

**CHALLENGES FACED BY FEMALE ENTREPRENEURS AND
STRATEGIES ADOPTED TO ENSURE BUSINESS GROWTH - A
CASE OF SELECTED MICRO ENTERPRISES IN JUJA- KENYA**

BY

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UNITED STATES INTERNATIONAL UNIVERSITY-AFRICA

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**A Research Project Submitted to the School of Business in Partial Fulfilment of the
Requirement for the Degree of Masters in Business Administration (MBA)**

UNITED STATES INTERNATIONAL UNIVERSITY-AFRICA

SPRING 2018

STUDENT'S DECLARATION

I, the undersigned, declare that this is my original work and has not been submitted to any other college, institution or university other than the United States International University in Nairobi for academic credit.

Signed: _____ **Date:** _____

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This Research Project has been presented for examination with my approval as the appointed supervisor.

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DEDICATION

I dedicate this project to my family, for their continued support during my study and in preparation of this research project.

ACKNOWLEDGEMENT

I acknowledge the presence of God the Almighty in my life for giving me the strength and wisdom to have been able to prepare for the execution of this research project. My sincere gratitude goes to my supervisor Dr. Joyce Ndegwa for her guidance, advice and effective timely response at each stage in the preparation of this research project. Thank you for your support and inspiration.

ABSTRACT

This research aims to determine the challenges faced by female entrepreneurs, strategies adopted to ensure business growth a case of micro enterprises in Juja, Kenya. The specific objectives were to determine: the challenges that face female entrepreneurs while growing their businesses; the strategic management practices that address challenges faced by female entrepreneurs while growing their businesses and the impact of adoption of strategies on the growth of female owned entrepreneurs' business.

The study adopted a descriptive research design to determine the strategic management challenges that female entrepreneurs face while growing their businesses in Juja- Kiambu County. The target population was the 364 owners of female businesses in Juja town and simple random sampling was used to obtain 191 female owners of businesses in Juja town. To calculate the sample size of the respondents, the study used the Yamane's formula. The study used open and closed questions to gather primary data. The researcher selected a pilot group of 7 women from the target population to test the validity of the research instrument. Analysis was done quantitatively and qualitatively by use of descriptive statistics and inferential statistics in form of simple regression was used.

Results show that female entrepreneurs in Juja Sub County encountered various challenges in effort to grow their SMEs, among the challenges include lack of capital, limited awareness of markets while growing their business and that majority face problems of access to credit. Domestic commitments deter women from making effective entrepreneurial decisions and that lack of managerial training and experience is among the key challenge leading to closure of women own SMEs in the first two years after opening. Also, business challenges diminish women's ability to contribute effectively to sustainable development of their business. The organisation values help in women's business growth and strategic management tools offer an opportunity for women to analyse their position in the industry. Finally, it was established that the adoption of strategies had enhanced the growth of business in terms of increased profitability, revenue growth, cashflow growth and increase in the number of customers which in turn enhanced their competitiveness.

The study concludes that women in Juja area had adopted strategies to enhance businesses growth, among them included use of business plan with clear assignments of responsibilities regarding detailed implementation activities of the business, ensuring that

responsibilities are clear and well assigned. Women in Juja area had adopted SWOT analysis tools to offer them an opportunity to analyse their position in the industry in terms of strength, weakness, opportunities and threats. Women entrepreneurs should be sensitised on the available credit access facilities, this should be done by the county government in close liaison with local financial institutions. The county government should organise for business training targeting women. This will help in ensuring that entrepreneurs are equipped with right skill that are a prerequisite to in ensuring business growth. Women entrepreneurs need to develop strong daily program that takes care of business operation hours and domestic commitments. Other alternatives may also be employed to salvage valuable time that is lost on domestic commitments. Cultural values that do not allow women to own property that can be used as collateral in bid to securing credit facilities should be discouraged.

This study recommended that county government need to lay down clear process and encouraging regulations that promote women entrepreneurship in the county. Women owned business should have in place a clear proactive business strategies in place that outline the business core activities, prospects and a very clear workable formula towards the achievement of the stated goals. There is need to periodically conduct business strategies assessment in order to evaluate the business performance course. SME's should be encouraged to building stronger internal structural base such that funds will be adequate to enable them function more effectively and compete favourably. The county government should come up with more institutionalize laws that will ensure adequate protection of SME's from any form of exploitation in a bid to access funds or ensure expansion and growth of their businesses.

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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Study

Women entrepreneurs around the world are now making a difference in the sector of entrepreneurship. They contribute both pragmatic and feasible ideas. Besides, they inject great a deal of energy and capital resources to their communities' hence creating massive job opportunities (Catley & Hamilton, 2014). Winn (2014) added that women entrepreneurs are the major actors in that sector and contributors on the economic development in their areas of residence and that they are becoming increasingly visible in the local economies of the developing countries. According to Zororo (2011) the growth in total number of female entrepreneurs outnumbers male entrepreneurs. Women businesses face a number of challenges such as lack of planning, improper financing and poor management have been posited as the main causes of failure of women small enterprises. Lack of credit has also been identified as one of the most serious constraints facing women SSEs and hindering their development.

Strategy is defined as an approach to reach corporate goals to be successful on a long-term basis (Arthur, 2012). It is the pattern or plan that integrates an organization's major goals, policies and action sequence into a cohesive whole (Lares-Mankki, 2016). Strategy is also seen as a plan of action stating how an organization will achieve its long-term objective (Barney, 2012). Strategic management is long-term oriented, directed towards future growth potentials, substantial, holistic, and predominantly associated with the highest management level which determines the vision, mission, and culture of the enterprise (Pillania, 2008). Strategic management process consists of developing a strategic mission, setting objectives, situation analysis, developing a strategy, strategy implementation and evaluation. The process is dynamic and continuous; a change in one component can necessitate a change in the entire strategy (Finkl & Ploder, 2009). Managing strategy in action is concerned with ensuring that chosen strategies are actually put into action through the development of appropriate strategies, structuring an organization to support successful performance, resourcing strategies in the separate resource areas and managing strategic change (Johnson, Scholes & Whittington, 2008).

Despite their significance SMEs face a number of challenges, past statistics indicate that 3 out of 5 businesses failed within the first few months of operation and those that continue 80 per cent fail before the fifth year (Onyancha, 2013). This menace was attributed to poor financial management among small businesses. Accessing credit is a major constraint to the development and growth of MSEs and also to poor rural and urban households. This was mainly due to the behaviour of lenders in terms of hedging against borrowers' risks by demanding collateral, which they lack, and also information asymmetry. Consequently, borrowers who were willing to pay prevailing credit interest rates cannot access the funds at those rates because lenders are unwilling to lend to them due to dearth of information about them and lack of collateralizable assets, severely constraining their access to credit. This behaviour was common amongst formal financial institutions (Gakure & Amurle, 2013).

Adoption of superior strategic management practices provide small firms with new tools for survival, growth and maintaining a sustainable competitive advantage (Omerzel & Antoncic, 2008). SMEs use business strategies as a tool to cushion them from the unstable business environments in order to ensure their survival and growth. Kaplan and Norton (2011) stated that business strategies enabled SMEs to be forward looking and vigilant to be able to cope with these circumstances. Small and medium enterprises, which engaged in business strategies, were more likely to be those that achieve higher sales growth, high returns on assets, higher margins on profit, higher employee growth, achieve international growth, and were less likely to fail (Wang, Walker & Redmond, 2007). Business strategies provides an operational framework, which allows an organization to enjoy competitive advantages and improved business performance. In order for SMEs to succeed and sustain their businesses, they need to adopt superior strategic management practices (Peteraf & Bergen, 2013).

According to Bowman, Schoenberg and Collier (2013) research studies indicated that organizations using strategic management concepts were more profitable and successful than those that do not. Pearce and Robinson (2007) defined Strategic management as the set of decisions and actions that result in the formulation and implementation of plans designed to achieve a company's objectives. Pearce and Robinson (2007) further stated that Organizations have to think strategically in order to survive. Pearce and Robinson (2007) explained that strategic implementation was concerned with translation of strategy into organizational action through organizational structure and design, resource planning

and management of strategic change. The process of strategic management is the more important contribution rather than the final document or policy.

Today's business environment is characterized by an increasing intensity of competition, globalization of the world economy, rapid technological changes and the growing expectations of customers, suppliers and the workforce. Surviving and growing in this turbulent and dynamic business environment requires strategic thinking and decision making (Stonehouse & Pemberton, 2012). Although research findings on the association between business planning and organizational performance have remained controversial and inconclusive (Temtime, Chinyoka & Shunda, 2013) there is much consensus that business strategies is a vital means of meeting these challenges.

Koteen (2009) stated that formal business strategies in small firms, in developing and less developed countries, business strategies in small enterprises is often done only informally and not on a regular basis. Smaller businesses have been found to be less adaptive of formal strategic management practices as opposed to larger firms. Strategic management practices adopted by an organization affect performance as supported by theoretical and empirical evidence. Hanks (2009) found evidence that adoption of strategic management techniques improved the performance and relative standing of organization that are with different societal and political issues. Adoption of sound strategic management practices in terms of organisational structure, resource allocation, corporate culture, leadership, managing conflict and resistance to change leads to high organization performance.

Small and medium-sized enterprises (SMEs) play a key role in around the world. In Europe's economies, for instance, SMEs employ as much as 66% of the total employed personnel in the private sector and account for 55% of total revenues in the EU (Barnat, 2015). The role played by SMEs in any society is undoubtedly important, for instance, in Portugal around 98% of the industrial fabric is composed of SMEs. Most of the times, firms are seen as a black box on what concerns to development however the measures taken by them, entrepreneurial strategies and entrepreneurship actions, have influence in the development theatre (Stonehouse & Pemberton, 2012).

Due to an extensive application of strategic management instruments in big companies and a widely accepted notion that rational economic decision making should prevail in enterprises regardless of size, practitioners and academics alike have recently called for a more substantial use of business strategies in SMEs. Most concepts and instruments of

strategic management are considered to be usable irrespective of the company size. However, SMEs in particular often cannot acquire all required resources which ensure successful implementation of actions. In contrast to bigger companies, SMEs normally dispose of a lower level of resources, lower access to human and financial capital as well as to the selling markets, and possess an insufficiently developed administration. Thus, the application of formal planning mechanisms is often missing, especially up to a certain critical size (Kraus, Reiche & Reschke, 2008).

In Kenya, there are different definitions of small and medium enterprises which are yet to be consolidated. A national baseline survey of small and medium firms carried out in 2009, for instance, defines a small firm as one which employs 6-10 people while a medium one is expected to have 11-100 employees (CBS et al, 2010). However, an SME bill has been in process for 10 years but has not yet been enacted into law. This bill takes a different approach by combining employment with other measures of size. It defines a micro enterprise as a business activity whose annual turnover does not exceed Ksh. 500,000 and/or employs less than 10 people with total assets and financial investment subject to determination by the Minister from time to time. For the purpose of this study, Small and Medium Enterprises was determined by number of employees. An SME was considered to have 11-100 employees. The small and micro enterprises (SMEs) play an important role in the Kenyan Economy (Gakure & Amurle, 2013).

Despite their significance, past statistics indicate that three out of five businesses fail within the first few months of operation (Government of Kenya, 2013). According to Amyx (2015) one of the most significant challenges is the negative perception towards SMEs. Potential clients perceive small businesses as lacking the ability to provide quality services and are unable to satisfy more than one critical project simultaneously. Starting and operating a small business includes a possibility of success as well as failure. Because of their small size, a simple management mistake is likely to lead to sure death of a small enterprise hence no opportunity to learn from its past mistakes. Lack of planning, improper financing and poor management were said to be the main causes of failure of small enterprises (Longenecker, et al., 2016). Lack of credit was identified as one of the most serious constraints facing SMEs and hindering their development (Hill & Jones, 2001).

Women entrepreneurs in Kenya are the key to economic growth because they are generate employment. But women owned businesses could contribute more than what they are doing today. A growing amount of research shows that countries that fail to address gender barriers are losing out on significant economic growth. Without increased attention to the gender dimensions of economic development, Kenya is therefore unlikely to meet its growth targets. This therefore demonstrates that addressing gender barriers in Kenya could generate significant economic growth for the country. The Kenyan government recognizes that women entrepreneurs have not been on an equal footing when it comes to their access to opportunities and assets but it has yet to effectively address the barriers facing women in business (Athanne, 2011).

Women entrepreneurs around the world are making a difference. They contribute numerous ideas and a great deal of energy and capital resources to their communities, and generate jobs as well as create additional work for suppliers and other spin-off business linkages (Kenya National Bureau of statistics, 2012). This study will highlight the challenges faced by female entrepreneurs and strategies adopted to ensure business growth - a case of selected micro enterprises in Juja- Kenya. It will focus on challenges faced by female entrepreneurs while growing their businesses such as lack of managerial training and experience, domestic commitments, capital unavailability. The strategies adopted to enhance businesses growth such as top management commitment, strategic management instruments and effective communication. Finally it will focus on the importance of business strategies in female owned businesses on performance, competitiveness and sustainability.

