An Assessment of the Contribution of Women Entrepreneurs Towards Economic Development in Wajir Township

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ABSTRACT

Women in the pastoralist societies have always been considered as major pillars of both social and economic sustenance of their communities. Their role in the society is mainly as caregivers as opposed to being income earners. However, with increased women empowerment, more women are taking up income generating activities with a great number being involved in entrepreneurship activities. This study examined the contribution of women entrepreneurs towards economic development in Wajir township. The specific objectives included to assess how two important attributes of entrepreneurs contribute to economic development, thus establish the contribution of competitiveness of women entrepreneurs to economic development as well as the contribution of innovativeness of the women entrepreneurs to economic development and finally identify the characteristics of women entrepreneurs in Wajir township. This research was conducted among the eight hundred and forty-eight (848) women entrepreneurs operating within the township registered by the Department of Gender and special programs in the county. A total of one hundred (100) women were selected as a sample for the study. Data collection was done using closed ended questionnaires as the main tool whereas focused group discussions and key informant interviews were employed to triangulate the data. To measure reliability of the instrument, the questionnaire was tested and retested with a sample of respondents and the results measured against the Cronbach’s Alpha correlation coefficient test. To test the validity of the instrument, a pilot test was carried out. Analysis of data was done using SPSS and presented using tables and figures.

The study revealed that there is an evident relationship between women entrepreneur behaviour and consequent contribution to economic development in Wajir township. It was observed that the knack of an entrepreneur to be more innovative contributes more to job creation and better productivity in Wajir township compared to their competitive ability. On the other hand, a competitive women entrepreneur is more likely to contribute to personal wealth creation compared to an innovative one. This means that necessary support that promotes innovation and competitiveness amongst women entrepreneurs in Wajir township should be encouraged. The conclusion from this study is thus, women run enterprises in Wajir township contribute to the overall socio-economic development of the county.

Key Words: Women Entrepreneurs, Characteristics of Women Entrepreneurs, Competitiveness of Women Entrepreneurs, Innovativeness of Women Entrepreneurs, Wajir Township

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1. Introduction

The role of small enterprises in creating sustainable employment and income to people around the world is progressively being recognized (Wasihun, 2010). These small enterprises have been identified as the driving force for economic development, job creation, and poverty reduction particularly in developing countries (Harris, 2006). Furthermore, small and medium enterprises are well-known around the world for their contributions to social, political, and economic growth. The sector's importance is highlighted by its ability to provide reasonably priced goods, services, revenue, and jobs to a large number of individuals. (Mulenkei, 2011). (Muthoni, 2013) affirms this by saying “it is for this reason that there has been a growing interest and concern by governments and development agencies for the improvement and growth of SMEs”.

An entrepreneur assumes the risks associated with uncertainty, and is defined as being innovative, the key decision maker, an industrial trendsetter, an organizer and a manager of economic resources. An entrepreneur thus is a person who starts up a new business by employing the other factors of production, he/she owns and manages the enterprise and supplies financial capital (Wennekers, 1999). Drucker, (1985) defines entrepreneurship as innovation, which entails a purposeful and organized search for deviations whilst systematically analyzing the economic and social opportunities that may be availed by such deviations. Entrepreneurship, therefore, requires willingness from an individual to take risks by venturing into new spheres, be innovative as well as be proactive in exploring and tapping into new opportunities. It is gaining traction around the world as a means of gaining gainful employment that enables women to assert themselves in the workplace and improve their economic and social status. (Mbìti, 2015). Chojnicki, (2010) defines Socio-economic development as transformation in the social sphere, that are economic in nature. Research has shown that it is difficult to isolate economic aspects from social aspects in the search for change. Even though economic aspects come to the fore in the research on change in the economy they cannot be isolated from social aspects.

Economic growth is defined as a shift in an economy’s Production possibility Curve (PPC). It is gauged by accessing if there is an increase in a country’s’ total output or real Gross Domestic Product (GDP) or Gross National Product (GNP). Long term growth of an economy is important since it positively impacts on national income and the level and quality of employment, which in turn results to an increase in the standard of living of its people. An increase in a country’s GDP means that it is more productive which leads to more people being employed thus increasing the total individual and aggregate wealth. The Increased economic growth leads to additional tax income for government spending, which is in turn used to fund development projects within the country (Agarwal, 2019). Therefore, in a society, indicators such as GDP, income, life expectancy, literacy and levels of employment can be used to measure socio-economic development. In addition, changes in factors such as self-esteem, liberty of association, personal safety and confidence, and the extent of participation in civil society are also considered.

