

# **Influence Of Women Perception On Women Entrepreneurship Development In Turkana Central Sub-County**

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## **Abstract**

*The role of micro and small-scale enterprises sector in the development process has been at the Centre of women entrepreneurship in Kenya. Women access to credit has been of concern but studies have not been conclusive creating a need for a study to be done. The purpose of this study was to investigate the socioeconomic factors influencing women's entrepreneurship development in Turkana Central Sub-County. The objectives of the study were to examine how access to credit influence women's entrepreneurship development. The study was anchored on Liberal Feminist Theories. The study used descriptive survey research design. The study employed simple random and purposive sampling techniques. The target population was 39427. Krejcie and Morgan table of 1970 was utilized to determine sample size of 380 respondents. Questionnaire and Interview guide were used to collect data. Supervisors and peers from department of social work and Development studies ascertained validity of instruments. 10 % of the target population was used for the purpose of pilot study to ascertain the reliability of research instruments, by use of Cronbach Alpha, which was  $r \rightarrow 0.7$ . Quantitative data was analyzed using descriptive statistics, while qualitative data was analyzed using content analysis whereby qualitative data was grouped together, organized into emerging themes and reported. Findings were presented using frequencies distribution tables. Findings of this study indicate that 80% of the respondents agreed that women entrepreneurs were facing challenges in accessing credit. The study concluded that access to credit, has an influence on women entrepreneurship development. The study recommends that the government should enhance women entrepreneurs access credit. The findings are useful to the national government, county government, financial institutions and the community in terms of policy formulation in promoting women's entrepreneurship development.*

**Keywords;** access, credit, women, entrepreneurship, development

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Date of Submission: 07-02-2026

Date of Acceptance: 17-02-2026

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## **I. Background To The Study**

In Austria, Philippines, and Estonia the population of women entrepreneurs is less. They engage in less dynamic and smaller businesses compared to men. In addition, they operate in non-capital-intensive sectors that include offering personal services that often have low returns and the incomes are unstable. The obstacles that make it hard for women to venture into lucrative businesses are; discouraging cultural and social attitudes, low levels of entrepreneurship skills, difficulties in obtaining start-up capital or credit, smaller and non-effective entrepreneurial networks, household burdens and policy frameworks. Traditional mitigating efforts like grants and training is just a drop in a vast ocean. These have not been able to bridge the gap and reach the large populations of women in many countries (Meunier, Krylova, & Ramalho, 2017).

In Kenya, women entrepreneurs face many problems in managing their businesses, sometimes; credit may be available for women through several schemes accompanied by some challenges. A general lack of experience and exposure to entrepreneurship also restricts women from venturing out. In addition, dealing with banking institutions to access credit is a key issue for women entrepreneurs in Mombasa County. Accessing credit, particularly for startups, is one of the major constraints affecting women's entrepreneurial ventures. These constraints include; lack of collateral and men denying women a chance to allow household belongings as collateral and stereotypes of female entrepreneurs by credit officers. Women also lack the skills to keep new record because an innovation method requires expertise, knowledge and contacts (Mwania, 2015).

### **Statement of the problem**

In Kenya, women empowerment and participation is very important in wealth creation as untapped source of economic growth because entrepreneurship is currently progressing and worldwide listed as a driving force of economic progress and social change in societies. According to Volery (2007), Entrepreneurship is an opportunity of managing risk in creating business value. Entrepreneurship is an accelerating phenomenon in Turkana County, however, women participation in entrepreneurship is considerably very low. Entrepreneurship in Turkana Central Sub-County is dominated by men who also provides financial support, leadership as well as other social needs. A report from the ministry of defense and commerce (MOTC 2020) shows that out of 450 business in the study area, only 90 women own the business, the remaining 360 is owned by men. Taking into account the pivotal role of women entrepreneurship in Kenyan economy this research investigates the influence of socioeconomic variables affecting the development of women entrepreneurship in Turkana Central sub-county.

### **Purpose of the study**

The purpose of the study was to examine the influence of social perception on women entrepreneurship development in Turkana Central Sub-County.