1.2 Statement of the Problem

In times of increasing environmental dynamics and uncertainty it is vital to keep informed about corporate goals and their attainment on a regular basis and therefore view strategy development as a future investment. In this respect, the main use of business strategies lies in the predictability of possible future scenarios and variations. Although the majority of well-known strategy concepts have been developed for large companies that generally display a higher level of awareness for existing problems and hence allocate more resources to this topic, some of these concepts and instruments also seem to be suitable for implementation in SMEs (Amyx, 2015). A specific strategy concept for SMEs, however, needs to account for their unique conditions and problems. Small and medium

enterprises (SMEs) are faced with many challenges, and the development of a sound strategy for the SME could define how these challenges are met which, in turn, could mean the difference between success or failure of the enterprise (Wang, Walker & Redmond, 2007).

Small and Micro Enterprises (SMEs) play an important economic role in many countries. In Kenya, for example the SME sector contributed over 50 percent of new jobs created in 2012 but despite their significance, SMEs are faced with the threat of failure with past statistics indicating that three out five fail within the first few months (Gakure & Amurle, 2013). SMEs in Kenya face numerous constraints in accessing affordable finance for small business primarily in: issues of access to loans without collateral and access to the formal sector (Onyancha, 2013). Due to limited land ownership status in Kenya they are unable to provide collateral needed for loan requests (Gakure & Amurle, 2013). According to The World Bank report on SMEs entrepreneurs, women make up nearly half of all Small and Medium Enterprises owners and 40 percent of smallholder farm managers, yet they have less than 10 percent of the available credit and less than 1 percent of agricultural credit. This issue has been identified by the Kenyan government as a major constraint inhibiting the growth of the SME sector and more so for women entrepreneurs (Okumus, 2011).

Although small and medium-sized enterprises (SMEs) typically employ a major share of an economy's total employees, SME management suffers from an insufficient business-related knowledge base that top managers in SMEs possess. Indeed, formal plans or cost controls are often only provided on an irregular basis and planning instruments are usually only used by a small number of individuals and developed rather intuitively (Brinkmann, 2012). Women especially in the SME sector face a number of serious obstacles, according to a report by the Kenyan Government, about 60% of women owned businesses fail due to lack of continuity in stock (Government of Kenya, 2013). Lack of funds has affected 80% of the expansion of businesses in terms of stock and number of employees (Kinyanjui, 2016). This was attributed to the fact that most women used the money gained after selling the stocks to buy foodstuff for the house instead of restocking (Government of Kenya, 2013) (Lim, 2016).

Abor and Biekpe (2012) carried a study on the challenges faced by women SMEs in obtaining credit in Ghana, where it was established that high interest rates and short

repayment periods were major challenges. Shipulwa (2016) study in Namibia on the challenges facing women small and medium enterprises established that SMEs faced lack of finance; high taxes; lack of skills; labour retention and technical advice; and lack of vocational training. Daud (2013) study in Tanzania on strategic factors hindering the performance of women small and medium enterprises in textile industry established that financial support and appropriate technology so as to utilize the investment opportunities available were major challenges. There has been little research carried on challenges that female entrepreneurs face while growing their businesses hence the need to fill the gap. Locally, Onyancha (2013) did a study on strategies adopted by women small and medium enterprises in Kenya to cope with foreign market challenges and established that less educated managerial staff for strategic formation and external support for internationalization process were major challenges. All the above studies have been done in different contexts, therefore this study seeks to establish the challenges faced by female entrepreneurs, strategies adopted to ensure business growth - a case of micro enterprises in Juja, Kenya in order to fill the gap.

1.3 General Objective

The purpose of the study was to assess the challenges faced by female entrepreneurs and strategies adopted to ensure business growth a case of selected micro enterprises in Juja, Kenya.

1.4 Specific Objective

The study was guided by the following specific objectives

- 1.4.1** To determine the challenges faced by female entrepreneurs while growing their businesses.
- 1.4.2** To determine the strategies adopted to enhance businesses growth.
- 1.4.3** To evaluate the effect of business strategies on growth of female owned businesses.

1.5 Significance of the Study

1.5.1 Women Entrepreneurs

The study will benefit female entrepreneurs since they are affected most by poverty. Women should create their own jobs and become entrepreneurs since opportunities of

getting employment in either government, non-government or private organizations are currently declining. The above study will highlight the challenges, the solutions and the impact of adopting strategies in the growth of women's businesses.

1.5.2 Management of the Business

The management of the female owned businesses will benefit and contributors will provide information into the matters related to the management of SME's, such as how they evaluate employee productivity and performance, manage human resources and succession planning. The study will also highlight the challenges facing the business.

1.5.3 Entrepreneurs and Other Business Owners

The significance of this study will provide other entrepreneurs and business owners looking to improve and advance their businesses in Kenya by highlighting the challenges, the solutions and the impact of adopting strategies in the growth of businesses. This will in turn improve productivity of the country and reduce unemployment.

1.5.4 Financial Institutions

Financial institutions such as Banks and Microfinance institutions who lend to women entrepreneurs and some end up defaulting will benefit from this study. When the women implement the strategies and are able to fulfil their financial obligations to pay up their loans this will enable more and more financial intuitions to be willing to lend the Female entrepreneurs and this shall also increase the financial institutions profitability.

1.5.5 Policy Makers

The study will provide key policy makers and legislators with information regarding the challenges that face female entrepreneurs while growing their businesses in Kiambu and also the whole country and how relevant legislation can be improved to adequately cater for this sector.

1.5.6 The Academia

This study will provide room for further research on strategic management challenges that female entrepreneurs face while growing their businesses.

1.6 Scope of the Study

The study will aim at establishing the strategic management challenges that female entrepreneurs face while growing their businesses in Juja- Kiambu County. The target population will be limited to the 364 female owned businesses in Juja town according to the records from the registrar of businesses and the Kiambu County records where the business owners will be targeted. The study will be partial in terms of coverage as it will only cover one geographical location. The study will be conducted from October to November 2017.

There might be a number of limitations in the study; the respondents to be approached may not give full information fearing that the information sought would be used against them. The study will assure them of confidentiality and that the information would not be shared to anyone. Some respondents may even turn down the request to fill questionnaires. The study will handle the problem by carrying an introduction letter from the University and assuring them that the information they give would be treated with confidentiality and would be used purely for academic purposes. The study may also encounter problems in eliciting information from the respondents as the information required is subject to areas of feelings, emotions, attitudes and perceptions, which cannot be accurately quantified and/or verified objectively. The study will minimize this by making the questions objective.

1.7 Definition of Terms

1.7.1 Growth of SMEs

Change in status in terms of size and financial output. Olson, Slater and Hult (2015) stated the growth of an enterprise is determined by the business strategy it adopts.

1.7.2 Resources

It refers to the financial capabilities (financial capital that organizations use to formulate and implement strategy), physical assets, human resource, attributes of groups of individuals, the organization's planning, structure, controls, culture, reputation and informal relationships among groups in the organization (Barney, 2012).

1.7.3 Strategy

Is the determination of the basic long-term goals of an enterprise, and the implementation of different courses of action and the allocation of resources necessary for carrying out these goals (Arthur, 2012).

1.7.4 Strategic Leadership

Refers to a leader's ability to anticipate, envision, and maintain flexibility and to empower others to create strategic change in an organization (Hitt *et al* 2007).

1.7.5 Strategic Management

Strategic management is long-term oriented, directed towards future growth potentials, substantial, holistic, and predominantly associated with the highest management level which determines the vision, mission, and culture of the enterprise (Pillania, 2008).

1.7.6 Small Micro Enterprise

Small micro enterprises are founded on the total employees, the annual income or the value of business assets. Typically, they have ten (10) to one hundred (100) staff and medium enterprises are those with one hundred (100) to two hundred and fifty (250) staff (International Labour Office, 2015).

1.7.7 Strategy Formulation

Is the developed phase of long-term plans for the effective management of strategies which is a set of processes undertaken in order to develop a range of strategies that will contribute to achieving the organizational direction (Tapinos, Dyson, & Meadows, 2005).

1.7.8 Management Practices

Management practices involves a set of processes that are employed to ensure that significant changes are implemented in an orderly, controlled and systematic fashion to effect organizational change (Mullins, 2009).

1.7.9 Strategy Implementation

Strategy implementation is the process of putting into action the strategies formulated so that the performance can be moved from the existing position to a future desired position (Johnson and Scholes, 2008).

1.8 Chapter Summary

This chapter has provided a focus on the background of the study, the problem statement, the purpose of the study, the research objectives, and the significance of the study, the scope of the study and the definition of terms. In the next chapter, the researcher has reviewed the literature based on the challenges faced by female entrepreneurs and strategies adopted to ensure business growth and thereafter looked at the research methodology that was adopted in Chapter three. In Chapter four the researcher made a summary of the results and findings of the study and in Chapter five conclusion and recommendations of the study were made.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

The following chapter will review strategic management challenges that female entrepreneurs face while growing their businesses with reference to Juja- Kiambu county. The chapter will consist of an introduction and overview of strategic management challenges. The chapter will then determine the challenges that face female entrepreneurs while growing their businesses. It will also determine the strategic management practices that address challenges faced by female entrepreneurs while growing their businesses. It will evaluate the impact of adoption of strategies on the growth of female owned entrepreneurs' business and finally the chapter summary.

2.2 Challenges Faced by Female Entrepreneurs While Growing their Businesses

According to an ILO study carried out by Stevenson and St-Onge (2015), there are three profiles of women entrepreneurs operating MSEs in Kenya, namely those in Jua Kali micro-enterprises, "very small" micro-enterprises and "small-scale" enterprises. These are differentiated by their demographic profiles, extent of previous business experience, needs, access to resources and growth orientation. The Jua Kali micro-enterprises are identified as owners of unregistered (informal) businesses who have little formal education (usually less than secondary school level) and lack entrepreneurial and business know-how. They also have little access to credit, with limited awareness of markets and market opportunities. They are constrained by their household responsibilities and marital status (for instance, having to obtain permission from their husbands to travel out of town for training or trade fairs) (Stevenson & St-Onge, 2015).

It is generally recognized that women entrepreneurs face unique challenges, which affect their growth and profitability and hence, diminish their ability to contribute effectively to sustainable development. In this article, the following challenges are briefly discussed: Lack of Managerial Training and Experience, Inadequate Education and Skills, Lack of Credit, National Policy and Regulatory Environment, Technological Change, Poor Infrastructure and Scanty Markets information (Pasanen, 2007).

2.2.1 Lack of Managerial Training and Experience

Most women are forced to join the small enterprise world due to lack of education or due to low levels of education acquired. This brings about the lack of entrepreneurial skills and poor managerial know-how. These class of female entrepreneurs end up coming up with a management approach based on trial and error (Mbugua, Agnes & Ondabu, 2014). As a result, their management style is likely to be more intuitive than analytical, more concerned with day-to-day operations than long-term issues, and more opportunistic than strategic in its concept (Jamali, 2009). This leads to the collapse of many small businesses when complex situations arise, since the owners do not have proper knowledge and education on the best strategies to adopt. Without proper education, entrepreneurs will not be in a position to plan for changes in the business environment and adapt to the changing field of technology. Thurley and Wood (2013) found a positive association between education and the success of small businesses.

Many SMEs owners or managers lack managerial training and experience. The typical owner or managers of small businesses develop their own approach to management, through a process of trial and error. As a result, their management style is likely to be more intuitive than analytical, more concerned with day-to-day operations than long-term issues, and more opportunistic than strategic in its concept (Thurley and Wood, 2013). Although this attitude is the key strength at the start-up stage of the enterprise because it provides the creativity needed, it may present problems when complex decisions have to be made. A consequence of poor managerial ability is that SME owners are ill prepared to face changes in the business environment and to plan appropriate changes in technology. Majority of those who run SMEs are an ordinary lot whose educational background is lacking. Hence, they may not well be equipped to carry out managerial routines for their enterprises (Petrakis & Kostis, 2012).

Education and skills are needed to run micro and small enterprises. Research shows that majority of the lot carrying out micro and small enterprises in Kenya are not quite well equipped in terms of education and skills. Study suggests that those with more education and training are more likely to be successful in the SME sector (Petrakis & Kostis, 2012). As such, for small businesses to do well in Kenya, people need to be well informed in terms of skills and management. SMEs in ICT appear to be doing well with the sprouting of many commercial colleges offering various computer applications. Further, studies

show that most of those running SMEs in this sector have at least attained college level education (Wanjohi & Mugure, 2008).

