

**DETERMINANTS OF GROWTH IN WOMEN BASED MICRO ENTERPRISES FUNDED BY
WOMEN ENTERPRISE FUND IN NAIROBI CITY COUNTY, KENYA**

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ABSTRACT

Entrepreneurs play an important role to spur the economic development for every nation. In spite of the success stories recorded on the increase of women entrepreneurship in developing countries, women based micro enterprises continue to record poor performance compared to male owned SMEs. In Kenya, despite considerable Government support, most women-owned enterprises start at the micro-level and do not grow beyond five employees, if they grow at all and very few fall into the small and medium-sized categories – the larger the firm size, the fewer women entrepreneurs one will find.

The main aim of this study was to assess the determinants of growth in women based microenterprises funded by the Women Enterprise Fund, a case of Nairobi City County

The specific objectives of the study included to assess the effect of entrepreneurial group savings on the growth of women based microenterprises funded by WEF, to establish the effect of government policy on the growth of women based microenterprises funded by WEF, to determine the extent to which entrepreneurial partnerships affect growth of women microenterprises funded by WEF and to explore the effect of entrepreneurial experience sharing on the growth of women based microenterprises funded by WEF.

The study adopted a descriptive research design. From a population of 1583 women micro enterprises funded by Women Enterprise Fund, the study used a sample of 309 women enterprises that have benefitted from loans from the Women Enterprise Fund. Primary data was obtained with the use of semi-structured questionnaires while the secondary data was obtained from desk search techniques. A pilot study was

performed to ascertain the validity while the Cronbach alpha was used to test the reliability of the research instrument.

Data was analyzed using multiple regression model and content analysis was adopted to analyse the qualitative data while the quantitative data was analysed using descriptive statistics.

Entrepreneurial

group savings affected

growth of women based microenterprises funded by Women Enterprise Fund

to a large extent. The study findings established that there is a significant positive relationship between, the determinants notably entrepreneurial group savings, government policy , entrepreneurial partnerships and entrepreneurial experience sharing and growth of women based microenterprises funded by the Women Enterprise Fund. The study concludes that group saving, entrepreneurial partnerships, experiences and Government policies are important in the growth of and expansion of women micro enterprises, and therefore there is need to address the challenges facing these enterprises. The study recommends a winning combination of integrating either vocational or entrepreneurship trainings with savings groups within financial inclusion programs since the majority of women plan to use their savings to start a business or economic activity.

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