

## Selected Factors Influencing Development of Muslim Women-Led Enterprises in Mombasa County

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### Abstract:

*One of the objectives of the Women in business and investment project is to increase capacity and motivation of women to take on new and challenging roles at higher levels coupled with the zeal to perform satisfactorily. Women are tremendous, untapped investments that yield huge returns for entire communities. Kenyan women entrepreneurs have been profiled into four categories: the Jua Kali micro-enterpriser, women with micro enterprises, small enterprises and women with university education from entrepreneurial family backgrounds. Despite the absolute increase in number of women in self-employment in recent years, there still exist significant differences in the level of new firm creation across gender and the number of Muslim women involved in starting business is significantly and systematically lower than that of Christian women. Due to such trends has led to this study aimed at analyzing the selected factors influencing development of Muslim women-led enterprises to get to the bottom of the matter to see what causes that exactly.*

**Key Words:** *Cultural beliefs, Network Affiliation, Women Entrepreneurs, Self-Employment and Jua-Kali Micro-Enterpriser*

### Introduction

Women being the backbone of rural economies in Kenya and Africa as a whole, play a significant role to ensure their families' well-being. One of the objectives of the Women in Business and Investment project is to increase capacity and motivation of women to take on new and challenging roles at higher levels coupled with the zeal to perform satisfactorily. Women are tremendous, untapped investments that yield huge returns for entire communities. The number of women business owners is gradually increasing, and it has been estimated that firms which are run and owned by women account for between 25% and 33% boost economic success (Allen et al., 2007). Allen et al, (2007) further assert that entrepreneurship is a useful financial development tool in difficult economic times, and female entrepreneurs are often an untapped and undervalued resource with the potential to boost economic success. Grey and Collins-Williams, (2006) claim that when the well-being of any disadvantaged group of people is promoted, it will eventually develop local communities and economies. This therefore, points out that the state of women in enterprise development, the starting and growing of individual enterprises; is a major concern among governments in most countries. One of the global impetuses in developing countries was the United Nations Decade for Women of 1976-1985. In 1979, the General Assembly of the United Nations adopted the International Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), and this paved the way for greater government attention everywhere on the role of women in development programmes and on strategies for eliminating discriminatory practices against women Ezumah, (2003).

During the 1980s, the question of how to integrate women effectively into development projects was more systematically researched, and the objective of development policies became more focused on how to increase women's access to education, skills training, credit, land and other productive resources to enable them to participate fully in economic activity. Women had been wrongly perceived as a marginal economic group, rather than as a positive

socio-economic force. As entrepreneurs they had significant untapped potential as wealth creators Stevenson and St-Onge, (2005). Women are becoming increasingly important in the socio-economic development of both developed and developing economies as they account for significant percent of the operators of Small and Medium Enterprises (SMEs) Josiane, 2006; Kjeldsen and Nielson, (2000). Women entrepreneurs make a substantial contribution to national economies through their participation in start-ups and their growth in

small and medium businesses (United Nations, 2006). Global Entrepreneurship Monitor (GEM) (2005) confirmed that women participate in a wide range of entrepreneurial activities across the 37 GEM and their activities in different countries have paid off in form of many newly-established enterprises for job and wealth creation. This notwithstanding, entrepreneurship is usually seen from the perspective of men driven economy Gelin (2005) and Josiane, (2006) due to its complexity, particularly its gender issues, the role of women entrepreneurs has not been properly documented.

According to available data, between one-quarter and one-third of the formal sector businesses are owned and operated by women. In the U.S. 38% (1999), in Finland 34% (1990), in Australia (1994) and Canada (1996) 33%, in Korea 32% (1998) and in Mexico 30% (1997) of businesses are owned by women Weeks, (2001). Globally, the number of women business owners is gradually increasing, and it has been estimated that firms which are run and owned by women account for between 25% and 33% of all businesses. It is suggested by Tominc and Rebernik, (2003) that apart from generating an important amount of growth domestic product (GDP), women are also influencing how the business community, the public, officials and the media see and responds to them. An important point to be noted here is that female entrepreneurs are not taken as a very large group in business sector. They are treated as a varied and intricate group with wide-ranging backgrounds, is emerging McKay, (2001).