According to Mbìti, (2015) Women's entrepreneurship is important in the MSE sector because it creates job opportunities and raises household income levels, resulting in wealth creation and poverty reduction. The importance of women entrepreneurs in most developed and emerging economies cannot be overstated, as they account for a large percentage of Small and Medium Enterprises. (SMEs) (Ekpe, Mat, & Razak, 2010). Similar sentiments were shared by Mwobobia, (2013) who states that women entrepreneurs in Kenya are the key to economic development because they are generating employment and contributing to the household’s income. He also
notes that the women led enterprises could contribute more than they are already doing today if key barriers are addressed. In fact, it is countries that fail to address these challenges end up losing out on a huge chunk of economic benefits that they could get from these enterprises. Women empowerment is a phrase that has been widely used by many development agencies. In Kenya it has been acknowledged that the growth of women owned MSEs is one of the prerequisites of fulfilling the Millennium development goals (MDGs) and achieving vision 2030. The government of Kenya having noted the significance of micro enterprises in creating employment and boosting economic development committed itself by integrating the thriving sector into the national grill (Ministry of Labour and Human Resource Development, 2004) and created Women Enterprise Fund (WEF) in 2007. This has helped to reduce some of the barriers faced by women but more needs to be done to effectively provide the women the right environment for business. In view of the above it is important that strategies to promote entrepreneurship among and in favour of women be put in place within the context of fostering a stronger entrepreneurial culture in the country as a whole. This is an important point for Kenya, because the entrepreneurship culture is still weak and especially enterprises owned by women. There has been a significant growth in female self-employment, with women now starting new venture, at three times the rate of men (Mbiti, 2015).

The county is situated in Kenya’s North Eastern region. It has an estimated total population of 661,941 (45% women and 55% men) and an area of 55,840.6 square Kilometers. Its climate is characterized by long dry and short rainy seasons, with annual average rainfall between 250 to 300mm. The County’s population is approximately 60% livestock producers and 23% is mixed livestock producers and farmers. On average, the monthly household expenditure in Wajir is Kshs 4,416 (approx. US$50). The rate of unemployment in the county is 63% with the main cause of unemployment being cyclic droughts, insecurity, high illiteracy and inefficient marketing systems. The literacy level is 23.8% with only 22% of women and 59% of men having received any education. (Kenya Demographic and health Survey 2008-2009) This coupled with lack of other essential services places Wajir among the top five poorest counties in Kenya. (Commission for Revenue Allocation Report 2013). The county is characterized, like many of the Arid and semi-arid Lands (ASAL) by poor infrastructural development and access to social amenities. Like many of the pastoralists’ townships, women are involved in various forms of entrepreneurial ventures. The main businesses run by women are small stock trade, milk trade, clothing stores and food kiosks. According to Milcah-Mulu, (2013) investing in the growth of small enterprises has been recognized as one way of alleviating poverty in Kenya. However, the business environment in the Arid and Semi-Arid Lands (ASALs) the ecological zone within which Wajir township lies is extremely harsh. In addition, most of the entrepreneurial activities are more necessity based hence generating income which is barely enough for subsistence. However, amidst the harsh conditions, a number of entrepreneurs who have managed to take the challenge and successfully set up enterprises that play a significant role in the economic advancement of the society have come up.

2. Problem Statement

Women entrepreneurs have been considered to facilitate advancement in developing economies to bring opulence and better social well-being. They are considered as a critical ‘unexploited source’ of economic growth and development and as a keyway through which women empowerment can be achieved (Minniti & Naudé, 2010). This study is fundamentally informed by research gap findings underscored by Charlei Karlson, (2004). The author provides an overview of existing empirical research on the relationship between entrepreneurship and economic development.
However, the study does not explicitly deal with the contribution of women entrepreneurs to economic development through their competitiveness and innovativeness. Furthermore, there appears to be need for research on the contribution of women entrepreneurs to job creation, personal wealth creation and increased enterprise productivity as relates to economic development. In the context of entrepreneurship, there is a void regarding empirical results of the links between competitiveness, innovativeness and economic development. In assessing the impact of women entrepreneurship on economic development in Benue state-Nigeria, Kpelai, (2013) established that the women entrepreneurs have over time not meaningfully contributed to the growth of Benue State economy due to diverse operational challenges they face. In Kenya, Lock, (2015) examined the impact of female entrepreneurship on economic development. However her paper concentrated more on the challenges facing female entrepreneurs. It is therefore on this basis that the researcher assesses the contribution of women entrepreneurship towards economic development, in Wajir Township.