2.2.2 Domestic Commitments

In the normal African set up, a woman is expected to play the dual role of a housewife as well as an income earner irrespective of her career as a working woman or as an entrepreneur. The lack of balance between their dual roles prevents them from making effective entrepreneurial decisions (Arthur, 2012). This is evident in Kenya by the number of female hawkers that are seen in the streets of Nairobi with babies strapped on their backs. They have to balance between taking care of their babies and handling their hawking business. This shows that the presence of children in the household (mostly pre-school children) affects the participation levels of women in the business world. Fletschner (2009) argue that the presence of pre-school children is most likely to lower the levels of female labour force participation. For a case where a woman is equally or more educated than the husband, then the husband's income may not be enough to meet the family's needs. In this scenario, the wife will be expected to look for alternative ways of getting income. Some researchers disagree with this argument in that if a woman is highly educated, she will most probably get married to a highly educated man who is wealthy.

The high incomes of their husbands tend to reduce the financial incentive for them to venture into the labour market (Boserup, 2010). Psacharopoulos and Tzannatos (2009) investigated the relationship between female fertility and work. They found that if a woman has a high number of children the woman will have more work to do, either directly (more farm work to feed the family) or indirectly (more paid work to cater for them). The pressure associated with running a business and performing domestic duties may thus hinder the success and growth of business owned by women (Mwania, 2011). In some cases, some men are usually against their women venturing into business activities and end up forcing their wives to stay at home. This shows that the approval and support of the husbands in some situations is thus a necessary condition for women to enter into business. The cultural environment that a woman is subjected to can determine how well she will perform on the entrepreneurial world. In the context of this study, cultural environment such as husband's support, education and training, norms, taboos, beliefs and values have an impact on the performance of SMEs run by women.

According to Hayton, Geroge and Zahra (2012) researchers have come to a general hypothesis that entrepreneurship is enhanced by cultures that have high levels of individualism, low levels of uncertainty avoidance high levels of masculinity and those with low distance in power distance. Solomon, William and Abraham (2012) carried out a research on how cultural values and practices of the Ashanti group of people in Ghana affect the development of small and medium scale enterprises. The results from the study showed that societal values such as respect, love and togetherness, positively impact the growth and development of small businesses; whereas practices such as traditional systems of inheritance, taboos and marriage negatively impact small businesses. According to Sesan and St-onge (2011) business decisions are influenced by the cultural background of entrepreneurs. The success of business strategies highly depends on the nature of ties among coethnics and the structure of social networks.

2.2.3 Capital Unavailability

Finances in this study is the resources required to start and grow a business. The entrepreneurial process is dependent on resources. Financial capital is crucial to the establishment and growth of a business. Access to finance is a recurring research topic in entrepreneurship literature, and is considered as the leading obstacle facing women entrepreneurs (Brush (2012)). The greatest barrier facing women entrepreneurs in Kenya is access to finance. This is an issue because of requirements of collateral. In Kenya only 1% of women own property. This makes it very difficult for women to provide collateral for banks. Most women who venture into businesses in the rural areas/slum urban need financing and collateral to enable them secure bank loans. Responsibility of entrepreneurs for defendants has limited opportunities to make savings or undertake business expansion and diversification (Athanne, 2011). The financial aspects of setting up a business are without doubt the biggest obstacles to women (Zororo 2011).

In Kenya, undeveloped capital markets force young entrepreneurs to depend on self-financing or borrowing from friend and relatives which is not good enough for the success of entrepreneurship ventures. Kinyanjui (2016) records that some entrepreneurs felt that it was difficult to obtain loans as they had to show credit records and they did not fully understand the requirements getting and paying loans. Loans from Kenyan microfinance institutions tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates. Consequently, most women

entrepreneurs are likely to have multiple short-term loans to cater for both businesses and social needs. Studies have shown that loans to MSE entrepreneurs only satisfy a fraction of their financial needs.

Even after surviving the first few years of start-up, most entrepreneurs face the challenge of getting finances to keep the business running. Some of the studies showing how entrepreneurship is affected by lack of finances (Kinyanjui, 2016). The problem associated with capital includes lack of access to finance, lack of information on where and how to source for capital, unfriendly lending requirements set by commercial banks, limited access to collateral and lack of well laid out structures for financial institutions to deal with SMEs. Women lack the title to property in their names, thus banks find it hard to offer them loans. This makes them go through lengthy procedure of securing loans and forces them to look for other risky sources of capital like pyramid schemes. The smaller the size of the business, the less likely the management will be able to convince a third party to provide a loan or a grant to support business activities.

2.3 Strategies Adopted to Enhance Businesses Growth

Strategic management tools offer an opportunity for firms to analyse their position in the industry and what aspects of their value chain offer them the best competitive advantage to realize a market leadership position and ultimately increase shareholder value. Several studies have confirmed that what is really necessary for the firm to reach and keep a competitive advantage stems from its intangible resources and its capabilities, because these being based on non-codified data and tacit knowledge, which make it difficult to imitate them require a slow process of development (Barney, 2012).

At the level of SMEs, investments on intangible resources and the of capabilities are quite problematic because of the necessity to increase the efficiency scale or size, in addition to the difficulties related to the internal and external growth through fusions or acquisitions (Pasanen, 2007). Dr Jill Miller in his research on Recruiting and developing talented people for SME growth, in an SME your people are your business, so recruiting the right talent is imperative. To get the best out of your people you need to help them develop both professionally and personally so they want to stay with you and are able to perform at their best to achieve your organisation's goals.

Application of strategic management tools in the job design and recruitment process helps to address the human resource component that contributes significantly to the overall competitiveness of a firm. That is why it is interesting to view this, from the SMEs' perspective, if it is possible to obtain competitive advantage by utilizing talent management tools. Recruiting appropriately qualified talent does not in itself guarantee immediate positive outcomes unless the new employee is carefully taken through what to do, how to do and expected performance standard says Miller (Pasanen, 2007).

It's important to make sure they fit with your organisation culture and identify with your values, otherwise they are unlikely to go that extra mile for you, deliver service in the desired way and ultimately, they won't stay with the business very long. Furthermore, as the workforce grows and team structures are introduced, it becomes necessary to appoint line managers. Research by Step Organization in the UK found that workforce planning and thinking about succession is vital for the smooth running of the business, but also to help staff see a future with your company (Barney, 2012).

2.3.1 Top Management Commitment

The most important thing when implementing a strategy is the top management's commitment to the strategic direction itself. This is undoubtedly a prerequisite for strategic management best practices. Therefore, top managers must demonstrate their willingness to give energy and loyalty to the implementation process. This demonstrable commitment becomes, at the same time, a positive signal for all the affected organizational members (Rapa & Kauffman, 2015). To successfully improve the overall probability that the strategy is implemented as intended, senior executives must abandon the notion that lower-level managers have the same perceptions of the strategy and its implementation, of its underlying rationale, and its urgency. Instead, they must believe the exact opposite. They must not spare any effort to persuade the employees of their ideas (Watson, 2013).

One of the reasons why strategic management best practices frequently result in difficult and complex problems or even fail at all is the vagueness of the assignment of responsibilities. In addition, these responsibilities are diffused through numerous organizational units (Thurley & Wood, 2013). Cross-functional relations are representative of an implementation effort. This is indeed a challenge, because as already mentioned before organizational members tend to think only in their "own" department

structures. This may be worsened by over-bureaucracy and can thus end up in a disaster for the whole implementation.

To avoid power struggles between departments and within hierarchies, one should create a plan with clear assignments of responsibilities regarding detailed implementation activities. This is a preventive way of proceeding. Responsibilities are clear and potential problems are therefore avoided (Sesan & St-onge, 2011).

2.3.2 Strategic Management Instruments

To facilitate the strategic management best practices in general, strategic management instruments should be applied to support the processes adequately. Two managerial instruments are the balanced scorecard and supportive software solutions (Qihong & Tiorini, 2009). The balanced scorecard is a popular and prevalent management system that considers financial as well as non-financial measures. It provides a functionality to translate a company's strategic objectives into a coherent set of performance measures (Kaplan & Norton, 2011). When it comes to meeting the criteria of a strategic management best practices instrument, there is an excellent fit. The individual character of each balanced scorecard assures that the company's strategic objectives are linked to adequate operative measures. As a consequence, it provides even more than a controlling instrument for the implementation process. It is a comprehensive management system, which can support the steering of the implementation process.

A strategic management system cannot achieve its full potential until it is integrated with other control systems like budgets, information and reward systems. The balanced scorecard provides a framework to integrate the strategic management and meets the requirements that the strategic management system itself can display (Fletschner & Mesbah, 2010). In the context of implementing strategies, the application of software solutions seems to be neglected. Recent experience has shown that IT-support is gaining more and more importance. Information tools must be available and adequate to allow strategic decision makers to monitor progress towards strategic goals and objectives, track actual performance, pinpoint accountability, and most important provide an early warning of any need to adjust or reformulate the strategy (Brinkmann, 2012).

Unfortunately, this seems to be limited to enterprise resource planning (ERP) systems, which are prevalent in the operative environment of a company's day-to-day business.

The strategic management best practices perspective demands systems with different criteria than those of conventional systems. The supportive character in monitoring and tracking the implementation process should be in the centre of interest (John & Sylvester, 2011). In the past, these activities were tracked manually or launched on an ad hoc basis so that there was lack in mandatory installed business processes. The supportive application of adequate software solutions can be more than helpful to improve the quality of strategic management best practices. In addition to that, a software solution is a starting point to define as mentioned above clear assignments of responsibilities throughout the organization's implementation processes (Shaanika, 2015).

2.3.3 Effective Communication

At first look, the suggestion that communication aspects should be emphasized in the strategic management best practices seems to be a very simple one. Even though studies point out that communication is a key success factor within strategic management best practices, communicating with employees concerning issues related to the strategic management best practices is frequently delayed until the changes have already crystallized (Lares-Mankki, 2006).

In this context, it is recommended that an organization has a two-way- communication program that permits and solicits questions from employees about issues regarding the formulated strategy. In addition to soliciting questions and feedback, the communications should tell employees about the new requirements, tasks and activities to be performed by the affected employees, and, furthermore, cover the reason ("the why") behind changed circumstances ((Lares-Mankki, 2006).

It is essential both during and after an organizational change to communicate information about organizational developments to all levels in a timely fashion. One may not misunderstand communication, or the sharing of information, as engagement the direct dialogue that produces active participants in the change process. The way in which a change is presented to employees is of great influence to their acceptance of it. To deal with this critical situation, an integrated communications plan must be developed. Such a plan is an effective vehicle for focusing the employees' attention on the value of the selected strategy to be implemented (Okumus, 2011).

Teamwork plays an important role within the process of strategic management best practices. When it comes to implementation activities, it is often ignored. It is indisputable, that teams can play an important part to promote the implementation of a strategy (Rapa & Kauffman, 2005). To build up effective teams within strategic management best practices the Myers-Briggs typology can be useful to ascertain person-to-person differences. Differences in personality can result in serious inconsistencies in how strategies are understood and acted upon. Recognizing different personality types and learning how to handle them effectively is a skill that can be acquired. Over one million surveys are performed each year in corporate settings for team building and management development. More than any other field of activity, implementation is the area that benefits most from a trained and personality-sensitive management team ((Lares-Mankki, 2016).

2.4 The Effect of Business Strategies on the Growth of Female Owned Businesses

According to Olson, Slater and Hult (2015) the performance of an enterprise is determined by the business strategy it adopts. Strategies which result in high performance are identified with activities that generally lead to success in the industry; that is key success factors. These activities are associated with initiatives in industry. Researchers have identified such initiatives to include emphasis on product quality, product and service innovations, development of new operating technologies and discovery of new markets. Activities associated with high performing strategies also include emphasis on customer service and support, extensive advertising, and use of external finance. Further, because high performing strategies involve initiative-taking, they are often referred to as proactive strategies (Qihong & Tiorini 2009).

Fletschner and Mesbah, (2010) argued that whether formal or informal business strategies is carried out, managers should emphasize on substantive analytical elements of the process such as scanning the environment; analysing competitive activity; assessing strengths and weaknesses; identifying and evaluating alternative courses of action; reviewing and revising plans that allows them to avoid operation failure and high-performance rate. White (2016) argued that small businesses should use the same management techniques as their larger counterparts. Indeed, studies indicate that increasing numbers of small businesses are adopting business strategies because of its benefits.

2.4.1 The effects of Business Strategies on Performance of Micro Enterprises

Petrakis and Kostis (2012) views the element of business strategies as a very essential component to organization performance especially so for small and medium sized companies. His sentiments are affirmed by a study conducted by Skivington and Daft (2011), in Britain which sought to determine the influence of business strategies tools and concepts on the performance of SMEs. This study indeed established a positive relationship between business strategies and performance.

Bogner and Barr (2010), also conducted a research that sought to examine how business strategies tools and concepts affect small firms in the US. This study elicited interesting findings, for example it was revealed that most of the small firms in the US perform business strategies; specifically, the study revealed that a total of 95% of the small firms which perform business strategies have a written plan. Additionally, their study was able to show that most of the CEOs in these companies are more frequently involved than any other person, followed by the vice president of marketing and the vice president of finance/accounting. They were also able to establish that business strategies has a positive influence on their companies' performances.