In Pakistan, for instance, Roomi and Parrott, (2008) posit that it is difficult for women to participate in certain types of management activities. Women entrepreneurs do not enjoy the same opportunities as men due to deep-rooted discrimination. The support mechanisms also place restrictions on businesswomen and further complicate the matter. On the other hand, Welsh et al, (2012) reveal that the Saudi women entrepreneur is changing the way the Saudi woman is perceived in the world. This is so because a relatively new female economic movement is attracting intense attention as Saudi business women are driving positive change and enhancing the country's economic development. In Tanzania, many women have achieved financial and personal independence as they are actively involved in working hard. Lack of financial resources and entrepreneurial skills has not prevented them from starting up their businesses. All across Tanzania, women entrepreneurs are proving that they have a driving business spirit and that they are part of the solution to achieving economic growth and pulling people out of poverty (ILO, 2008). According to the World Bank survey, (2001) concluded that women generally suffer from marginalization, powerlessness, lack of a voice and little freedom of choice or action. Burch, (2013) argues that narrowing the gender gap in employment will increase global income per person by as much as 20% by 2030.

Many developing countries including Malaysia actively promote women's entrepreneurship as an effective instrument for accelerating economic growth (Raman et al., 2013). In this regard, the Malaysian government has realized the depth of women untapped potential. In Malaysia, the participation of female entrepreneurs in small and medium enterprises (SMEs) amounted to 36.8% of total employment in 2003 Teoh and Chong, (2008). Because of that immense support from the government, Muslim women in Malaysia have made significant inroads into entrepreneurial decision-making through capitalizing of religiosity and spirituality, both of which provide them with guidance, support, satisfaction, and balance Grine et al, (2015).

Contrary to the above information, it has been noted that Muslim women enterprises in Kenya as whole are smaller, less likely to grow, less profitable and begin less capital investment than those owned by Christian women. Despite the absolute increase in number of women in self-employment in recent years, there still exist significant differences in the level of new firm creation across gender and the number of Muslim women involved in starting business is significantly and systematically lower than that of Christian women. There are a large number of Muslim women in Mombasa County but they are not yet well exploiting existing entrepreneurship opportunities to contribute towards economic development. One of the reasons for this might be the cultural-religious factors and network affiliation of Muslim women entrepreneurs in entrepreneurship.

The constitution of Kenya acknowledges that women are not at par with their male counterparts. In response to that, special provisions have been provided for gender mainstreaming Constitution of Kenya (CoK),

(2010). Additional efforts have been instituted by the government to promote women entrepreneurship and small businesses, such as the enactment of the Microfinance Act and the creation of the Women Enterprise Fund (WEF) in 2007, with the principal objective of enhancing the economic empowerment of women. Various scholars have explored the factors that influence women entrepreneurship and an interesting study by Pio, (2010) found that women entrepreneur strongly believed in their spirituality and that their religious traditions helped them succeed in Sweden, and consequently work hard. Ismail, et al., (2012) examined the effects of motivational factors on women entrepreneurship; while Burch, (2013) further argues that business opportunities available to women are contributing towards their professional development, strengthening their economic role and transforming social systems. In furtherance of the ongoing women empowerment efforts, was the creation of a National Strategy for the Promotion of Women in Business and Investment in Kenya, a partnership venture between the Equity Bank and UNDP, launched in June 2007. In recognition to the need to support women in small businesses, many Micro finance institutions have emerged among which are Kenya Women Finance Trust, Faulu Kenya, Smep, Yehu; just to mention a few. Despite all the above efforts by the Government, microfinance institutions and other actors to create the space and opportunities for women to take control of their destiny as individuals and as communities in order to better their lives, very minimal success has been recorded to improve the participation of Muslim women in small businesses. It is against this premise that the study sought to establish the extent to which cultural beliefs; individual motivation; network affiliation and entrepreneurial education influence the development of Muslim women enterprises in Mombasa County.