3. Research Objective

The general objective of this study is to establish the contribution of women entrepreneurs towards economic development in Wajir Township.

The specific objectives were:

(i) Establish the characteristics of women entrepreneurs in Wajir township and how they relate to economic development of Wajir Township.

(ii) Establish the contribution of competitiveness of women entrepreneurs to economic development of Wajir Township.

(iii) Establish the contribution of innovativeness of women entrepreneurs to economic development of Wajir Township.

4. Theoretical Framework

The place of women in most societies is deeply entrenched in the community’s culture and way of life. These cultures shape how society views their contribution to the social-economic development of the society and this varies from one culture to another. Various anthropological and entrepreneurship theories have been suggested to allude to the fact that women are contributing more and more in society in their roles as care givers as well as in the money economy regardless of the community they come from.

4.1 Liberal Feminist Theory

Feminism is a social movement that seeks to advocate for equality among women and men (Carter, Williams, & Reynolds, 1997) The movement asserts that equality needs to be experienced in all spheres of life. Modern feminism rose as an organized movement in the nineteenth century in Europe, America and Japan resulting from the in response to the massive disparities in the authorization of women and men to become citizens. The Liberal Feminist Theory emanates from the liberal political philosophy’s belief in the equality of all human beings who are viewed as essential rational and the self-seeking agents. The theory proponents believe that gender differences are mainly as a result of differences in access to power and opportunities availed to either men or women in society. (Beasley, 1999) Thus, the inability of women to reach certain levels in society is because they do not have equal access to opportunities and resources and in turn have been unable to develop critical skills and capabilities to compete favorably with men.
According to the Liberal feminist theory, equal access to resources and opportunities will ensure that gender differences in performance dissipate (Lorber, 2011). The theory is consistent with this study because it explains the apparent disparities in the performance of women entrepreneurs as compared to that of men. In entrepreneurship research this approach is seen in studies of potential discrimination in the way that lenders deal with women entrepreneurs. Women owned ventures are considered as necessity driven rather than development driven. This then reduces their potential to contribute optimally to the socio-economic development of the society and their contribution to be overlooked.

4.2 The Classical Modernization Theory

The classical modernization theory assumes that an increase in democracy and human choice is a direct outcome of economic development (Lipset, 1959); (Rostow, 1960); (Deutsch, 1964); (Bell, 2001). According to this viewpoint, economic growth is critical to expanding the pool of women who are eligible for positions of social power. Therefore, in relation to the study at hand, the theory assumes that the more women are contributing to economic development of the society, the more they will have chances of participating in positions traditionally relegated to men. Entrepreneurship is one such avenue that enables women to build their contribution to economic development. In the recent past, there has been an increase in the number of women participating in entrepreneurial activities as well as other income generating activities. In the same breadth, there has also been an increase in the number of women holding positions of social power. This change could mean that women are indeed being considered by society to contribute to the socio-economic development of the society. This study is aimed at proving and establishing that indeed if women are allowed to participate in economic activities then they will be able to have a say in their day-to-day life and also improve the welfare of the entire family and society.

4.3 Cultural Modernity Theory

This is a contemporary theory that emphasizes that economic development is a cultural process of human development that leads to a liberal and empowering worldview, as evidenced by self-expression values that emphasize human choice and autonomy, including women's choices and autonomy. (Welzel, 2005) The rise in these emancipative orientations has resulted in greater freedom for women to engage in entrepreneurial activities as well as other activities that are outside the traditional sphere. Traditionally, women were supposed to be only care givers and homemakers, however, with the increase of emphasis on women empowerment, more and more women are venturing into business ventures and seeking out employment in a bid to earn an income and contribute to their families' and society's socioeconomic growth. Therefore, as a precursor to this study, the researcher intends to establish whether women are moving from traditional roles to economic activities more especially among pastoral communities and what contribution they make in the society.