In addition to the previous study Skivington and Daft (2011), conducted a study to establish importance of strategies in the growth of SME's in the United States. Their study was able to show that indeed, as the small companies grew, planning became more formal and well-structured. The study however revealed that the involvement of CEOs in the business strategies process was seen to a larger extent to be more than the other managers' involvement and the absence of perceived benefits from business strategies to the company influence negatively on the CEOs' attitudes toward planning.

Slater and Olsen (2011) made a similar contribution to the debate on how strategic techniques influence performance. His focus was to review twelve business strategies and performance research. His study was able to show that indeed business strategies cautiously benefited firms. Secondly, in a bid to provide an in-depth analysis of the previous findings, He was able to show that indeed there is a positive relationship between the application of business strategies tools and techniques on performance of small firms. Stalk and Shulman (2012) however had contrary results in their study as they were able to show that was no apparent systemic relationship between business strategies tools and concepts and performance. Wheelen and Hunger (2015) on their part concluded

that the research on the value of business strategies for small firms is not inconclusive because many small firms do not plan.

In another study carried out by Sterling (2013), that sought to dwell on twenty-nine researches, it was revealed that indeed there exists a relationship between business strategies tools and concepts on financial performance. These findings were further developed on by Miller (2012) who sought to provide a review on the twenty-six published researches. Their study showed that indeed business strategies tools and concepts positively affected firm performance.

White (2016) on the other hand while seeking to examine how business strategies tools and techniques influence performance of Australian companies established that planning formalization have positively effect on performance in small Austrian enterprise. This finding were also shared by Zagotta and Robinson (2012), who was seeking to examine the influence of business strategies tools and techniques on UK companies. Their study revealed that indeed there is no relationship between formal planning process and company performance. On the contrary, Viseras, Baines and Sweeney (2015) conducted a study that established a strong positive relationship between formal planning process and performance in manufacturing Turkish companies. In the same vein, Neely, Gregory and Platts (2015) also conducted a study that revealed that business strategies practice positively related to business strategies effectiveness in privately owned Egyptian companies. The possible reason for contradictory in the results reported in previous studies is that the most of these studies.

2.4.2 The effects of Business Strategies on Competitiveness of Micro Enterprises

Business strategies tools have an influence on competitive advantage in SMEs. This area has elicited a lot of research from a number of scholars an event that has resulted in many prescriptions, models and concepts (Otley, 2013). This subject still remains to elicit mixed reactions from different quarters. According to Panneeselvam (2015) there is always a missing link especially in SMEs that are unable to measure performance. It is evident that SMEs to have a continuous successful implementation of business strategies especially since they lack sufficient resources in terms of finances, customers as well as management capacity which are not well developed notwithstanding the administrative systems which are not very well developed.

Research findings have shown that, indeed the aspect of stands to be very necessary but not sufficient condition for a viable SME development. Management problems that manifest in many ways for instance limited capacity uncoupled with lack of clear vision as well as lack of business plans notwithstanding business strategy and poor strategy implementation are critical for the performance and survival of SMEs (Okumus and Roper, 2009). According to Saunders and Thornhill (2009) SMEs are not like large organizations; this is because they are very flexible, and also responsive and also very quick in pursuit of opportunities that come in their way. SMEs are also characterized by risk-taking, innovation and most importantly unconventional thinking and creativity. According to the resource based view theory, it is practical that chaos and contingency theories these are strategic resources that can well be exploited by SMEs so as to be able to adapt to the ever-changing environment and to become more competitive and responsive to customer needs and requirements.

There are also various reviews done on the small business literature which have put forward suggestion that, business strategies results into competitive advantage for SMEs (Hrebiniak, 2016). According to Kazim (2012), small there are a number of reasons why business strategies tools and techniques result into competitive advantage for small firms, these include the fact that SMEs are very innovative, achieve higher sales growth, and higher returns on assets, higher profit margins and higher employee growth and above all gain competitive advantage. Kazim (2012) further argues that planning in small firms is considered to be mostly adaptive in nature, while at the same time this process is seen to be short-term oriented and is also concerned with the manipulation of scarce resources. Furthermore, the element of planning in small firms is generally typified by intense personalization and is also seen to be highly influenced by the preferences, experiences, attitudes, prejudices and general personality sets of the firm. In this regard, therefore it follows that the existence of diverse planning processes in small businesses should be expected but with little or no resemblance to the planning process found in large organisations.

2.4.3 The effects of Business Strategies on Micro Enterprises Sustainability

Indeed, there is some evidence that strategic management tools and techniques can make a difference. For example, the importance of good implementation to successful outcomes was recognized by Pearce and Robinson (2007) in response to survey results showing

greater satisfaction with management tools at successful companies than at unsuccessful ones. Even though Pearce and Robinson (2007), found that financially successful companies are more satisfied with the tools they are using, it is not possible to conclude that tools are a driving factor in a successful company's financial performance. However, strategic management tools and techniques do not replace firm strategy (Porter, 2008). They are likely to assist with part of the strategic management activity rather than providing a substitute for the capabilities and experience of the manager.

There can be several reasons why the firms are using strategic management tools. It is reported that efficiency is the most important advantage of using such tools. However, it should be noted that strategic management tools may function as non-human actors actively involved in the making of the organizational realities in which they are used. However, most of the previous studies dealing with such tools and techniques have focused on large companies rather than SMEs. Only a few studies have referred to SMEs when reporting the use of strategic management tools. As we know, most strategic management tools and techniques have been developed in the large company context and on the basis of empirical findings made in the context of large companies. The context often has a critical role: what works in one context will not necessarily work in another (Porter, 2008).

This means that factors that lead to success in one context may lead to failure in another. This means that the need for user adaptation of tools is driven not only by tool characteristics, but also by the diversity of business contexts. The design of a tool application may vary significantly according to firm size or whether the firm is for profit or not-for-profit and it may vary according to whether the purpose is to inspire or structure thinking or merely to provide legitimacy. Moreover, there is also temporal change in the usage of strategic management tools, for example tool usage dropped dramatically worldwide in 2008 because of the global downturn (McKnight, 2015). As the implementation of new management tools is often an expensive proposition costing companies a lot of money in training and development, consulting fees, and other related costs and because the resources of SMEs are more limited than those of large companies, it would be useful to know which strategic management tools and techniques are appropriate for SMEs. This research can hopefully help prevent entrepreneurs and managers from wasting time and money on inappropriate and useless tools.

2.5 Chapter Summary

This chapter reviewed strategic management challenges that female entrepreneurs face while growing their businesses. It is generally recognized that women entrepreneurs face unique challenges, which affect their growth and profitability and hence, diminish their ability to contribute effectively to sustainable development. Strategic management tools offer an opportunity for firms to analyse their position in the industry and what aspects of their value chain offer them the best competitive advantage to realize a market leadership position and ultimately increase shareholder value. The next chapter present imperative research methods that was used to conduct this research.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter focused on the research methodology that was used, in an attempt to achieve the objectives of the study which was the strategic management challenges that female entrepreneurs face while growing their businesses in Juja- Kiambu County. Attention was focused on research design, population and sample design. It also discussed the data collection method, instruments used and research procedures. It puts across the data analysis method and chapter summary.

3.2 Research Design

The study adopted a descriptive research design. A descriptive study is concerned with determining the frequency with which something occurs or the relationship between variables (Saunders, Lewis & Thornhill, 2009). Thus, this approach is appropriate for this study, since the researcher intends to collect detailed information through descriptions and was useful for identifying variables and hypothetical constructs (Saunders, Lewis & Thornhill, 2009). This method provided descriptions of the variables in order to answer the research questions in the study. It was therefore an efficient way to use to obtain information needed to describe the attitudes, opinions and views of the respondents on the the strategic management challenges that female entrepreneurs face while growing their businesses in Juja- Kiambu County.

3.3 Population and Sampling Design

3.3.1 Population

Population can be defined as a complete set of elements (persons or objects) that possess some common characteristic defined by the sampling criteria established by the researcher (Mugenda & Mugenda, 2008). Target population on the other hand is the specific population about which information is desired (Kothari & Garg, 2014). This definition ensures that population of interest is homogeneous. Population studies are more representative because everyone has an equal chance to be included in the final sample that is drawn (Mugenda & Mugenda, 2008). The target population was limited to the 364 owners of female businesses in Juja town according to the records from the registrar of

businesses and the Kiambu County records where the business owners were targeted (Kiambu County Integrated Development plan, 2017).

3.3.2 Sampling Design

3.3.2.1 Sampling Frame

The sampling frame is defined as the set of source materials from which the sample is drawn. It provides a means by which particular members of the target population are chosen (Johnson, Scholes & Whittington, 2008). The sampling frame in essence is a complete list of all the cases in the population from which a sample is drawn (Kombo & Tromp, 2013). Since a researcher rarely has direct access to the entire population of interest in social science research, a researcher must rely upon a sampling frame to represent all of the elements of the population of interest (Kombo & Tromp, 2013). The sampling frame for this study was the female owned businesses in Juja town.

3.3.2.2 Sampling Technique

According to Mugenda and Mugenda (2008) sampling is that part of statistical practice which is concerned with the selecting of a subset of individual observations within a population with intention of yielding some knowledge about the population of concern, necessary for making predictions based on statistical inference. Sampling technique is the procedure a researcher uses to gather people, places or things to study, (Kombo & Tromp, 2006). The study adopted a simple random sampling to sample the 364 female owned businesses in Juja town. Cooper, and Shindler, (2011) notes that simple random sampling technique ensures that every individual in a population has an equal chance of being selected hence ensures that a more representative sample is obtained from a population.

3.3.2.3 Sample Size

For quantitative data collection an appropriate sample size was computed to achieve the true proportion at 95% confidence level. To calculate the sample size of the adolescents, the study used the Yamane's formula (1967).

$$n = \frac{N}{1 + N(e)^2}$$

Where n is the sample size, N is the population size, and e is the level of precision (0.05).

$$\begin{aligned}
n &= 364 / 1 + 364(0.05)^2 \\
&= 364 / 1 + 364(0.0025) \\
&= 364 / 1.91 \\
&= 191
\end{aligned}$$

Mugenda & Mugenda (2008) explain a sample to be a small group that is obtained from an accessible population. It is further recommended that a sample of at least 10% of the total population be used as a representation for true and accurate data. According to Gay (2007) for descriptive studies at least 10% - 20% of the total population is enough to fulfill a study. The sample size was 191 and was deemed representative as it conforms Mugenda and Mugenda (2008) argument.

3.4 Data Collection Method

The study used questionnaires to carry out the study. According to Cooper and Schindler (2011) primary data are sought for their proximity to truth and control over error thus primary data was used to obtain realistic and truthful information. The study used closed ended questions in an effort to conserve time and money as well as to facilitate easier analysis as they were in an immediate usable form. The questionnaire contained organisation information that included statement as per research questions. The researcher used the Likert 5- Point Scale; where 1 was to represent 'strongly disagree', 2 was to represent 'disagree', 3 was to represent 'agree', 4 was to represent 'strongly agree' and 5 'not applicable'. The questionnaire was divided into 2 sections. The 1st section contained demographic information concerning age of the respondents, gender of the respondents, education level and years of experience.

3.5 Research Procedure

The researcher had an introduction letter from United States University to assure the respondents that the information that they gave would be treated confidentially and it would be used purely for research purposes when doing actual data collection. The researcher made use of network to persuade targeted respondents to fill up and return the questionnaires to ensure a high response rate. The researcher also encouraged the respondents to participate without holding back the information that they have as the

research instruments would not bear their names. The questionnaire was administered through drop and pick method. The study conducted a pilot study to pretest and validates the questionnaire. The researcher selected a pilot group of 7 women from the target population to test the validity of the research instrument. The pilot data was not to be included in the actual study. The pilot study allowed for pre-testing of the research instrument to enhance the instrument's validity. The pilot study was also enabling the researcher to be familiar with research and its administration procedure as well as identify items that require modification. After the pretest, the researcher then proceeded to do the actual data collection. Bryman & Bell (2015) insist that this enables the researcher to familiarize with the study area and its administration procedure as well as identifying items that require modification.

3.6 Data Analysis

Analysis was done quantitatively using descriptive and inferential statistics. For descriptive statistics it was presented inform of means and standard deviations. The study further employed inferential statistics in form of simple regression and correlation analysis. Data analysis was done with the use of SPSS software version 22. The research deems regression method to be beneficial for its ability to test the nature of influence of independent variables on a dependent variable. The regression model was as follows:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$$

Where: Y = Business growth; β_0 = Constant Term; β_1 , β_2 , β_3 and β_4 = Beta coefficients; X1= Managerial training and experience; X2= Capital availability; X3= Top management commitment; X4 = Effective communication and ε = Error term

Correlation analysis is the statistical tool that can be used to examine the level of association of two variables. Correlation values ranges from 0 to ± 1.0 , a value of 0 indicates that there is no relationship between the dependent and the independent variables. On the other hand, a correlation of ± 1.0 indicates that there exists a perfect negative or positive relationship. The relationship was regarded as weak when $r = \pm 0.1$ to ± 0.29 , while the relationship was considered medium when $r = \pm 0.3$ to ± 0.49 , $r \pm 0.5$ to ± 0.74 was strong and when $r = \pm 0.75$ and above, the relationship was considered to be of a very strong variable (Cooper & Schindler, 2011). Tables were used to summarize responses and facilitate comparison. The data was presented through tabulations and

percentages. Cooper and Schindler (2011) notes that the use of percentages is important for two reasons; first it simplifies data by reducing all the numbers to range between 0 and 100. Second, they translate the data into standard form with a base of 100 for relative comparisons.