### **Objectives**

- i. To establish the extent to which Cultural-religious beliefs influence development of Muslim women entrepreneurs in Mombasa County.
- ii. To examine the influence of network affiliation on development of Muslim women entrepreneurs in Mombasa County.

### **Hypotheses**

- i.  $H_0$ : There is no significant relationship between Cultural-religious beliefs and the development of Muslim women entrepreneurs in Mombasa County.
- ii.  $H_0$ : There is no significant relationship between network affiliation and the development of Muslim women entrepreneurs in Mombasa County.

### **Literature Review**

This study is anchored on liberal social feminist theory, which attributes gender-based differences to the variations in power, opportunity accorded men, and women in society, that is, the structural positions women and men occupy in society (Beasley, 2009). Thus, differences in the achievements of men and women are ascribed to the inability of women to realize their full potential because they are denied equal access to opportunities in the labour markets and to resources. This in turn has hindered women from acquiring the skills and capabilities necessary to compete on an equal basis with men. According to the liberal feminist theory, once equal access to resources is ensured, gender differences in performance seemingly disappear Carter et al., (2007). The feminist theory is related to the study in the sense that the subject matter under investigation is Muslim women. Despite the fact that Muslim women seem to lag behind as compared to their counterparts the Christian women who have involved very deeply into entrepreneurship; the basic beliefs in the equality of all beings should be addressed and encouraged among the study group so as to make them embrace and develop their entrepreneurial behaviour.

Cultural beliefs have a great impact on Muslim women entrepreneurs and according to Qureshi et al, (2012) argues that female owned businesses in Punjab-Pakistan are less successful than male owned businesses because females possess less such personal characteristics which are critical for success in business. Bula, (2012) assert that family characteristics and responsibilities independently have no significant relationship to performance. Marital status of the women owners and managers of small scale enterprises in Kenya are not significant to performance. Dharmaratne, (2012) showed strong positive correlations between business

performance of Sri Lankan women entrepreneurs and motivation and goals and human capital. It also revealed a very strong positive correlation between business performance of small business women and Industrial factors. Further Wube, (2010) indicates that personal characteristics of women entrepreneurs in middle and small enterprise (MSEs) and their enterprise affect their performance. It also showed that lack of own premises (like land), financial access, stiff competition, inadequate access to training, access to technology and access to raw materials were the key economic factors that affect the performance of women entrepreneurs in MSEs.

Stevenson and St-Onge (2005) identified that women are very often unable to meet loan conditions, specifically collateral requirements. This is primarily due to cultural barriers that restrict women from owning fixed assets such as land and buildings. McCormick (2001) further notes significant differences in the performance of women's enterprises vis-à-vis those of Kenyan men. He laments that, there are a great deal of gender segregation by sector; with women dominating in food processing, beer brewing, hairdressing, dressmaking, and retail of second-hand clothing - which are generally low value businesses, while men dominate in metalwork, carpentry, vehicle repair, shoe making, construction, transport and IT-related businesses.

Additionally, women's entrepreneurial development is impeded by some gender-specific constraints. For example, women may have less freedom to select sectors within which to operate, less access to credit and other productive resources, and less time and opportunity to obtain education and experience relevant to entrepreneurship. These constraints often affect women more than men of the same class due to the different roles and responsibilities women are assigned by society (Kantor 2001; Stevenson and St-Onge 2005). Gakure (2003) summarizes even successful women entrepreneurs are viewed negatively because society does not expect women to succeed on their own without male assistance. Challenging these stereotypes is an important starting point for creating a more favorable environment for women entrepreneurs in Kenya. In summary, according to Rosa, Carter, Hamilton (2006), small business performance is highly affected by the culture.