### **Objectives of the study**

To find out the influence of social perception on women entrepreneurship development in Turkana Central Sub-County.

### **Research Questions**

How does social perception influence women entrepreneurship development in Turkana Central Sub-County?

### **Significance of the Study**

The findings of this study may be used by the County and National Government Institutions to formulate policies, it can help women entrepreneurship to grow and foster a culture that promotes women entrepreneurship. The Ministry of Trade and Industrialization may benefit from the findings of this study by developing policies that can enhance equal disbursement and utilization of Uwezo Funds, Youth Enterprise Development Funds and Women Enterprise Funds. The funding institutions such as the Kenya Commercial Bank, cooperative Bank, Equity Bank and Kenya Women Finance Trust may to come up with favorable policies that could enable women entrepreneurs' access to credit.

Turkana County can benefit from the outcome of the study by developing policies and strategies that may focus on improving the welfare of women who operate SMES within Lodwar Town and various towns in Kenya. This report could be useful to stakeholders promoting women entrepreneurship understand the challenges and solutions to promote business among women. The knowledge derived from the study will be documented and preserved for future reference.

### **Scope of the study**

The study aims to explore the influence women perception of entrepreneurship development in Turkana Central Sub-County. The study was limited to 380 women respondents who volunteered and had attained the age of 18 years and above and were entrepreneurs within Turkana Central Sub-county which covers five wards that is; Lodwar township, Kerio delta ward, Kangatoth ward, Kanamkemer ward and Kalokol ward.

### **Limitations of the study**

The study area lacked inadequate information from the previous studies. The researcher managed to secure scanty information on literature review, and the primary data from the respondents. The illiteracy level of the locals was low and this was a challenge to the study.

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### **Empirical Studies**

#### **Influence of Women Perception on Women Entrepreneurship Development**

Ochieng (2017) holds the view that entrepreneurial perception plays a major role in public relations and marketing as many business ventures tried to create a good image. A business behavioral organization can shape many aspects including the tone of the workplace even if it is from one person. Ochieng (2017) further discovered that, women entrepreneurs in Turkana undertook total responsibility of the family care, which included their children and elderly family members. The scholar further argued that women operated in a culture that completely

restricted them and relegates them to low end micro enterprises culturally gender-based stereotypes that perceive women as being limited in their potential.

Another study by Ochieng (2017), on the factors influencing perception of micro-enterprise activities by women in Turkana community in Kenya, revealed that, cultural factors are likely to influence perception of women on adoption of micro enterprises. Most women entrepreneurs believed that responsibility for family care in their community influenced their establishment of business. The same study commends further that, most of them identified the balancing between the demands of domestic work and enterprise as a factor influencing the perception of women towards adoption of micro enterprise activities, encouragement from the community to engage in business activities constraints arising from community's attitude towards women micro enterprises. Furthermore, women do not have equal access to property and justice nor included in decision making and uncertainty of business environment and desire to make contribution in their immediate environment.

Dhewanto and Anggadwita (2016) argued that perceptions affect the way women form their entrepreneurial behavior in Indonesia. Indonesian women report high confidence in engaging in business and this has boosted their morale in entrepreneurship. The same study further revealed that women entrepreneurs start their businesses solely to improve their living standards. From the foregoing study perception of most developing countries discourages women to manage and own any form of business. In addition, it has affected women in contributing to the economic development, achieve personal development and not to be self-reliant.

Moreover, Dhewanto and Anggadwita (2016), further indicated that, the Indonesian women had increased entrepreneurial behavior so as to contribute to the economy of their country. From the foregoing study, perception of most developing countries discourages women to manage and own any form of business. In addition, it has affected women in contributing to the economic development, achieving personal development, and not being self-reliant for sustainability. Findings by Lock and Lawton (2016) observed that when women have sufficient credit, it motivates them to initiate business as well as take care of the households and as result it hampers business efforts. This study was conducted in Turkana community where gender roles are well defined by their culture which appears to conflict with the state interventions such as women enterprise development and women owned enterprises, thus the researcher sought to determine how the Turkana women perceive enterprise development.