3.7 Chapter Summary

This chapter has presented the research methodology that was used in analyzing the research questions. The study adopted a descriptive research design. The target population was the 364 owners of female businesses in Juja town and simple random sampling was used to obtain 191 owners of female businesses. The study used closed questions to gather primary data. The researcher selected a pilot group of 7 women to test for the validity of the research instrument. Analysis was done quantitatively by use of descriptive and inferential statistics. The results and findings of this study are presented in chapter four.

CHAPTER FOUR

4.0 RESEARCH FINDINGS AND DISCUSSION

4.1 Introduction

The chapter dealt with the analysis of the data. Specifically, the data analysis was in line with the specific objectives where pattern issues were investigated, interpreted and implications drawn on them. This chapter represents the empirical findings and results of the application of the variables using descriptive, qualitative and quantitative research designs.

4.1.1 Response Rate

The study targeted a sample size of 191 respondents from which 136 filled in and returned the questionnaires making a response rate of 71.2%. This response rate was satisfactory to make conclusions for the study as it acted as a representative. According to Mugenda and Mugenda (2003), a response rate of 50% is adequate for analysis and reporting, a rate of 60% is good and a response rate of 70% and over is excellent. Based on the assertion, the response rate was excellent.

Table 4.1: Response Rate

Questionnaire	Frequency	Percentage
Filled and Returned	136	71.2
Unreturned	55	28.8
Total	191	100

4.2 Demographics

The researcher begun by the general analysis on the demographic information from the respondents which included: age of the respondents, education, marital status, and the period which the respondents had worked for in their businesses.

4.2.1 Age of the Respondents

Respondents of various age groups are perceived to hold different opinion relating to deferent subject. In view of encompassing various opinions, respondents were required to indicate their age category. The results are presented in Table 4.2.

Table 4.2: Age of the Respondents

Age category	Frequency	Percent
21-30 years	37	27.2
31-40 years	57	41.9
41-50 years	33	24.3
above 50 years	9	6.6
Total	136	100.0

Results on table 4.2 show that 41.9 % of the respondents were aged between 31-40 years, 27.2 percent of the respondents were aged between 21-30 years, 24.3% of the respondents were aged between 41-50 years 6.6% of the respondents were aged above 50 years. From the findings, the study observed that all age categories of the respondents were involved hence the study was inclusive in determining the study objectives.

4.2.2 Respondents' Highest Level of Education

This was sought in view of ganging the respondent's ability to respond to research question and the results on educational status are analysed in table 4.3.

Table 4.3: Respondents' Highest Level of Education

	Frequency	Percent
Primary school	13	9.6
Secondary	66	48.5
Diploma	44	32.4
Bachelor's degree	8	5.9
Post graduate	5	3.7
Total	136	100.0

From the findings, majority of the respondents (48.5%) indicated they had secondary education, 32.4% of the respondents indicated they had college diploma certificates, 9.6% of the respondents indicated they had primary school certificate whereas 3.7% of the

respondents indicated they had post graduate education. From the findings, the study observed that majority of the respondents were literate and thus they were in a position to respond to research questions with ease.

4.2.3 Marital Status

Marital status is considerably a significant factor that indirectly affects the performance and the growth of female owned enterprises in Kenya. In this consideration the study requested the respondents to indicate their marital status.

Table 4.4: Marital Status

	Frequency	Percent
Married	79	58.1
Single	57	41.9
Total	136	100.0

Results on the table 4.4 above showed that majority of the women (58.1%) surveyed were married whereas 41.9% were single. The findings predict that more married women were motivated into venturing into SME practice than single ladies.

4.2.4 Period Which the Respondent Had Worked for in Her Business

The period of work service or experience in business operation is closely associated with knowledge relating to challenges in the practice. In view of gauging the respondents understanding on challenges in business operations, respondents were required to indicate the period which they had operated their business for.

Table 4.5: Period which the Respondent Had Worked for in Her Business

	Frequency	Percent
Below 5 years	92	67.6
5 to 10 years	28	20.6
above 10 years	16	11.8
Total	136	100.0

Results obtained indicated that 67.6% of the respondents had operated their enterprises for not more than five years, 20.6 % of the respondents had operated their enterprises for a period of 5 to 10 years whereas 11.8% had operated their enterprises for a period of exceeding 10 years. This indicated that majority of the respondents had operated their

enterprises for a considerable period of time and thus they were in a position to give credible information on ideal challenges affecting women owned SMEs in Juja Sub County.

4.3 Challenges that Face Female Entrepreneurs in the Growth of their Businesses

This section investigates the challenges that face female entrepreneurs in the growth of their businesses. It was noted that women face major problems while growing their business such as lack of credit access which limit their expansion, lack of managerial training, domestic commitment and lack of enough market opportunities to sell their products. These challenges limit their competitiveness with the male owned business and make them vulnerable.

Table 4.6: Challenges that Face Female Entrepreneurs in the Growth of their Businesses

	N	Minimum	Maximum	Mean	Std. Deviation
You face problems of access to credit while growing your business	136	1.00	5.00	3.26	1.07
You face problems of limited awareness of markets while growing your business	136	1.00	5.00	3.46	0.89
You face problems of lack of managerial training and experience while growing your business	136	1.00	5.00	3.76	0.79
You face problems of market opportunities while growing your business	136	1.00	5.00	3.79	0.69
You are constrained by household responsibilities and marital status while operating your business	136	1.00	5.00	3.71	0.66
The challenges diminish your ability to contribute effectively to sustainable development of your business	136	1.00	22.00	3.92	1.69

Results investigating on challenges faced by women entrepreneurs show that challenges diminish women’s ability to contribute effectively to sustainable development of their business (mean = 3.92 std dev = 1.69) most of the women faced problems of market opportunities while growing their business (mean = 3.7 std dev = 0.69) and that lack of managerial training and experience is a major challenge to women growing their

businesses (mean = 3.76 std dev = 0.79). The findings are in line with the findings by Barney (2011) that lack of managerial training and experience is among the key factors leading to closure of SMEs in the first two years after opening.

It was also observed that women are constrained by household responsibilities and marital status while operating their business (mean = 3.71 std dev = 0.66), they faced problems of limited awareness of markets while growing their business (mean = 3.46 std dev = 0.89) and that they faced problems of access to credit while growing their business (mean = 3.26 std dev = 1.07). Results obtained also showed that women faced problems of limited awareness of markets while growing their business and that majority face problems of access to credit. The findings are in support of the findings by Githinji (2010) lack of credit access amongst SMEs owners and especially women are a de-motivating factor on growth and development of entrepreneurial culture among women.

4.3.1 Lack of Managerial Training and Experience

This section investigates the impact of managerial training and experience on growth and development of female owned businesses.

Table 4.7: Lack of Managerial Training and Experience

	N	Minimum	Maximum	Mean	Std. Deviation
Education and skills are needed to run micro and small enterprises	136	1.00	5.00	3.89	0.95
You require financial skills to run your business	136	1.00	5.00	4.25	1.31
You require ICT skills to run your business	136	1.00	5.00	3.77	0.78
You were forced to join the small enterprise world due to lack of education	136	1.00	5.00	1.65	0.80
You usually plan for changes in the business environment	136	1.00	5.00	2.36	1.00
You usually adapt to the changing field of technology	136	1.00	5.00	2.04	0.95

Results obtained show that women require financial skills to run their business (mean = 4.25 std dev =1.31), the study also revealed that education and skills are needed to run micro and small enterprises (mean = 3.89 std dev =0.95),women entrepreneurs require ICT skills to run their business (mean = 3.77std dev =0.78) however women entrepreneurs disagreed that they were forced to join the small enterprise world due to lack of education (mean = 1.65 std dev = 0.85), that women entrepreneurs usually plan for changes in the business environment (mean = 2.36std dev = 1.00), and that women entrepreneurs usually adapt to the changing field of technology (mean = 2.04 std dev = 0.95), The findings are concurs with the study results by Leonard-Barton, (2011), that technology orientation has a significant direct effect on SME growth and sustainability .

4.3.2 Domestic Commitments

This section investigates the impact of domestic commitments on growth and development of female owned businesses.

Table 4.8: Domestic Commitments

	N	Minimum	Maximum	Mean	Std. Deviation
You play the dual role of a housewife as well as an income earner	136	1.00	5.00	3.50	0.70
Domestic commitments prevent you from making effective entrepreneurial decisions	136	1.00	5.00	3.61	0.86
The children affect your participation levels in the business	136	1.00	5.00	3.35	0.76
Your husband affects your participation levels in the business	136	1.00	4.00	3.28	0.89

Results obtained show that domestic commitments prevent moderately deter women from making effective entrepreneurial decisions (mean = 3.61 std dev = 0.86), women play the dual role of a housewife as well as an income earner (mean = 3.50, std dev = 0.70), the children affect women the participation levels in the business (mean = 3.35 std dev =0.76) and that the children affect women participation levels in the business (mean = 3.28 std dev =0.89). The findings are in support of the study results by Kim and Maughborne

(2007) report that Domestic commitments inhibit women from performing efficiently in their enterprises.

4.3.3 Capital Availability

This section investigates the impact of capital availability on growth and development of female owned businesses.

Table 4.9: Capital Availability

	N	Minimum	Maximum	Mean	Std. Deviation
Financial capital is crucial to the establishment and growth of a business	136	1.00	5.00	3.93	1.85
The greatest barrier facing women entrepreneurs in Kenya is access to finance	136	1.00	5.00	4.49	0.72
You face challenges of financial capital while growing the business	136	1.00	5.00	3.99	0.89
Lack of capital makes it difficult for you to provide collateral for banks	136	1.00	5.00	3.71	0.97
You have multiple short-term loans for the growth of your business	136	1.00	5.00	2.68	1.31
Lack of information on where and how to source for capital is a challenge for you	136	1.00	4.00	3.74	0.95
Unfriendly lending requirements set by financial institutions is a challenge for you	136	1.00	4.00	3.97	0.91

Results obtained show that the greatest barrier facing women entrepreneurs in Kenya is access to capital (mean = 4.49 std dev = 0.72) women entrepreneurs face challenges of raising capital while growing their businesses (mean =3.99), capital is crucial to the establishment and growth of a business (mean = 3.93 std dev = 1.85), lack of information on where and how to source for capital is a challenge (mean = 3.74 std dev = 0.95) and lack of capital makes it difficult for you to provide collateral for banks mean = 3.71 std dev =0.97). However, women entrepreneurs disagreed to having multiple short-term loans for the growth of the businesses (mean = 2.68 std dev =1.31). The findings are concurred with the study results by Brush (2012) that the greatest barrier facing women entrepreneurs in Kenya is access to finance adding that this is an issue because of requirement of collateral.

4.4 The Strategies Adopted to Enhance Businesses Growth

This section investigates some of the strategies adopted by women entrepreneurs in view of promoting businesses growth. The women indicated that they had adopted several strategies to help them grow their business which included using proactive business strategies to help them actualize their business ideas. The women also identified their strength, weakness, opportunities and strength that faced their business, ensured there is effective communication with their employees and teamwork.

Table 4.10: The Strategies Adopted to Enhance Businesses Growth

	N	Minimum	Maximum	Mean	Std. Deviation
Strategic management tools offer an opportunity for you to analyse your position in the industry	136	1.00	4.00	3.51	0.83
The competitive advantage of your business stems from your intangible resources and capabilities	136	1.00	11.00	3.18	1.29
Your organisation culture helps in your business growth	136	2.00	4.00	3.46	0.63
Your organisation values help in your business growth	136	1.00	4.00	3.54	0.62

Results obtained show that majority of the women agreed that the organisation values help in women’s business growth (mean =3.54 std dev = 0.62) strategic management tools offer an opportunity for women to analyse their position in the industry (mean = 3.51 std dev = 0.83) others moderately agreed that organisation culture helps in women’s business growth (mean = 3.46 std dev =0.63).

The competitive advantage of the business stems from personal intangible resources and capabilities (mean =3.18 std dev =1.29). The findings are in support of the study results by According Hooley *et al.*, (2011) strong positive organisation culture can lead to the “disruptive innovation” that can help the organisation secure sustainable competitive advantage.

4.4.1 Top Management Commitment

This section investigates on the role of top management in promoting Business Growth.