Scholars sought to explore the factors that influence women entrepreneurship and an interesting study by Pio (2010) on ethnography, interviews and ethnic-minority entrepreneurship explores the relationship of spirituality to the entrepreneurship of the Muslim women of the Dawoodi Bohra community in Sweden. The study found that these entrepreneur women strongly believed in their spirituality and that their religious traditions helped them succeed in Sweden, and consequently work hard. Ismail, et al., (2012) explores the effects of motivational factors on women entrepreneurship. The results of their study found that Malaysian women entrepreneurs are drawn to entrepreneurship by pull factors such as the need for independence, challenge, and societal recognition. On the other hand, there is the marginal effect of the push motivational factor (unemployment, redundancy, recession, inadequate family income, and dissatisfaction with current jobs) towards entrepreneurial intentions, and the relationship was found to be insignificant.

On the other hand, Raman, et al., (2013) compared women entrepreneurs in (SMEs) with non-entrepreneurs in an attempt to identify the effects of environmental, personality and motivational factors on entrepreneurial decisions. The study concluded that environmental factors, personality and motivation variables contribute significantly to the entrepreneurial intention in women and those entrepreneurs are more open to change, perfectionism, and more tension and less liveliness. Another significant study was carried out by Rulindo and Mardhatillah (2011) revealed that micro-entrepreneurs have a higher level of spirituality and religiosity, and tend to be more satisfied with their economic conditions as compared to those who have a lower level of spirituality and religiosity. Finally, Grine, et al, (2015) in their study Islamic spirituality and entrepreneurship found that spirituality was critical in the business experience of Muslim women's entrepreneurship, and rated it as the most essential factor enabling them to increase their potential, and help their employees and wider community at large.

Networking is vital in enabling women entrepreneurs to perform well. Allen, et al, (2007) have suggested that within such networks, entrepreneurship is supported or inhibited by connections between aspirant entrepreneurs, capital and opportunities. According to Zimmerer, and Scarborough, (2009) women can

improve their business performance if they join an organization. While Alaedini and Razavi, (2005) are of the view that women's involvement in business organizations and with women groups' correlates with business management while their contacts with business associates and friends were considered to be important as these provide moral support. The personal network of the entrepreneur is important and a contributing source of the success of the organization, as Godwin et al., (2006) put it. The significance which is attached to personal contacts in assisting business development has been confirmed by Minniti and Arenius, (2003) who have shown in a study that there is great need for strong ties in social networks because these can smooth the progress of a venture at the start-up stage. Other researchers, like Bird and Sapp, (2004) assert that inadequate use of mentors by female entrepreneurs in fact becomes a constraint as it stops them from achieving flourishing businesses. It has been argued that lack of access to social and business networking can be an issue for female entrepreneurs (Bird and Sapp, 2004; Coughlin, 2002; Godwin et al., 2006; Minniti and Arenius, 2003).

In conclusion, studies seem to suggest that there are five factors influencing the performance of women in small business: motivations and goals; social learning theory (entrepreneurial socialization); network affiliation (contacts and membership in organizations); human capital (business skills); and environmental influences (location, sectoral participation, and sociopolitical variables) Stevenson and St-Onge (2005); Qureshi et al, (2012) and Wube, (2010). However the suggested factors have been over generalizing, such may result to a subsequent generalized action which may have little or no impact at all. The role of education level, culture, religion, poverty, the government and the community to influencing the performance of women businesses has not been brought out clearly from all the previous studies. Concentrating on studying these factors as done in this research enabled to have a clear understanding to what extent these factors influence Muslim women's performance in small businesses. This study therefore intends to fill these pertinent gaps in literature by studying the selected independent variables on the factors influencing development of Muslim women entrepreneurs in Mombasa County.

### **Methodology**

The study adopted a cross-sectional survey research design. The target population of the study comprised of 50 selected Muslim women-led enterprises in Mombasa County on the basis of the size of the venture and the level of entrepreneurship development of a particular enterprise. The respondents therefore, were the owner managers of these entrepreneurial ventures. The owner managers were selected on those who were ready to participate and suitable in providing the much needed information pertaining to the study.

