very much dependent on the kind of support the members of their family accord them. The study therefore set out

to look at the extent to which family support affects the performance of women in SSE. The issues investigated included the number of family members working for the business and the kind of support received from family members.

The Number of Family Members Working for the Business

In order to establish the kind of support women receive from their families, the respondents were asked to state the number of family members working in the business (Table 1). Results show that 29.7% of the respondents had family members working in the business, while 70.3% had none. Data shows that of those with family members working in the business, 84.6% had 1-3 members working in the business; 3.8% had 4-6 members working in the business; while 11.5% had 7-9 members working for the business.

Table 1: Number of Family Members Working in the Business

	Frequency	Percentage
None	123	70.3
1-3	44	25.1
4-6	2	1.1
10	6	3.4
Total	175	100.0

These findings suggest that not many enterprises hire relatives to work in the business. When asked how often family members assisted with work in the business, 10.3% said family members assisted them daily; 6.9% said they assisted weekly; 16% monthly; 8.6% once in three months and 58.5% never received any assistance from family members. It may thus be observed that not only do very few women employ relatives in their businesses, but also very few receive any assistance with work from family members.

The Kind of Support Received From the Family

The study also sought to find out the kind of support respondents received from their families (Table 2).

Table 2: The kind of Support Respondents Receive from Family

Family member	Financial support		Moral support		Management of Business		Care Children/ Household		Work in Business		Record Keeping	
	f	%	F	%	F	%	F	%	f	%	f	%
Husband	93	74.4	85	68.0	34	27.2	34	27.2	10	8.0	4	3.2
Children	2	3.0	49	73.1	8	11.9	16	23.9	6	9.0	4	6.0
Siblings	15	17.9	55	65.5	12	14.3	27	32.1	8	9.5	4	4.8
Parents	26	34.7	61	81.3	4	5.3	6	8.0	-	-	8	10.7
Relatives	-	-	29	72.1	-	-	4	10.0	4	10.0	5	12.5
Friends	19	17.6	102	94.4	-	-	-	-	2	1.9	2	1.9
Employees	-	-	18	20.5	29	33.0	-	-	82	93.2	6	4.5

Discussed below are some kinds of support mentioned by women entrepreneurs in Eldoret Municipality.

Financial Support

From the evidence availed by the respondents, they received financial support in varying degrees from members of their families as follows: Husbands (74.4%); Children (3.0%); siblings (17.9%); Parents (34.7%), and friends (17.6%). These results indicate that a majority of women received financial support from their spouses. These results are consistent with earlier findings that majority of women raise their starting capital from personal and family savings and that for married women, the husband is the main financier and thus highly influences the decision to start business or not. When asked how much the husband knew about the business, majority of the women (58.2%) said the husband knew just part of what the woman was doing. This could indicate that they concealed much of what they did in their businesses from their husbands as an expression of independence or the men could be disinterested in what they are doing.

Another area in which the women need support from the family is with regard to the recurrent cycle of financial demands affecting the process of income

generation. The study thus sought to find out how the respondents used the business profits that were not reinvested in the business. The five major uses mentioned by the respondents are: domestic use (55.4%); pay school fees (8.6%); personal use (16.6%); save in the bank (15.4%), and invest in other businesses (6.3%). It was observed that most of the women use this money for domestic purposes. This shows that domestic and family expectations place demands on the women's businesses that may inhibit her from performing well. The respondents were also asked to state their other sources of income for personal use (Table 3).

Table 3: Money taken out of the Business for the Personal Use

	Frequency	Percentage
Less than 3,000	68	38.9
3,000 - 9,000	50	28.6
9,001 – 15,000	50	28.6
More than 15,000	07	4.0
Total	175	100.0

The results indicate that most of the respondents draw from the business an income of less than Ksh 3,000. These findings suggest that women get very little from their businesses and they need a lot financial support from their family members if they are meet to

the many financial obligations vested upon them by their family responsibility as mothers, and wives. These findings also point to the fact that the kind of ventures women are involved in are not very rewarding financially and so women's expressed desire to be independent and successful by participating in these businesses may not be valid unless measures are taken to improve the performance of such ventures.