Chinomona and Maziriri (2015) in their study noted that women entrepreneurs perceived that financial institutions lacked confidence in them that they had the potential to run businesses and repay loans. In addition, negative perceptions from family members and the community prevented women from operating successful businesses. A Policy Brief on Women's Entrepreneurship OECD/European Union by (Halabisky, 2018) on the challenges of accessing credit revealed that women entrepreneurs are likely to be discouraged from borrowing credit than men entrepreneurs. The policy holds the view that women do not apply for credit because they believe that even if they are given the loans, they are likely to be unsuccessful. This finding revealed that self-employed women are reluctant to seek credit because they believe they may make losses and that their business might fail.

According to Ghat (2017) women entrepreneurs in Algeria and in middle income countries are confronted with negative perception from men who take advantage of their limitations. Women are dominated by men and are discriminated based on gender their roles, behaviors, occupations, and jobs. This further revealed that entrepreneurship is regarded as a male occupation making it as a disadvantage for women who have the capability to venture into business. This holds the view that, women entrepreneurs also face negative reactions and pressures from society, family, neighbour, men, and even women. From the findings of this study, the social perception on women towards entrepreneurship has an influence on women's social and cultural environment modeled by men.

In addition, Ghat confirmed that social perception towards women affects their behaviors and performance. From the review of various studies, it was evident that women faced discrimination in their places of work despite the fact that women tried hard to progress in life and compete with men. This premise confirmed the existence of negative perceptions towards women entrepreneurs. Therefore, women should persevere the various societal perceptions that try to block their success.

Field survey conducted by Chopra (2013) on social perceptions towards women in entrepreneurship in India, indicated that, 97% of the men while 100% of the women agreed that women needed to be given equal educational facilities just like males. However, 86% of the men and 69% of the women agreed that women had been given equal educational facilities just like males in their families. The survey explained that Indian society has a high negative perception towards women entrepreneurs. Women were not given equal opportunities to do their business as compared to men. This greatly affected their capabilities to perform and excel.

Halabisky (2018) expounds that women were more likely to feel that they lack the skills, knowledge and experience to venture into business. This study further revealed that, at the European Union-level, very few women agreed they had adequate knowledge, skills and experience to start an enterprise between 2010 and 2014, nonetheless, men indicated otherwise. This study holds the view that, gender disparity was evident across all EU Member States and the gap was greatest in Poland with 21%, Hungary comprising of 20% and the Slovak

Republic with 21% (OECD, 2017). This concludes that, negative perception has more influence on women skills, knowledge and experience than men, as result women lack motivation to pursue entrepreneurship.

According to Ali (2018), women entrepreneurs may use alternative means to achieve the resources they needed because they were discriminated by the society. Further, socialization process was solely responsible for the gender differences experienced in society. Most societies discriminated women because of the way their cultures had socialized them. They did not encourage women to pursue their ambitions, and as a result, many women lagged behind in their business and lost hope as revealed from the study findings.

In the same study by Ali (2018), the findings revealed that in countries that are developing, there was a scarcity of research on women's growth aspirations in entrepreneurship. This research further indicated that women face many obstacles when accessing the labor market. They were forced into entrepreneurship when it was the only option to alleviate poverty or a way out of unemployment. Nonetheless, many women entrepreneurs failed to explore their future ambition, and as a result, they lost their self-confidence to pursue their business objectives in order to achieve development.

A study by Carranza et, al. (2018), found that across 52 countries in the world, regardless of their development level, men had high chances of engaging in business ventures as compared to women due to cultural differences, customs, and, importantly, women perceptions in participating in economic activities. The study also indicated that low rates of perceived business opportunities and self-perceptions in regards to entrepreneurial intentions are high in Africa, regions of Oceania and Asia. Moreover, perceptions on what may constitute a business opportunity may differ across countries and individuals; hence women may have few opportunities of self-employment, or they may perceive few opportunities. Nevertheless, drawing a distinction between reality and such perceptions was not easy as the existing evidence on this topic made it very scarce.