Based on the arguments raised above in the target population, the sampling design for the study was purposive. Thereafter, Census technique was employed where all the 50 selected respondents were picked for the study. This is because the respondents' number was manageable within the constraints of the study (Mugenda, 2008 and Abbot, 2013). Data was collected through the use of questionnaires; it contained only closed-ended questions. The questionnaires were self-administered to the owner managers of the entrepreneurial ventures (selected Muslim women-led enterprises) on the 'give and take up later basis', who were given a period of three days to fill them. Where the respondents were illiterate, the researcher was forced to have a face to face discussion in order to help the respondents successfully answer the questions.

In order to obtain the validity of the research instrument, content validity was employed, which measures the degree to which the test items represent the domain or universe of the trait being measured (Mugenda, 2008; Collis and Hussey, 2003). The reliability of the instrument was established through pre-testing of 5 questionnaires at Kwale County where Muslim women enterprises was involved. Internal consistency method was used. The most popular internal consistency reliability estimate was given by Cronbach's alpha reliability coefficient of 0.70 or higher was considered acceptable in most social science research situations (Collis and Hussey, 2003). Descriptive and inferential statistics was used to present findings into frequencies and percentages. A simple linear regression analysis was also employed to examine the factors in question. Hence, the formula for this was;

$$Y = f(\beta_0 + X_1 + X_2 + \epsilon)$$

Where by:

**Y** Development of Muslim Women-Led Entrepreneurs

- $\beta_0$  Constant Variable
- $X_1$  Cultural-religious Beliefs
- $X_2$  Network Affiliation
- $\epsilon$  An error term

**Data Analysis**

**Response Rate**

**Table 1: Response Rate**

Respondents	Frequency	Percentage (%)
Questionnaires Issued	50	100
Questionnaires Returned	45	90
Not Returned Questionnaires	5	10

**Source: Research Data, (2016)**

In table 1 above the number of questionnaires presented to the respondents was 50, and 45 of them were successfully completed and returned, which gave a study 90% response rate. Hence only 5 questionnaires were not duly returned, which was a 5%. This gave a study a strong response rate as Collis and Hussey, (2003) put it any response rate, which is at 60% is acceptable for the study.

**Reliability Test Results**

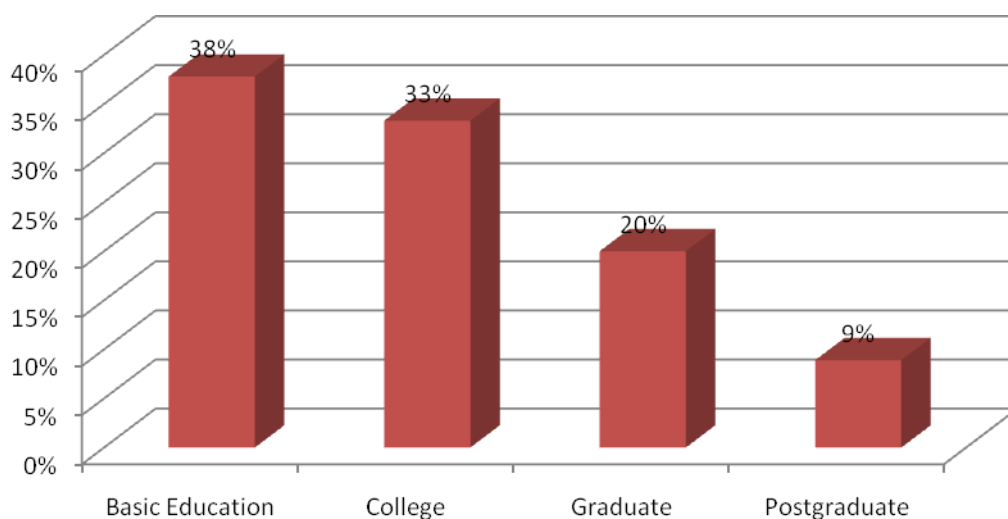
**Table 2: Reliability Test**

Independent Variables	Cronbach Alpha
Cultural-religious Beliefs	0.951
Network Affiliation	0.868

**Source: Research Data, (2016)**

It is evident in table 2 above that Cronbach alpha coefficient for each of the independent variables is well above the lower limit of acceptability of 0.70 as suggested by Collis and Hussey, (2003). The results indicate that the questionnaire used in this study has a high level of reliability as each of the items relates to the identified factor.