Moral Support

Results show that 68.0% of the respondents received moral support from husbands; 73.0% from children; 65.5% from siblings; 81.3% from parents; 72.5% from relatives; 94.4% from friends and 20.5% from employees. It is evident that majority of the women received moral support from their friends. When asked to say how much family members/husbands knew about the business, majority of women (58.2%) said the husband knew just part of what the woman is doing. This could indicate that they conceal much of what they do in their business from their husbands as an expression of independence or the men could be disinterested in what they are doing. Discussing the business activities, plans and expectations with others is one way through which one can get ideas regarding different aspects of the business from others that they can utilise to enhance their business performance. The study thus sought to find out how often the female entrepreneurs discussed their businesses with family members/husbands. Results indicated that 4.0% discussed their businesses daily, 3.4% discussed weekly; 6.9% monthly; 24.6% once every three months; 61.1% never discussed their businesses with their family members at all. This means that majority do not discuss their businesses with their families or spouses. This suggests that women, especially married ones, may not want to discuss their businesses with their spouses to conceal what they are doing for fear that if they disclose to the husband so much about their businesses, he might get to know her earnings and withdraw the little financial support that he gives or he might take away her little earnings altogether. This is an indication of lack of trust and good will that might inhibit women's business growth, since they may not take advantage of some of the talents, ideas and abilities that exist in their own families.

Managing of the Business

The responses suggest that 27.2% of the respondents were helped by their husbands to manage their businesses; 11.9% had their businesses managed by their children; 14.3% had their siblings manage their businesses, and 33.0% had employees managing their businesses. It is therefore observed that most women have employees managing their businesses. A related issue concerns working in the business. The results from the sample show that 8.0% of the respondents had their husbands working in the business; 9.0% had

their children working in the business; 9.5% had their siblings working in the business; 10.0% had other relatives working in the business; 1.9% had friends working for them, and 93.2% had employees working in the business. These findings are consistent with earlier findings that majority of the women do not hire family members to work in their businesses. When asked how often family members assisted with work in the business, majority of the respondents (57.1%) said that family members never assisted with work in the business at all.

Record Keeping

The findings show that 3.2% of the respondents had their records kept by their husbands; 6.0% had their children keep their records; 4.8% had their siblings keep their records; 10.7% had their parents keep their records; 12.5% said the records were kept by relatives; 1.9% their friends kept their records and 4.5% said the records were kept by their employees. These results confirm earlier findings that most women keep their own records and only a few have their records kept by employees and other relatives.

Care of Children and Household

The care of children and the household is a traditionally women's role. When women go into business then it becomes mandatory that they get help from other persons with regard this responsibility. The data shows that 27.2% of the women had their husbands helping with the children and the household chores; 23.9% were assisted by their children; 32.1% had their siblings help; 5.3% were helped by their parents and 10.0% were assisted by relatives. It is interesting to note that none of the women mentioned employees. This could imply that most of the women kept relatives as house helps. When asked what they did with their free time when they were not doing business, majority of the women (44.6%) mentioned domestic and family chores. This means that the fact that a woman runs a business does exempt her from family chores. This is consistent with findings of Duxbury and Higgins (1991), that women have fewer options than men for achieving control over their competing role demands. Professional women are expected to exhibit the same degree of commitment as any man; at the same time they are expected to give priority to their family roles. It is therefore evident that as women try to balance the conflicting demands of family on the one hand and business on the other; they face increased levels of work-family conflict.

We can therefore conclude that women need the support of family to be able to perform well in business. However, it is evident that majority of the women in Eldoret Municipality are not performing well because they too struggle to meet the family responsibilities as well as the business responsibilities; the domestic demand on their

finances is high yet they make very little from their businesses and they receive little encouragement from family members.

CONCLUSION AND RECOMMENDATIONS

This paper has examined the extent to which family support affects the performance of women in SSEs. In assessing the extent to which family support affect performance, the following factors were studied: the number of family members working for the business and the kind of support received from the family.

It emerged that most women do not hire family members to work in their businesses and neither do they receive assistance with work from family members. It was noted that most women are financially supported by their husbands. However, their husbands know very little about what goes on in their businesses. A majority of the women use the profits not reinvested into the business to meet their domestic needs. It was noted that most women earn little from their business operations. It can thus be concluded that female operated enterprises in Eldoret Municipality are not performing well because the women have a wide range of productive and reproductive tasks with conflicting demands on the women. As such, it is suggested that families of female entrepreneurs in Eldoret Municipality, especially their spouses, should support their initiative by assisting both at business and household levels to enable these women to exploit their full potential in business.

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