In a study by Kweyu (2017) on the impact of perception on credit access established that, 73% of the participants agreed that low confident and lack of self-belief decreased chances of access to credit, thereby concluding that women enterprise owners were not able to assert themselves and renegotiate loan terms to suit their needs but rather assumed the perception of what had been said. The perception that women are inferior, and cannot succeed in business on their own, hindered confidence to seek credit to finance their business, as result, they may end up failing in their business.

According to Ahmed (2016), the perception of entrepreneurship is determined by the expected rewards and risks of starting an enterprise. In Ahmed's study, respondents agreed that income is relatively vital to the assessment of alternative careers. The study holds the view that, on highly uncertain entrepreneurial incomes, the perceptions towards such became a very significant element of the decision on whether to do the entrepreneurial venture or not. The study further revealed that individuals make their occupational decisions basing them on entrepreneurship risky returns and non-risky wage returns in the labor market that was competitive.

Furthermore, Ahmed's study on perception of business was highly dependent on profit and loss. If an entrepreneur got a lot of profit from the business, he or she developed a positive perception towards moving on with the business. Losses from business triggered negative self-perception in people. Women were the most affected because they did not get enough support yet they had more economic responsibilities in the family as compared to men to sustain their families (Ahmed, 2016).

Dhewanto and Anggadwita (2016) observed that, personal perceptions mediated entrepreneurial women's intentions which were influenced significantly by individual competency and psychological characteristics which greatly impacted individual competencies. Social perceptions did not influence the intention directly, yet they influenced personal attitudes. Therefore, for women to excel in business, there was a need for a society to encourage and support them and bring up girls to be business oriented for future success. A study by Jitu (2019) found that rural women in Bangladesh had low levels of education and this affected the success of their SMEs. It therefore lowered women perception towards engaging in business.

Dhakal et.al (2016) article reported that, society perceived that women were not entitled to own ancestral land or property, except under special circumstances where they were unmarried, poor and physically challenged; men were the only one who were granted the authority by the society. The study further revealed that for the few women who had legal right to own wealth, the society did not approve it. Therefore, women had no guarantee to be given ownership of property as compared to men, because the society sow them as property to be married off and generate wealth.

According to Amentie, Gurmessa, and Negash, (2015), students' perception towards entrepreneurship was low, the findings revealed 44% of the respondents agreed that they lacked good business ideas that were inhibited by their entrepreneurship. 49% of the students further perceived that they lacked experience which was key in running a business. 45% also agreed they did not have the requisite skills to run their own enterprises. From the study, most of the women had a negative perception towards women entrepreneurship as a profession as compared to other careers. In addition, they also discovered that there were minor differences between and public and private students in regards to perceptions on entrepreneurship.

Interestingly the study also holds a view that, there was a perception across all student categories that for one to operate a successful business they required special skills and be determined in their efforts. This may have made some students to disqualify themselves from venturing to business. Furthermore, the media support was crucial in sensitizing women entrepreneurs to engage in business since societal perceptions discouraged women entrepreneurship. According to this study perception affected both public and private university students who should be the future women entrepreneurs. Therefore, female students lacked the confidence to venture into entrepreneurship.

A study by Mijid (2015) further established that, women were easily discouraged from applying for loans due to their previous experience with banks which may have been negative compared to men. That even if they asked for loans, they were more likely to request for smaller amounts. To succeed in business, one needed to be able to identify profitable business opportunities.

Poggesi, Mari and De Vita (2016) observed that low self-efficacy as a perception may have hindered women from recognizing or pursuing business opportunities. This may have made women to encounter self-impose barriers that hindered them from perceiving the right opportunities while in reality there existed business opportunities. In addition, financial institutions had a negative perception towards women who owned business because they believed they could not be able to repay their loans. From the above observations, financial institutions discouraged women to request for loans and restricts them from engaging in entrepreneurship activities.