**Respondents' Academic Qualification**

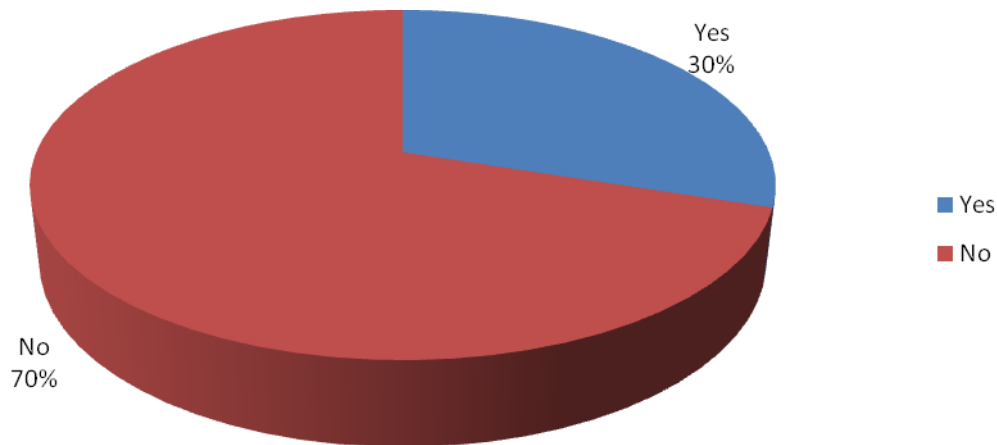


**Figure 1: Respondents' Academic Qualification**

**Source: Research Data**

The distribution of respondents by level of education showed that 38% had basic education (primary or secondary education), while 33% have diploma (college education) and 20% have graduated with first degrees, and a few of them about 9% have attained postgraduate education, that is, holders of either masters or PhD. From the findings a small percentage (i.e. 20% + 9% = 29%) of the Muslim women entrepreneurs are graduates. This speaks volume in a far as education is serious taken by Muslim women. This is sheer lack of seriousness in investing in education. In such a situation, one can conclude that this is one of the reason why the Muslim women are still lagging behind in enterprise drive as compared to their Christians counterparts.

**Respondents’ Entrepreneurial Education**



**Figure 2: Respondents’ Entrepreneurial Education**

**Source: Research Data, (2016)**

The study sought to establish if Muslim women in business have any specialized education or entrepreneurial education: The results in figure 2 above were shocking to show that only 30% of the Muslim women entrepreneurs had specialized education on matters of business, while a whopping 70% of them are just operating through unorthodox ways. The implication for this is that Muslim women should acquire entrepreneurial education as it will equip them with various business management skills, which are paramount for survival of any business.

**Table 3: Respondents' Period of Operation**

Duration	Frequency	Percentage (%)
0-5 years	10	22.2
6-15 years	20	44.5
16-20 years	9	20.0
Over 20 years	6	13.3
<b>Total</b>	<b>45</b>	<b>100.0</b>

**Source: Research Data**

It was established as depicted in table 3 that respondents’ length of time that they have been practicing as business ladies varied greatly in the sense that 22.2% have operated for 0-5 years, while 44.5% have been in business for 6-15 years, whereas 20% have served for 16-20 years and for those who have been there for over two decades were 13.3%. This shows that Muslim women have been in business for a while despite the fact that their impact is hardly felt because of the attitude of “taking a back seat” approach. That is, many of them or almost all are not registered, hence not known to serious entrepreneurs.