Table 4.11: Top Management Commitment

	N	Minimum	Maximum	Mean	Std. Deviation
The most important thing when implementing a strategy is the top management's commitment to the strategic direction itself	136	1.00	5.00	3.66	0.79
You demonstrate your willingness to give energy and loyalty to the implementation process	136	1.00	5.00	4.30	0.66
Responsibilities are clear and potential problems are avoided in your business	136	4.00	5.00	4.29	0.46
You create a plan with clear assignments of responsibilities regarding detailed implementation activities of your business	136	1.00	5.00	4.21	0.69

It was observed that most of the women entrepreneurs demonstrated their willingness to give energy and loyalty to the implementation process (mean = 4.30 std dev =0.66), responsibilities are clear and potential problems are avoided in the business (mean = 4.29 std dev =0.46). Further, most of women entrepreneurs create a plan with clear assignments of responsibilities regarding detailed implementation activities of the business (mean = 4.21 std dev = 0.69) and that the most important thing when implementing a strategy is the top management's commitment to the strategic direction itself (mean = 3.66 std dev =0.79). The findings are in support of the study results by Staber and Sydow, (2012) who asserts that during organisational transformation process, the top management team should delegate to employees as well as motivating and enabling them to act, encouraging innovation, trial and experimentation and by developing a culture which encourages informed risk-taking and facilitates learning from mistakes.

4.4.2 Strategic Management Tools

This section investigates on the strategic management instruments adopted by women entrepreneurs in view of promoting Businesses Growth.

Table 4.12: Strategic Management Instruments

	N	Minimum	Maximum	Mean	Std. Deviation
Strategic management instruments should be applied to support the business processes adequately	136	1.00	5.00	4.02	0.75
A strategic management system cannot achieve its full potential until it is integrated with other control systems	136	1.00	11.00	4.30	0.89
You use balanced scorecard to enhance your business efficiency	136	1.00	5.00	4.11	0.70
You use supportive software solutions to enhance your business efficiency	136	1.00	5.00	4.33	0.63
Information tools must be available and adequate to allow strategic decision makers to monitor progress towards strategic goals	136	1.00	5.00	4.08	0.74
Information tools must be available and adequate to allow strategic decision makers to monitor objectives	136	1.00	5.00	4.27	0.80
Information tools must be available and adequate to allow strategic decision makers to monitor performance	136	2.00	22.00	4.35	1.67
Information tools must be available and adequate to allow strategic decision makers to enhance accountability	136	2.00	5.00	4.03	0.82

It was confirmed that information tools must be available and adequate to allow strategic decision makers to monitor performance (mean = 4.35 std dev =1.67), women entrepreneurs use supportive software solutions to enhance their business efficiency (mean = 4.33 std dev =0.63), and strategic management system cannot achieve its full potential until it is integrated with other control systems (mean = 4.30 std dev =0.89). Further, information tools must be available and adequate to allow strategic decision makers to monitor objectives (mean = 4.27 std dev = 0.80). The findings are in support of the study results by Staber and Sydow, (2012) Performance measurement can be used by SMEs to improve their competitive advantage by monitoring costs, effectiveness, and customer satisfaction, and to report returns on investment to shareholders.

The study revealed that women entrepreneurs use balanced scorecard to enhance their business efficiency (mean = 4.11 std dev =0.70) and information tools must be available and adequate to allow strategic decision makers to monitor progress towards strategic goals (mean = 4.08 std dev =0.74). Finally, information tools must be available and adequate to allow strategic decision makers to enhance accountability (mean = 4.03 std dev = 0.82) and strategic management instruments should be applied to support the business processes adequately (mean = 4.02 std dev =0.75). The findings concur with the study results by Kaplan & Norton (2000) with the help of performance measurement tools, companies can monitor the implementation of their business plans and strategies, thereby contributing to their organizational success.

4.4.3 Effective Communication

This section investigates the role of communication in promoting SME Growth and development.

Table 4.13: Effective Communication

	N	Minimum	Maximum	Mean	Std. Deviation
Communication is a key success factor within strategic management best practices	136	1.00	5.00	4.17	0.69
Communicating with employees concerning issues related to the strategic management best practices is frequently delayed	136	1.00	5.00	4.10	0.74
Teamwork plays an important role in your business	136	1.00	5.00	4.28	0.79
The way in which a change is presented to employees is of great influence to their acceptance of it	136	2.00	5.00	3.99	0.68
You have developed an integrated communications plan in your business	136	2.00	5.00	4.21	0.73
Integrated communications plan is an effective vehicle for focusing on the employees' attention	136	2.00	5.00	4.18	0.78

Results obtained show that teamwork plays an important role in the business (mean = 4.28 std dev = 0.79), most of the women entrepreneurs have developed an integrated communications plan in their business (mean =4.21 std dev = 0.73) and integrated communications plan is an effective vehicle for focusing on the employees' attention (mean = 4.18 std dev = 0.78). Further, communication is a key success factor within strategic management best practices (mean = 4.17 std dev = 0.69), communicating with employees concerning issues related to the strategic management best practices is frequently delayed (mean = 4.10 std dev = 0.74) and that the way in which a change is presented to employees is of great influence to their acceptance of it (mean = 3.99 std dev = 0.68). The findings are in support of the study results by Robbins (2005), co-ordination will be successful only in the presence of an effective communication. Effective communication must be present in order to ensure business growth.

4.5 Effect of Business Strategies on Growth of Female Owned Businesses

This section investigates effect of adopted business strategies by women on Businesses Growth. It was established that the adoption of strategies had enhanced the growth of business in terms of increased profitability, revenue growth, cashflow growth and increase in the number of customers which in turn enhanced their competitiveness. The competitiveness enhanced their sustainability and thus was a source of livelihood to them.

Table 4.14: Effects of Business Strategies in Female Owned Businesses

	N	Minimum	Maximum	Mean	Std. Deviation
The performance of an enterprise is determined by the business strategy it adopts	136	2.00	5.00	4.03	0.76
Your business has adopted a proactive business strategy	136	2.00	5.00	3.99	0.75
Strategies which result in high performance are identified with activities that generally lead to success	136	1.00	5.00	4.09	0.80
Development of new operating technologies enhance the performance of businesses	136	1.00	5.00	4.02	0.68
Your business emphasises on customer service as a strategy	136	1.00	5.00	4.27	0.68

Results obtained show that business emphasises on customer service as a strategy (mean = 4.27 std dev = 0.68), strategies which result in high performance are identified with activities that generally lead to success (mean = 4.09 std dev = 0.80) and the performance of an enterprise is determined by the business strategy it adopts (mean = 4.03 std dev =0.76). Further women owned businesses emphasised on development of new operating technologies to enhance the performance of their businesses (mean = 4.02 std dev 0.68) the businesses have adopted a proactive business strategy (mean = 3.99 std dev =0.75). The findings are in support of the study results by) Rees (2006), that business strategies

by SMEs help to highlight the purposes for which various activities are to be undertaken, it makes objectives clear and specific.

4.5.1 Effects of Business Strategies on Performance SME'S

Table 4.15: Effects of Business Strategies on Performance SME'S

	N	Minimum	Maximum	Mean	Std. Deviation
Business strategies are an essential component to organization performance	136	3.00	5.00	4.04	0.70
Business strategies have led to profitability of your business	136	2.00	5.00	4.01	0.81
Business strategies have led to revenue growth of your business	136	1.00	5.00	4.14	0.65
Business strategies have led to cashflow growth of your business	136	2.00	5.00	4.10	0.80
Business strategies have led to increase in the number of customers for your business	136	2.00	5.00	3.98	0.75

Results obtained show that business strategies have led to revenue growth of the business (mean = 4.14 std dev = 0.65), business strategies have led to cash flow growth of the business (mean = 4.10 std dev = 0.80) and business strategies are an essential component to organization performance (mean = 4.04 std dev = 0.70). Business strategies have led to profitability of the business (mean = 4.01 std dev = 0.81) and also led to increase in the number of customers for the business (mean = 3.98 std dev = 0.75). The findings are in support of the study results by (Barney, 2012). Strategic management tools offer an opportunity for firms to analyse their position in the industry and what aspects of their value chain offer them the best competitive advantage to realize a market leadership position and ultimately increase shareholder value.

4.5.2 Effects of Business Strategies on Competitiveness of SMEs

Table 4.16: Effects of Business Strategies on Competitiveness of SMEs

	N	Minimum	Maximum	Mean	Std. Deviation
Business strategies have an influence on competitive advantage in SMEs	136	1.00	5.00	4.19	0.69
Business strategies have enhanced the flexibility of your business	136	1.00	5.00	4.08	0.66
Business strategies have enhanced the responsiveness of your business	136	2.00	5.00	4.19	0.56
Business strategies have enabled the business take care of the risk-taking measures of your business	136	3.00	5.00	4.26	0.62
Business strategies have enhanced the innovativeness of your business	136	3.00	5.00	4.27	0.54

Results obtained show that business strategies have enhanced the innovativeness of the business (mean = 4.27 std dev = 0.54), business strategies have enabled the business to take care of the risk-taking measures of the business (mean = 4.26 std dev = 0.62), business strategies have an influence on competitive advantage in SMEs (mean = 4.19 std dev = 0.69) and business strategies have enhanced the responsiveness and competitive advantage of the business (mean = 4.19 std dev = 0.56). Further, and that business strategies have enhanced the flexibility of that business (mean = 4.08, std dev = 0.66). The findings are in support of the study results by Helfat and Peteraf (2003) who emphasized that creating real sustainable advantage is about focusing on energies and developing those things that are not easily replicated by competitors, in this vein of understanding, women entrepreneurs should build strategies that are generally tactical, rather than emulating competitor strategies.

4.5.3 Effects of Business Strategies on SME's Sustainability

Table 4.17: Effects of Business Strategies on SME's Sustainability

	N	Minimum	Maximum	Mean	Std. Deviation
Business strategies have enabled your business implement the targeted projects	136	2.00	5.00	4.07	0.88
Business strategies have enabled your business focus on its scope	136	3.00	5.00	4.10	0.69
Business strategies have enabled your business meet its budget of its projects	136	3.00	5.00	4.00	0.61
Business strategies have enhanced the quality of your business in terms of services and output	136	3.00	5.00	4.29	0.50
Business strategies have enhanced customer satisfaction in your business	136	2.00	5.00	4.27	0.49

Results obtained show that business strategies have enhanced the quality of the business in terms of services and output (mean = 4.29 std dev = 0.50), business strategies have enhanced customer satisfaction (mean = 4.27 std dev =0.49) and business strategies have enabled the business focus on its scope (mean = 4.10 std dev =0.69). Further, business strategies have enabled the business implement the targeted projects (mean = 4.07 std dev = 0.88) and that business strategies have enabled the business meet its budget of its projects (mean = 4.00 std dev = 0.61). The findings are in support of the study results by Winter, (2012) Winter, (2012) that business strategies have strengthened independence, which empowers SME management to contextualize decision making by navigating the multifaceted specifics of the situations which the organisation may encounter.

4.6 Inferential Statistics

In this study, a simple regression analysis and correlation analysis was conducted to test the influence among predictor variables and the research used statistical package for social sciences (SPSS V 22.0) to code, enter and compute the data.

4.6.1 Correlation Analysis

Table 4.18: Correlation Analysis

		Correlations				
		Business Growth	Managerial training and experience	Capital availability	Top management commitment	Effective communication
Business Growth	Pearson Correlation	1	.815**	.864**	.759**	.721**
	Sig. (2-tailed)		0.000	0.001	0.000	0.000
	N	136	136	136	136	136
Managerial training and experience	Pearson Correlation	.815**	1	.214	.347	.894**
	Sig. (2-tailed)	0.000		0.353	0.292	0.000
	N	136	136	136	136	136
Capital availability	Pearson Correlation	.864**	.214	1	.684**	.413
	Sig. (2-tailed)	0.001	0.353		0.001	0.235
	N	136	136	136	136	136
Top management commitment	Pearson Correlation	.759**	.347	.684**	1	.612**
	Sig. (2-tailed)	0.000	0.292	0.001		0.002
	N	136	136	136	136	136
Effective communication	Pearson Correlation	.721**	.894**	.413	.612**	1
	Sig. (2-tailed)	0.000	0.000	0.235	0.002	
	N	136	136	136	136	136

** Correlation is significant at the 0.01 level (2-tailed).

On the correlation of the study variables, the researcher conducted a Pearson correlation. From the findings on the correlation analysis between business growth and various independent variables which were managerial training and experience, capital availability, top management commitment and effective communication. The study found there was a strong positive relationship between managerial training and experience and business growth as shown by a correlation coefficient of 0.864. The study found there was a strong positive relationship between capital availability and business growth as shown by a correlation coefficient of 0.815. The study further found there was a strong positive relationship between top management commitment and business growth as shown by a correlation coefficient of 0.759. Finally, the study found out there was a strong positive relationship between effective communication and business growth as shown by a correlation coefficient of 0.721.