In a study by Chowdury and Akther (2016) on the perception on women entrepreneurs and their initiatives in Sylhet City, Bangladesh, showed that women entrepreneurs had very poor perceptions on their society's financial support, political and legal environment of Sylhet City. Conversely, they were very positive of the support given to them by their friends and family who believed that they were empowered and eventually had empowered their families and society in general. However, they did not investigate further other socio-economic factors like credit access and education level which were enablers of positive perception to other women.

A study by Muthathai (2017) on the factors influencing the growth of women owned business in Nairobi, Kenya, indicated that, some level of risk was always involved in entrepreneurship and that for women entrepreneurs, they experienced gender stereotype perceptions, lacked confidence, feared to take risks and were less assertive, therefore, created a barrier. Moreover, women status in a society that is patriarchal in nature makes women themselves not to be self-reliant in that they depend on men who are either their husbands or fathers and this becomes a hindrance if they lack family support to start a business.

Muthathai (2017) further, found that close male relatives decided for women and this discouraged them to venture into entrepreneurship. This study confirmed that negative perception by men on women led them to lag behind in their entrepreneurship endeavor due to discrimination from men. In addition, some of the women felt they possessed good leadership qualities and desired to achieve success, while many of them felt otherwise. Therefore, without the desire to achieve success coupled with good leadership qualities one is likely to fail everything including starting and running a business

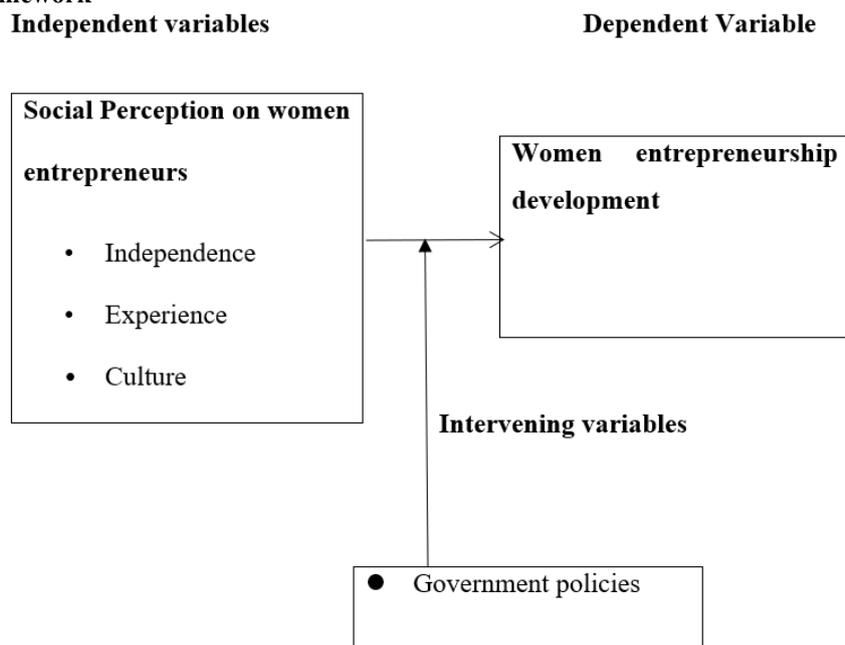
### **Theoretical Framework**

The study was anchored on Feminism theory. According to Burton (2014), Feminist theory was established in the 18th century because of the 1970s' and 1980s' equality movements through Marxism especially on Engles in 1984. Lerner (1986) adds that inequality between the male and female gender dates back to least 4,000 years, though its forms and ways it is practiced differ from one culture to another, it has changed significantly through history while persisting and forming patriarchal. Patriarchal refers to a set of institutionalized structures within society (access to power positions, property rights, sources of income) that perpetuate the belief that men are superior to women in all aspects. These inequalities justify the gendered division of social roles and the unequal distribution of power positions, rewards and privileges.