**Influence of Cultural-Religious Beliefs****Table 4: Influence of Cultural-Religious Beliefs**

<b>Cultural-Religious Parameters</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Position</b>
Religious beliefs	45	3.911	.701	1
Values & norms	45	3.867	.548	2
Community support	45	2.422	1.011	3
<b>Aggregate Scores</b>		<b>3.400</b>	<b>0.753</b>	

**Source: Research Data**

It was paramount to determine the influence of cultural-religious beliefs on development of Muslim women-led enterprises in Mombasa County: The findings in table 4 revealed that religious beliefs held influences greatly with a mean score of 3.911, hence topped among the cultural-religious parameters. It was closely followed in the second place by the values and norms held by the Muslims, which had a mean of 3.867 and in third place was the community support accorded to Muslim woman had a weak mean score of 2.422. From the scores of the parameters of cultural-religious beliefs show that they do significantly influence the development of selected Muslim women enterprises because the aggregate mean score is 3.400, which is strong in a scale of 5. This therefore, connotes that cultural-religious beliefs play a significant role towards Muslim women-led enterprises development. An advice is further given that community support needs to be enhanced towards encouraging Muslim women to venture to entrepreneurship. As it is this is one area where there is a lot of reluctance, which is the main undoing of development of the Muslim women fraternity.

**Influence of Network Affiliation****Table 5: Influence of Network Affiliation**

<b>Network Affiliation Parameters</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Position</b>
Involvement level	45	4.400	.539	1
Ventures networked	45	3.711	.757	2
Local foreign networks	45	3.600	.688	3
<b>Aggregate Scores</b>		<b>3.904</b>	<b>0.661</b>	

**Source: Research Data, (2016)**

From the findings in table 5 the respondents strongly echoed that the use of network affiliation in the development of Muslim women enterprises has considerable influence in the sense that the level of involvement had a mean of 4.400, thus topped the list. It was closely followed by the number of other ventures women are networked with, which had a mean score of 3.711. Number of local and foreign networks one has was placed third and last with a mean of 3.600. Therefore, the aggregate mean score for the network affiliation is 3.904, which denotes that for development of Muslim women-led enterprises to be effectively and efficiently attained, it is paramount for entrepreneurs both upcoming and those already in the field to strategically be network affiliated with either internal or external renown entrepreneurs. This will ensure their development, agility and survival of their enterprises as it will give them a competitive advantage over others in terms of ideas, necessary information, experience and advice sharing, searching of markets for their produce to mention a few.



## Regression Analysis Results

Table 6: Model Summary Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.864 <sup>a</sup>	.747	.739	.27128

Source: Research Data, (2016)

The model summary in table 6 above shows that there is a very strong positive relationship between independent variables (Cultural-Religious Beliefs & Network Affiliation) and dependent variable as indicated by the value of R (0.864). The results also show a strong correlation between the dependent and the independent variables as shown by the values of  $R^2$  (0.747), which is the determinant of coefficient. The  $R^2$  value 74.7%, therefore, indicates how much of the dependent variable, development of Muslim Women-led enterprises, explained by the independent variables; Cultural-Religious Beliefs & Network Affiliation. In this case, therefore, the variation that has been explained is 74.7%. This suggests a very strong relationship on the selected factors influencing development of Muslim Women-led enterprises in Mombasa County. This implies that the factors studied account for this much and the remaining factors have 25.3%. It is imperative, therefore, for Muslim women entrepreneurs to try their level best to practice these factors under study as well as those that have not been studied such entrepreneurial education, individual motivation, and others.

Table 7: ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	3.483	4	0.871	13.572	.000 <sup>a</sup>
Residual	2.567	40	0.064		
Total	6.050	44			

Source: Research Data

The ANOVA statistics was used to test the fitness of regression model. The significance F value of 13.572 ( $p = 0.000$ ) was obtained, which is within the significance level of 0.05 as shown in table 7 above. Hence, this connotes that failure to embrace these factors development of Muslim women-led enterprises will be a mirage. This therefore means that the regression model obtained was fit and statistically significant and can be deemed fit for prediction purposes.