4.6.2 Regression Model Summary

Table 4.19: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.847	.717	.621	.223

R is the correlation coefficient which shows the relationship between the study variables, from the findings shown in the table above is notable that there exists strong positive relationship between the study variables as shown by 0.847. Adjusted R squared is coefficient of determination which tells us the variation in the dependent variable due to changes in the independent variable. From the findings in the above table the value of adjusted R squared was 0.621 an indication that there was variation of 62.1 percent on business growth due to changes in managerial training and experience; capital availability; top management commitment and effective communication at 95 percent confidence interval. This shows that 62.1 percent of the changes in business growth could be accounted for by managerial training and experience; capital availability; top management commitment and effective communication.

4.6.3 Analysis of Variance

Table 4.20: Analysis of Variance

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	13.423	4	3.356	6.807	.001 ^b
1 Residual	64.602	131	0.493		
Total	25.217	135			

Critical value =2.441

The study established that the model had a significance level of 0.1% which is an indication that the data was ideal for making a conclusion on the population parameters as the value of significance (p-value) was less than 5%. The F calculated value was greater than the F critical value (6.807>2.441) an indication that all independent variables affects business growth of the SMEs.

4.6.4 Regression Coefficients

Table 4.21: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.343	0.063		5.444	.000
Managerial training and experience	.441	.142	.443	3.106	.012
Capital availability	.736	.127	.617	5.795	.001
Top management commitment	.352	.085	.396	4.141	.012
Effective communication	.466	.106	.381	4.396	.003

From the data in the above table the established regression equation was

$$Y = 0.343 + 0.441X_1 + 0.736X_2 + 0.352 X_3 + 0.466 X_4$$

From the above regression equation it was revealed that holding managerial training and experience; capital availability; top management commitment and effective communication to a constant zero, business growth would be at 0.343, a unit increase in managerial training and experience would enhance business growth by a factors of 0.441,

a unit increase in capital availability would enhance business growth by factors of 0.736, a unit increase in top management commitment would enhance business growth by a factor of 0.352 and a unit increase in effective communication would enhance business growth by a factors of 0.466. All the variables were significant as their significant value was less than ($p < 0.05$).

4.7 Chapter Summary

This chapter sought to find out challenges faced by female entrepreneurs and strategies adopted to ensure business growth a case of selected micro enterprises in Juja Kenya. The study targeted a sample size of 191 respondents from which 136 filled in and returned the questionnaires making a response rate of 71.2%. The study consisted of demographic factors, determinants of the challenges faced by female entrepreneurs while growing their businesses, determinants of the strategies adopted to enhance businesses growth and effect of business strategies on growth of female owned businesses. The study found that there was a strong positive correlation coefficient between business growth and the four independent variables and regression analysis showed an increase in the 4 variables would result to a positive increase on business growth. Chapter five provides a discussion, conclusion and recommendations on the findings of this research.

CHAPTER FIVE

5.0 DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

In this chapter, the researcher provides the major summary of the study, a discussion on the findings of the research compared with the findings in the literature review. The findings were concluded on the basis of challenges faced by female entrepreneurs and strategies adopted to ensure business growth a case of selected micro enterprises. Recommendations for further improvement were made through identification of the measures to be taken.

5.2 Summary of the Study

The purpose of this study was to analyse the challenges faced by female entrepreneurs and strategies adopted to ensure business growth, a case of selected micro enterprises in Juja- Kenya. The study was guided by the following research questions: To determine the challenges faced by female entrepreneurs while growing their businesses, to determine the strategies adopted to enhance businesses growth, and to evaluate the effect of business strategies on growth of female owned businesses. The study adopted a descriptive research design. The study targeted a sample size of 191 respondent's owners of female businesses in Juja town according to the records from the registrar of businesses and the Kiambu County records. 136 respondents filled in and returned the questionnaires making a response rate of 71.2%. This response rate was satisfactory to make conclusions for the study as it acted as a representative.

The researcher selected a pilot group of 9 individuals from the target population to test reliability of the research instrument. The study used primary data in form of questionnaires that were administered through drop and pick method. Analysis was done quantitatively by use of descriptive statistics. This included frequency distributions, tables, percentages and mean. Data analysis was done with the use of SPSS and Microsoft excel.

It was observed that women entrepreneurs faced numerous challenges while growing their businesses. Among the challenges noted include lack of managerial training and experience which is a major challenge to women growing their business, in Juja area.

Women also faced problems of limited awareness of markets while growing their business and that majority face challenges while trying to access credit. Women entrepreneurs in Juja area rarely adapt to the changing field of technology, lack of capital and also lack collateral for banks make it difficult to access credit. The study also noted that domestic commitments deter women from making effective entrepreneurial decisions and that lack of managerial training and experience is among the key factors leading to closure of SMEs in the first two years after opening.

Results obtained show that women entrepreneurs in Juja area were determined to enhance businesses growth, among them includes the use of strategic management tools offered an opportunity for women to analyse their position in the industry, others indicated that their business had adopted a positive culture that helped to ensure business growth. It was revealed that women entrepreneurs use balanced scorecard to enhance their business efficiency and information tools must be available and adequate to allow strategic decision makers to monitor progress towards strategic goals. Results further show that most of the women entrepreneurs in Juja area demonstrated their willingness to focus on the implementation process responsibilities are clear and potential problems are avoided in the business.

Results obtained show that women owned business in Juja emphasise on customer service as a strategy, women owned business emphasised on development of new operating technologies to enhance the performance of their businesses. It was revealed that business strategies have enhanced the quality of the business in terms of services and output, business strategies have enhanced customer satisfaction and business strategies has enabled the business focus on its scope. Results obtained also show that adoption of business growth strategic measures resulted to positive cash flow growth of the business; business strategies has led to revenue growth of the business; business strategies are a very essential component to organization performance and they have led to increase in the number of customers for the business.

5.3 Discussion

5.3.1 Challenges Faced by Female Entrepreneurs While Growing Their Businesses

Results investigating on challenges faced by women entrepreneurs show that challenges diminish women's ability to contribute effectively to sustainable development of their

business, most of the women faced problems of market opportunities while growing their business and that lack of managerial training and experience is a major challenge to women growing their businesses. The findings are in line with the findings by Barney (2011) that lack of managerial training and experience is among the key factors leading to closure of SMEs in the first two years after opening.

It was also observed that women are constrained by household responsibilities and marital status while operating their business, they faced problems of limited awareness of markets while growing their business and that they faced problems of access to credit while growing their business. The findings supported Stevenson and St-Onge (2015) that women are constrained by their household responsibilities and marital status (for instance, having to obtain permission from their husbands to travel out of town for training or trade fairs). Results obtained also showed that women faced problems of limited awareness of markets while growing their business and that majority face problems of access to credit. The findings are in support of the findings by Githinji (2010) lack of credit access amongst SMEs owners and especially women are a de-motivating factor on growth and development of entrepreneurial culture among women.

Results obtained showed that women require financial skills to run their business, the study also revealed that education and skills are needed to run micro and small enterprises, women entrepreneurs require ICT skills to run their business, however women entrepreneurs disagreed that they were forced to join the small enterprise world due to lack of education. Thurley and Wood (2013) earlier deduced that without proper education, entrepreneurs will not be in a position to plan for changes in the business environment and adapt to the changing field of technology. They found a positive association between education and the success of small businesses. Finally, women entrepreneurs usually plan for changes in the business environment and that women entrepreneurs usually adapt to the changing field of technology. The findings are concurs with the study results by Leonard-Barton, (2011), that technology orientation has a significant direct effect on SME growth and sustainability.

It was observed that domestic commitments prevent moderately deter women from making effective entrepreneurial decisions. The lack of balance between their dual roles prevents them from making effective entrepreneurial decisions (Arthur, 2012). Further women play the dual role of a housewife as well as an income earner, the children affect

women the participation levels in the business and that the children affect women participation levels in the business. The findings are in support of the study results by Kim and Maughborne (2007) report that Domestic commitments inhibit women from performing efficiently in their enterprises.

It was revealed that the greatest barrier facing women entrepreneurs in Kenya is access to capital. Access to finance is a recurring research topic in entrepreneurship literature and is considered as the leading obstacle facing women entrepreneurs (Brush (2012). Further women entrepreneurs face challenges of raising capital while growing their businesses, capital is crucial to the establishment and growth of a business, lack of information on where and how to source for capital is a challenge and lack of capital makes it difficult for you to provide collateral for banks. However, women entrepreneurs disagreed to having multiple short-term loans for the growth of the businesses. The findings are concurred with the study results by Brush (2012) that the greatest barrier facing women entrepreneurs in Kenya is access to finance adding that this is an issue because of requirement of collateral.

5.3.2 Strategies Adopted to Enhance Businesses Growth

Results obtained showed that majority of the women agreed that the organisation values help in women's business growth, strategic management tools offer an opportunity for women to analyse their position in the industry and others moderately agreed that organisation culture helps in women's business growth. Pasanen, (2014) earlier established that application of strategic management tools in the job design and recruitment process helps to address the human resource component that contributes significantly to the overall competitiveness of a firm. They were neutral that the competitive advantage of the business stems from personal intangible resources and capabilities. The findings are in support of the study results by According Hooley et al., (2011) strong positive organisation culture can lead to the "disruptive innovation" that can help the organisation secure sustainable competitive advantage.

It was observed that most of the women entrepreneurs demonstrated their willingness to give energy and loyalty to the implementation process and responsibilities are clear and potential problems are avoided in the business. Further, most of women entrepreneurs create a plan with clear assignments of responsibilities regarding detailed implementation activities of the business and that the most important thing when implementing a strategy

is the top management's commitment to the strategic direction itself. The findings are in support of the study results by Staber and Sydow, (2012) who asserts that during organisational transformation process, the top management team should delegate to employees as well as motivating and enabling them to act, encouraging innovation, trial and experimentation and by developing a culture which encourages informed risk-taking and facilitates learning from mistakes.

It was confirmed that information tools must be available and adequate to allow strategic decision makers to monitor performance, women entrepreneurs use supportive software solutions to enhance their business efficiency and strategic management system cannot achieve its full potential until it is integrated with other control systems. Qihong and Tiorini (2009) earlier established that to facilitate the strategic management best practices in general, strategic management instruments should be applied to support the processes adequately. Further, information tools must be available and adequate to allow strategic decision makers to monitor objectives. The findings are in support of the study results by Staber and Sydow, (2012) Performance measurement can be used by SMEs to improve their competitive advantage by monitoring costs, effectiveness, and customer satisfaction, and to report returns on investment to shareholders.

The study revealed that women entrepreneurs use balanced scorecard to enhance their business efficiency and information tools must be available and adequate to allow strategic decision makers to monitor progress towards strategic goals. The findings supported Qihong and Tiorini (2009) that the two managerial instruments common are the balanced scorecard and supportive software solutions. Finally, information tools must be available and adequate to allow strategic decision makers to enhance accountability and strategic management instruments should be applied to support the business processes adequately. The findings concur with the study results by Kaplan & Norton (2000) with the help of performance measurement tools, companies can monitor the implementation of their business plans and strategies, thereby contributing to their organizational success.

Results further revealed that teamwork plays an important role in the business, most of the women entrepreneurs have developed an integrated communications plan in their business and integrated communications plan is an effective vehicle for focusing on the employees' attention. Okumus (2011) noted that it is essential both during and after an

organizational change to communicate information about organizational developments to all levels in a timely fashion. Further, communication is a key success factor within strategic management best practices, communicating with employees concerning issues related to the strategic management best practices is frequently delayed and that the way in which a change is presented to employees is of great influence to their acceptance of it. The findings are in support of the study results by Robbins (2005), co-ordination will be successful only in the presence of an effective communication. Effective communication must be present in order to ensure business growth.

5.3.3 Effect of Business Strategies on Growth of Female Owned Businesses

Results obtained show that business emphasises on customer service as a strategy, strategies which result in high performance are identified with activities that generally lead to success. The above findings are in support of the study results by) Rees (2006), that business strategies by SMEs help to highlight the purposes for which various activities are to be undertaken, it makes objectives clear and specific. Further it was revealed that the performance of an enterprise is determined by the business strategies it adopts. According to Olson, Slater and Hult (2015) the performance of an enterprise is determined by the business strategies it adopts.

Further women owned businesses emphasised on development of new operating technologies to enhance the performance of their businesses and the businesses have adopted business strategies. According to Olson, Slater and Hult (2015) the performance of an enterprise is determined by the business strategy it adopts. Strategies which result in high performance are identified with activities that generally lead to success in the industry; that is key success factors. White (2016) argued that small businesses should use the same management techniques as their larger counterparts. Indeed, studies indicate that increasing numbers of small businesses are adopting business strategies because of its benefits.