Bailey (2016) Liberal feminist theory highlights women's individual rights to freedom and proposes solutions for discrimination by eliminating legal and social barriers. Liberal feminism has been criticized widely. Feminists have been accused of denying or ignoring the differences between the sexes, liberals are unable to advocate true sexual equality-which, in virtue of these differences, may not be best served or attained by identical treatment. Although many sexual differences may be a product of patriarchy, the androgynous ideal seems to disadvantage women if they do not adopt it as their own, (Fraser 1998).

In this study, this theory is applicable because most of the women entrepreneurs in Turkana Central Sub-County are denied the right to own property and assets. In addition, women's entrepreneurs are also denied individual freedom to own and manage business. The society also does not support and encourage women to practice entrepreneurship skills and knowledge they have; men perceive women as inferior and this lowers their confidence and self-esteem, therefore they cannot excel in any business endeavor.

**Conceptual framework**



**Figure 1: Conceptual framework**

Figure 1 shows summary on correlation between the dependent, independent and intervening variables. Access to credit is independent variable while women entrepreneurship development is dependent variable. The intervening variables are government policies that are put in place to control or moderate the independent variables.

**II. Research Methodology**

**Research Design**

In this study, the researcher adopted descriptive research design because it purposes to describe a population and a phenomenon systematically and accurately. It answers questions; when?, where?, what?, and how?, but not why questions (McCommbes, 2023). Descriptive design aims to describe things like values, perceptions, behavior and attributes (Kothari, 2019). This then justify the relevance of descriptive research design in this study. The study focused on social perception and its influence on women entrepreneurship development in Turkana Central Sub-County.

**Area of Study**

The study was conducted in Turkana Central Sub-County in Kenya. It is one of the Sub- Counties of Turkana County Government. Turkana County has an area of 68,680 kilometers square and lies between Latitudes 10 30’ and 50 30’ North and Longitudes 340 30’ and 360 40’ East. Turkana County shares boundaries with Ethiopia; Ilemi Triangle and South Sudan to the North and Uganda to the West. It also borders Baringo and West Pokot County to the South, Samburu County to the South East, Marsabit County to the East and Lake Turkana to the East, The economic activities within the area of study includes pastoralism, business activities, dryland farming and fishing in Lake Turkana.

**Target Population**

According to Casteel and Bridier (2021, a population comprises the entire pool from which a statistical sample is drawn. The researcher targeted 39,427 women in Turkana Central Sub-County. According to the Kenya Population and Housing Census 2019, Turkana Central Sub-County has a total population of 39,427 women.

**Sampling Procedure**

The researcher used stratified random sampling to divide Turkana Central locations into four stratas with population of each (Lodwar Township 7,906, Kanamkemer 15,285, Nakwamekwi 9,323 and Napetetet 6,913). Purposive sampling technique was used to select women from each stratum. Stratified random sampling enabled the researcher to obtain a sample that best represents the entire population being studied.

The researcher used purposive sampling technique because she was more likely to get appropriate and useful information and also use limited research sources effectively. Also, purposive sampling technique enabled the researcher to identify two key informants who were women group leaders by requesting chief to identify from each of the four locations to be interviewed. This was done purposively to promote equality in data representation in the study area.

### Sample Size

A sample size is a sub-category of the entire study population to which the researcher intends to take a broad view of the results (Orodho, 2009). Thirty percent of the target population form the sample size which is 11,828. The researcher used a table by Krejcie and Morgan (1970) (*appendix iv*), to determine the sample size of 380 from a total population of 39427 women in Turkana Central Sub-County as shown in table 3.1

**Table 1: Table for Sample Size**

Locations	Target population	Sample size
Kanamkemer	15285	147
Nakwamekwi	9323	90
Lodwar Township	7906	76
Napetet	6913	67
<b>Total population</b>	<b>39427</b>	<b>380</b>

### Data Collection Instruments

#### Questionnaire

Semi-structured Likert-scale questionnaire with responses ranging from great extent to less extent were used (Appendix i); the questionnaire was organized into four sections labelled Sections A to D. where A determined the general information of the respondent, section B had questions to ascertain access to credit. Thirdly, Section C, contained questions meant to find out the social perception on women entrepreneurship development. Finally, Section D contained questions designed to assess the influence of level of education on women entrepreneurship development.