## Hypotheses Testing

Table 8: Coefficients Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.075	.596		1.803	.079
Cultural-Religious Beliefs	.273	.064	.279	2.248	.020
Network Affiliation	.227	.077	.306	2.927	.006

Source: Research Data, (2016)

The first hypothesis was examining if there is no significant relationship between Cultural-religious beliefs and the development of Muslim women entrepreneurs in Mombasa County: The coefficients results in table 8 revealed that cultural-religious beliefs had a P value=.020, which is within the significance level of 0.05. This means a very strong relationship between this variable and the dependent variable.

The second hypothesis was establishing if there is no significant relationship between network affiliation and the development of Muslim women entrepreneurs in Mombasa County: The coefficients results also revealed that network affiliation has a powerful relationship between it and the development of Muslim women entrepreneurs in Mombasa County because of a P value=.006. From these findings, it can be deduced that both variables studied registered a very strong relationship against the dependent variable; this therefore connotes that Muslim women-led enterprises development in Mombasa County strongly depend on cultural-religious beliefs and network affiliation.

### **Discussion of Results**

The study findings reveal that cultural-religious beliefs influence on Muslim women-led enterprises development, this is echoed by Qureshi et al, (2012) who argue that female owned businesses in Punjab-Pakistan are less successful than male owned businesses because females possess less such personal characteristics which are critical for success in business. Further Wube, (2010) indicates that personal characteristics of women entrepreneurs in MSEs and their enterprise affect their performance. In summary, according to Rosa, Carter, Hamilton (1996), small business performance is highly affected by the culture. On the other hand, Raman, et al., (2013) concluded that environmental factors, personality and motivation variables contribute significantly to the entrepreneurial intention in women and those entrepreneurs are more open to change, perfectionism, and more tension and less liveliness. Finally, Grine, et al, (2015) in their study Islamic spirituality and entrepreneurship found that spirituality was critical in the business experience of Muslim women's entrepreneurship, and rated it as the most essential factor enabling them to increase their potential, and help their employees and wider community at large.

In as far as the influence of network affiliation is concerned, the results concur with that of Allen, et al, (2007) who assert that networking is vital in enabling women entrepreneurs to perform well. They have suggested that within such networks, entrepreneurship is supported or inhibited by connections between aspirant entrepreneurs, capital and opportunities. According to Zimmerer, and Scarborough, (2009) women can improve their business performance if they join an organization. While Alaedini and Razavi, (2005) are of the view that women's involvement in business organizations and with women groups' correlates with business management while their contacts with business associates and friends were considered to be important as these provide moral support. Godwin et al., (2006) on the same note posit that the personal network of the entrepreneur is important and a contributing source of the success of the organization.

### **Conclusion**

From the observations made in the course of the study it is revealed that that cultural-religious beliefs and network affiliation had a strong relationship on development of Muslim women enterprises. It is imperative, therefore, for Muslim women-led entrepreneurs to try as much as they can to put into practice these factors as well as that those that have not been investigated such as entrepreneurial passion, experience and expertise, financial availability and accessibility, business location to mention a few. It is only through taking such bold initiatives where the contribution and impact of Muslim entrepreneurs will be felt and recognized in the country.

### **Recommendations/Implications**

Based on the findings of this study the researchers recommend the following;

In as far as cultural-religious beliefs is concerned, all the parameters revealed that they strongly influence development of Muslim women enterprises. Therefore, an advice is given that community support needs to be enhanced and systematized towards encouraging Muslim women to venture to entrepreneurship. This is one area where there is a lot of reluctance, which is the main undoing of development of the Muslim women enterprises.

Secondly, in as far as network affiliation as a factor is concerned, a strong relationship with the dependent variable was witnessed; Therefore it is paramount for entrepreneurs both upcoming and those already in the field to strategically be network affiliated with either internal or external renown entrepreneurs. This will

ensure their development, agility and survival of their enterprises as it will give them a competitive advantage over others in terms

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