It was confirmed that business strategies have led to revenue growth of the business, business strategies have led to cash flow growth of the business and business strategies are very essential component to organization performance. Business strategies have led to profitability of the business and also led to increase in the number of customers for the business. Petrakis and Kostis (2012) views the element of business strategies are a very essential component to organization performance especially so for small and medium

sized companies. The findings are in support of the study results by (Barney, 2012). Strategic management tools offer an opportunity for firms to analyse their position in the industry and what aspects of their value chain offer them the best competitive advantage to realize a market leadership position and ultimately increase shareholder value. The findings supported Petrakis and Kostis (2012) views that the element of business strategies as a very essential component to organization performance especially so for small and medium sized companies.

It was observed that business strategies have enhanced the innovativeness of the business, business strategies have enabled the business to take care of the risk-taking measures of the business, business strategies tools have an influence on competitive advantage in SMEs and business strategies have enhanced the responsiveness and competitive advantage of the business. Further, that business strategies have enhanced the flexibility of that business. The findings are in support of the study results by Helfat and Peteraf (2003) who emphasized that creating real sustainable advantage is about focusing on energies and developing those things that are not easily replicated by competitors, in this vein of understanding, women entrepreneurs should build strategies that are generally tactical, rather than emulating competitor strategies.

It was revealed that business strategies have enhanced the quality of the business in terms of services and output, business strategies have enhanced customer satisfaction and business strategies have enabled the business focus on its scope. Kazim (2012) earlier noted that business strategies have enhanced the quality of the business in terms of services and output and also enhanced customer satisfaction. Further, business strategies have enabled the business implement the targeted projects and that business strategies have enabled the business meet its budget of its projects. The findings are in support of the study results by Winter, (2012) Winter, (2012) that Business strategies strengthen independence, which empowers SME management to contextualize decision making by navigating the multifaceted specifics of the situations which the organisation may encounter.

5.4 Conclusion

5.4.1 Challenges Faced by Female Entrepreneurs While Growing Their Businesses

The study concludes that female entrepreneurs in Juja Sub County encountered various challenges in effort to grow their SMEs, among the challenges include lack of capital, limited awareness of markets while growing their business and that majority face problems juggling domestic commitments which deter women from making effective entrepreneurial decisions and that lack of managerial training and experience is among the key challenge leading to closure of women owned SMEs in the first two years after opening.

5.4.2 Strategies Adopted to Enhance Businesses Growth

The study concludes that Women in Juja area had adopted to enhance businesses growth, among them includes creation of a clear business plan with clear assignment of responsibilities regarding detailed implementation activities of the business, ensuring that responsibilities are clear and potential problems are mitigated in the business, women entrepreneurs used balanced scorecard to enhance their business efficiency the women entrepreneurs have developed an integrated communications plan in their business. Women in Juja area had adopted Strategic management tools to offer an opportunity for firms to analyse their position in the industry

5.4.3 Effect of Business Strategies on Growth of Female Owned Businesses

The study concludes that adoption of business strategies resulted to businesses growth and development. business strategies have led to cash flow growth of the business, business strategies has led to revenue growth of the business, Strategic management tools offer an opportunity for firms to analyse their position in the industry business strategies enhanced the innovativeness of the business , business strategies enabled the business to mitigate the risks within the businesses, business strategies enhanced the responsiveness and competitive advantage of the business and that business strategies have enhanced the flexibility of the business. Business strategies strengthens independence, which empowers SME management to contextualize decision making by navigating the multifaceted specifics of the situation in which the organisation may encounter.

5.5 Recommendations

5.5.1 Recommendation for Improvement

5.5.1.1 Challenges Faced by Female Entrepreneurs While Growing Their Businesses

On Capital requirements, women entrepreneurs should be sensitised on the available credit access facilities, this should be done by the county government in close liaison with local financial institutions. The county government should organise for business managerial training targeting women. This will help ensure entrepreneurs are equipped with the right skills that are required to ensure business growth. Women entrepreneurs need to develop strong daily programs that take care of business operation hours and domestic commitments. Other alternatives may also be employed to salvage valuable time that is lost on domestic commitments. The county government needs to lay down clear processes and encourage regulations that promote women entrepreneurship within the county.

5.5.1.2 Strategies Adopted to Enhance Businesses Growth

Women owned business should have in place a clear proactive business strategy that outlines the business core activities, prospects and a very clear workable formula towards the achievement of the stated goals. There is need to periodically conduct proactive business strategy assessment in order to evaluate the business performance course. SME's should be encouraged to building stronger internal structural base that funds will be adequate to enable them function more effectively and compete favourably. The county government should come up with more institutionalized laws that will ensure adequate protection of SME's from any form of exploitation in a bid to access funds or ensure expansion and growth of their businesses.

5.5.1.3 The Effect of Business Strategies on the Growth of Female Owned Businesses

It is recommended that businesses should emphasises on customer service as a strategy, since these strategies result in high performance of companies and the performance of an enterprise is determined by the business strategies it adopts. The companies should also invest in development of new operating technologies to enhance the performance of their businesses and also invest in innovation as this will result to increased revenue growth of the business, cash flow growth and profitability of the business and also lead to increase

in the number of customers for the business. Strategic management tools also offer an opportunity for firms to analyse their position in the industry and what aspects of their value chain offer them the best competitive advantage.

5.5.2 Recommendation for Further Studies

The study sought to establish the challenges faced by female entrepreneurs and strategies adopted to ensure business growth a case of selected micro enterprises. The above study only focused on the women entrepreneurs where it was established they face a number of challenges; a similar study should be done on both genders and help compare the results. The study focused on the female owned micro enterprises in Juja- Kenya which is a small area and the above results cannot fully represent the results in Kenya; a study could be done on the same topic but cover the whole county of Kiambu and help compare the results. The results focused on the micro enterprises and the challenges faced may not be similar to other business thus a study can be done on the challenges facing commercial banks or micro finance institutions in their growth.

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APPENDICES

Appendix I: Introduction Letter

Dear Sir/Madam,

I am conducting **AN ANALYSIS OF STRATEGIC MANAGEMENT CHALLENGES THAT FEMALE ENTREPRENEURS FACE WHILE GROWING THEIR BUSINESSES IN JUJA- KIAMBU COUNTY** in partial fulfilment of my MBA program at USIU- Africa. I am glad to inform you that you have been selected to form part of this study. I kindly request your assistance in completing the attached questionnaire which forms a major input of the research process. The information and data will be strictly used for academic purposes only and strict confidence shall be observed on the same.

Your cooperation will go a long way in ensuring the success of this project. I would like to thank you in advance for your time and consideration.

Yours Sincerely,

PURITY WAMBUI GACHIMBI

Appendix II: Questionnaire

Section A: General Information:

1. What is your age in years.....
2. What is your highest level of education achieved.....
3. What is your marital status.....
4. How long have you worked at your business in terms of years.....?
5. What is the type of your business?.....
6. What was the source of your capital for the business.....

Section B: Challenges that Face Female Entrepreneurs in the Growth of their Businesses

Challenges that Face Female Entrepreneurs in the Growth of their Businesses. Please complete the following questions by rating on a scale of 1 to 5 where: 1 =Strongly disagree, 2 =Disagree, 3 = Agree, 4 =Strongly Agree and 5 = N/A for Not Applicable.		Strongly disagree (1)	Disagree (2)	Agree (3)	Strongly Agree (4)	N/A (5)
Challenges that Face Female Entrepreneurs in the Growth of their Businesses						
7.	You face problems of access to credit while growing your business					
8.	You face problems of limited awareness of markets while growing your business					
9.	You face problems of lack of managerial training and experience while growing your business					
10.	You face problems of market opportunities while growing your business					
11.	You are constrained by household responsibilities and marital status while operating your business					
12.	The challenges diminish your ability to contribute effectively to sustainable development of your business					

Lack of Managerial Training and Experience						
13.	Education and skills are needed to run micro and small enterprises					
14.	You require financial skills to run your business					
15.	You require ICT skills to run your business					
16.	You were forced to join the small enterprise world due to lack of education					
17.	You usually plan for changes in the business environment					
18.	You usually adapt to the changing field of technology					
Domestic Commitments						
19.	You play the dual role of a housewife as well as an income earner					
20.	Domestic commitments prevent you from making effective entrepreneurial decisions					
21.	The children affect your participation levels in the business					
22.	Your husband affects your participation levels in the business					
Capital Availability						
23.	Financial capital is crucial to the establishment and growth of a business					
24.	The greatest barrier facing women entrepreneurs in Kenya is access to finance					
25.	You face challenges of financial capital while growing your business					
26.	Lack of capital makes it difficult for you to provide collateral for banks					
27.	You have multiple short-term loans for the growth of your business					
28.	Lack of information on where and how to source for capital is a challenge for you					

29.	Unfriendly lending requirements set by financial institutions is a challenge for you					
30.	Lack of well laid out structures for financial institutions is a challenge for you					

Section C: Strategies Adopted to Enhance Businesses Growth

To complete the following questions please read and then rate each statement between 1 to 5 where: 1 -Strongly disagree, 2 –Disagree, 3 – Neutral, 4 - Agree, 5- Strongly Agree

Strategies Adopted to Enhance Businesses Growth. Please complete the following questions by rating on a scale of 1 to 5 where: 1 =Strongly disagree, 2 =Disagree, 3 = Agree, 4 =Strongly Agree and 5 = N/A for Not Applicable.		Strongly disagree (1)	Disagree (2)	Neutral (3)	Strongly Agree (4)	N/A (5)
Strategic that Address Businesses Growth						
31.	Strategic management tools offer an opportunity for you to analyse your position in the industry					
32.	The competitive advantage of your business stems from your intangible resources and capabilities					
33.	Your organisation culture helps in your business growth					
34.	Your organisation values helps in your business growth					
Top Management Commitment						
35.	The most important thing when implementing a strategy is the top management's commitment to the strategic direction itself					
36.	You demonstrate your willingness to give energy and loyalty to the implementation process					
37.	Responsibilities are clear and potential problems are avoided in your business					

38.	You create a plan with clear assignments of responsibilities regarding detailed implementation activities of your business					
Strategic Management Instruments						
39.	Proactive strategic management instruments should be applied to support the business processes adequately					
40.	A strategic management system cannot achieve its full potential until it is integrated with other control systems					
41.	You use balanced scorecard to enhance your business efficiency					
42.	You use supportive software solutions to enhance your business efficiency					
43.	Information tools must be available and adequate to allow strategic decision makers to monitor progress towards strategic goals					
44.	Information tools must be available and adequate to allow strategic decision makers to monitor objectives					
45.	Information tools must be available and adequate to allow strategic decision makers to monitor performance					
46.	Information tools must be available and adequate to allow strategic decision makers to enhance accountability					
Effective Communication						
47.	Communication is a key success factor within strategic management best practices					
48.	Communicating with employees concerning issues related to the strategic management best practices is frequently delayed					

49.	Teamwork plays an important role in your business					
50.	The way in which a change is presented to employees is of great influence to their acceptance of it					
51.	You have developed an integrated communications plan in your business					
52.	Integrated communications plan is an effective vehicle for focusing on the employees' attention					

Section D: The Effect of Business Strategies on the Growth of Female Owned Businesses

To complete the following questions please read and then rate each statement between 1 to 5 where: 1 -Strongly disagree, 2 –Disagree, 3 – Neutral, 4 - Agree, 5- Strongly Agree

	The Effect of Business Strategies on the Growth of Female Owned Businesses. Please complete the following questions by rating on a scale of 1 to 5 where: 1 =Strongly disagree, 2 =Disagree, 3 = Agree, 4 =Strongly Agree and 5 = N/A for Not Applicable.	Strongly disagree (1)	Disagree (2)	Neutral (3)	Strongly Agree (4)	N/A (5)
Importance of Business Strategies in Female Owned Businesses						
53.	The performance of an enterprise is determined by the business strategy it adopts					
54.	Your business has adopted business strategies					
55.	Strategies which result in high performance are identified with activities that generally lead to success					
56.	Development of new operating technologies enhance the performance of businesses					
57.	Your business emphasises on customer service as a strategy					

Importance of Business Strategies on Performance SME'S						
58.	Business strategies are a very essential component to organization performance					
59.	Business strategies have led to profitability of your business					
60.	Business strategies have led to revenue growth of your business					
61.	Business strategies have led to cashflow growth of your business					
62.	Business strategies have led to increase in the number of customers for your business					
Importance of Business Strategies on Competitiveness of SMEs						
63.	Business strategies tools have an influence on competitive advantage in SMEs					
64.	Business strategies have enhanced the flexibility of your business					
65.	Business strategies have enhanced the responsiveness of your business					
66.	Business strategies have enabled the business take care of the risk-taking measures of your business					
67.	Business strategies have enhanced the innovativeness of your business					
Importance of Business Strategies on SME's Sustainability						
68.	Business strategies have enabled your business implement the targeted projects					
69.	Business strategies have enabled your business focus on its scope					
70.	Business strategies have enabled your business meet its budget of its projects					

71.	Business strategies have enhanced the quality of your business in terms of services and output					
72.	Business strategies have enhanced customer satisfaction in your business					

Thank you very much for your cooperation and honest feedback.