#### Interview Schedule

An Interview schedule (*appendix ii*) was used to collect in-depth data on the socioeconomic factors influencing women entrepreneurship development in Turkana Central Sub- County. Interview schedule was administered to women group leaders who were the key informants to gather in-depth information. The researcher used both interview schedule and questionnaire because in an interview schedule the respondents are flexible to express themselves, the researcher can judge the non-verbal behavior of the respondents as well as gather in-depth data.

#### Validity of the Instruments

Validity is the extent to which a research instrument is able to measure what it is intended to measure. It is also the extent to which results obtained from data analysis represents the study phenomenon (Surbhi, 2017). Face and content validity was ensured through discussions with experts and consultations with the research supervisors in Turkana University College.

#### Pilot study

A pilot test was done to ascertain the reliability of the research instruments. 10% of the target population was used for the pilot study for every stratum. Respondents of the pilot study did not participate in the actual research during data collection in Kanamkemer location. The researcher administered questionnaires to the respondents, then after two weeks the questionnaires were re-administered to the same respondents who were not included in the actual study.

#### Reliability

Reliability is ascertained when a scale yields consistent results if repeated measurements are administered at different times (Surbhi, 2017). the researcher used test and retest then used Cronbach alpha to ascertain the relationship between variables. The reliability coefficient 'r' was 0.72. This revealed that the instruments were reliable to collect data. As per Kothari (2019) who suggested that a Cronbach's Alpha of greater than 0.70 is sufficient.

#### Data Collection Procedure

Collection of data is a systematic process of gathering data whether one is doing research for business, academic, or governmental purposes (Bhandari, 2023). Data collection allowed the researcher to have direct

knowledge and actual insight to a research problem. In order to carry out collection of data, the researcher received an authorization letter from the directorate of post-graduate studies. Thereafter, the researcher obtained a research license from National Commission for Science, Technology and Innovation. Finally the researcher proceeded to the field after obtaining permission from the relevant authorities.

The researcher recruited a research assistant, identified and met respondents, created a rapport and assured them of confidentiality and that the information they gave was only useful for purpose of academic research. The researcher administered questionnaires after which the interview schedule was administered to women group leaders to provide qualitative data.

**Data Analysis and Presentation**

Analyzing data requires analytical and logical procedures so as to gain insights from the data (Mezmir, 2020). This entailed the process of interpreting the collected information so as to establish relationships between variables or obtain other meaningful messages. The data collected for this study was checked to ensure it is complete and consisted before processing. Checking was done so as to detect omissions and errors and other discrepancies which may be in the filled questionnaires. This ensured that quality data and reliable results were obtained.

Quantitative data was analyzed using descriptive statistical analysis data was coded by using SPSS version 29 programme to run the frequencies. The coded data entailed the Likert scale coded as follows; strongly agree= 5 agree=4, neutral=3, disagree= 2, strongly disagree=1. There after the data was presented in frequency distribution tables with percentages. Qualitative data was analyzed by use of categorical themes and verbatim quotations as they emerged.

**Ethical considerations**

The researcher obtained a research license from National Commission for Science, Technology and Innovation (NACOSTI). A rapport with the respondent was enhanced and the consent of every respondent was sought. During the designing of the questionnaires. The information obtained from the study was held confidential. The respondents were given a chance to ask questions before consenting to be interviewed. The respondents were asked to voluntarily participate and no any form of coercion was used.

**III. Study Findings And Discussion**

**Influence of women perception on women’s entrepreneurship development**

The researcher sought to determine the influence of social perception on women entrepreneurship development as presented in table 2

	Strongly agree		Agree		Neutral		Disagree		Strongly disagree	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Entrepreneurship makes me to be economically independent	180	50	134	36	24	6	12	3	8	2
Lack of entrepreneurship experience affects my enterprise development	100	27	164	44	51	14	27	7	3	7
Women lack confidence to start their business	71	19	102	27	69	18	76	20	44	12
Culture controls me in property ownership	111	30	98	26	50	13	66	18	38	10
Family commitment affects me from managing business development	129	35	143	38	37	10	36	10	23	6

From the analysis in table 2 The findings in Table 4.7 show that entrepreneurship makes women be economically independent. 3% disagreed, 6% were neutral, and 86% agreed. This implied that entrepreneurship plays a crucial role in empowering women to be economically independent because it improves the living standards of their families, communities, and society at large. Study findings also revealed that 14% of the respondents disagreed that entrepreneurship experience affects women's entrepreneurship development. 14% were neutral, and 71% agreed. This implied that knowledge and experience in entrepreneurship determined the success or failure of a business. Women with entrepreneurship experience had the knowledge and skills to manage their businesses and had high chances of success.

The findings on whether women lack confidence to start their business indicated that 46% of the respondents agreed, 32% disagreed, and 19% were neutral. These results implied that many women lacked the

confidence to venture into entrepreneurship because of their negative self-perception. The analysis in Table 4.7 displayed that 56% of the respondents agreed that culture controls women's property ownership. 28% disagreed, while 13% were undecided. Culturally, women did not have a right to property ownership, and they also believed that women could excel in business on their own. Society had a negative perception of women entrepreneurs; therefore, they did not support their entrepreneurial efforts. As a result, they resolved to struggle on their own with the few resources they had and ended up failing.

Finally, the analysis in Table 4.7 also revealed that 16% of the respondents disagreed that family commitment affects women's ability to manage entrepreneurship, 10% were neutral, and a majority of 73% agreed. This showed that family commitment was a responsibility they could not avoid.

### **Summary of findings**

The study has established that women who are entrepreneurs are economically empowered though not doing well due to resource gaps. This is basically because, lack of entrepreneurial skill, relevant training and access to credit are major obstacles to expanding women – owned business.

Women with entrepreneurial experience are doing very well in enterprise development because they have been doing business for a long time and have developed resilience in entrepreneurship development. The study has shown that a lot of women who are not doing well in enterprise development lack entrepreneurial experience and therefore need support. This is because women often start business due to low education levels preventing them to get formal jobs, showing the need for empowerment programs.

The study also revealed the significance of doing business. That those women who have confidence in business or those who are passionate entrepreneurship do well in their enterprise development. This is because confidence build resilience and commitment to do business. This is basically because, you can not have the confidence to follow up your clients if you are not social or even lack the communication skills to do that.

The study also showed that the Turkana women are experiencing cultural and social barriers in doing business. The traditional gender roles and societal expectations often relegate women to supportive roles, limiting their access to authority and financial independence, despite increased education. The men in Turkana culture are the only people who that Culture authorizes to engage in entrepreneurship and also they are the rightful owners of property and assets and the women are not allowed to own anything in any family setting.

### **IV. Conclusion Of The Study**

The study concludes that women's perception of adopting micro – enterprise is complex, influence by societal factors, but they are generally willing to engage if supported.

Lack of entrepreneurship experience affects women's enterprise development thus calling for support. In addition, women lacked the confidence to start their business due to lack of resources, entrepreneurial skills, training and access to credit. Furthermore, culture prohibits women from owning property and women finds it challenging to manage their businesses due to family commitment. Therefore, social perception factors on women, has adverse effect on women entrepreneurship development.

### **V. Recommendations Of The Study**

There is need in initiating awards recognition programmes that showcase successful women in business act as a strong beacon for women who might be considering starting a business but who have no role models and also lack confidence due to lack of exposure.

It is also important highlighting cultural acceptance, female role models and raising public awareness. It is often said that if you can see it, you can be it. A more widespread visibility of women business leaders, and a more open discussion of the economic contributions that women are making to the economy, and the benefits of that activity to society, will help to reduce cultural barriers. However, but it may take some time for these attitudes to change. The study recommends the government to create policies and regulations to bring in an aspect of equity and inclusion whereby innovative women business owners speak in business training meetings and also in community gatherings.

### **Suggestions for further studies**

Future studies should consider investigating the environmental affecting women in entrepreneurship development.

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