5. Conceptual Framework

The conceptual framework attempts to link entrepreneurship to economic development, and forms a guide to this study. The researcher does this by linking entrepreneurial activities to economic development through three independent variables namely competition, innovation and characteristics of the enterprises/entrepreneurs. Figure 2 below is a representation of the study’s conceptual framework.
6. Research Methodology

This study used a descriptive research design, which is concerned with determining the what, where, and how of a phenomenon (Schindler, 2014). This research design is used when the researcher wants to describe specific behavior as it occurs in the environment (Greener, 2008). Women in Wajir township engaged in any form of entrepreneurial activity including large, small or micro enterprises were the target population of this study. According to data derived from the Department of Gender and special program is Wajir County, it is estimated that 848 women in Wajir township are engaged in entrepreneurial activities and these formed the population of interest in this study. In line with Cooper and Schindler (2006) recommendation of 10%-20% sufficient sample size selection, the sample size will comprise of 100 women from Wajir township who own enterprises. This sample was informed by the 10% of 848 women in Wajir township estimated to own enterprises, and an additional 16 women respondents to cover for any potential bias and outliers that could potentially affect the final analysis sample. The respondents were randomly selected from among women in Wajir township who owned enterprises. Quantitative data was collected using closed ended questionnaires. Analysis of data was done using SPSS. To measure the strength and interrelationship between the independent and dependent variables, a correlation analysis was done. To establish possible and existing relationships between women entrepreneurial activities and economic development in Wajir township, multiple regression analysis was carried out.

7. Data Analysis Results

To establish potential effects of activities by women entrepreneurs on job creation, personal wealth creation and improved productivity, the researcher undertook three sets of regression analyses. For ease of comparison, the same set of predictors of entrepreneurial activities were adjusted for in all
the fitted models. Coefficient of determination, \( R^2 \) was used to establish conformity for the fitted model where \( R^2 \) represents the level of variance explained by the model. To understand the significance of women entrepreneurship on the economic growth of Wajir township, the researcher used p-values with a significance level of 0.05. Table 1 below displays the conformity data model summary.

**Table 1: Conformity data model summary for entrepreneurship and job creation**

<table>
<thead>
<tr>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.85</td>
<td>0.722</td>
<td>0.632</td>
<td>3.834</td>
<td>1.851</td>
</tr>
</tbody>
</table>

**Source: Research data (2020)**

As shown on table 1 above, the researcher begins by establishing if there exists any relationship between entrepreneurial activities undertaken by women in Wajir township and job creation, as a measure of economic growth. The \( R^2 \) value obtained was 0.722, indicating that the model's inclusion of entrepreneurial activities explained 72.2 percent of the variance. A Dubin Watson test statistic value of 1.851 which is very close to 2 was obtained meaning that the model assumption of no auto correlation stands.

Table 2 below shows, the impact of women's entrepreneurship on job creation in Wajir township, as determined by a general test of significance (omnibus tests).

**Table 1: ANOVA Test for Job Creation Overall Significance**

<table>
<thead>
<tr>
<th>Total Squares</th>
<th>df.</th>
<th>Mean</th>
<th>F</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>3,562.68</td>
<td>12</td>
<td>296.89</td>
<td>3.805</td>
</tr>
<tr>
<td>Residual</td>
<td>4,135.80</td>
<td>53</td>
<td>78.034</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>7,698.49</td>
<td>65</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Source: Researcher (2020)**

The study obtained a p-value of less than 0.05 hence the overall conclusion that women entrepreneurial activities have a statistically significant effect on job creation in Wajir township.

In the table below, specific parameter approximates for the model coefficients are provided.

**Table 3: Parameter Approximates of Multiple Regression Model:**

<table>
<thead>
<tr>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>B (Constant)</td>
<td>50.242</td>
<td>2.577</td>
<td>19.500 .000</td>
</tr>
<tr>
<td>Competitiveness</td>
<td>22.768</td>
<td>6.001</td>
<td>19.489 .000</td>
</tr>
<tr>
<td>Innovativeness</td>
<td>27.172</td>
<td>4.481</td>
<td>23.023 .000</td>
</tr>
</tbody>
</table>

**Source: Research data (2020)**

From table 3 above, it can be deduced that the competitive behaviour of women entrepreneurs as well as their innovative behaviour significantly contributed to job creation in Wajir township.
Thus, the final equation on the connection between women entrepreneurship and job creation in Wajir township becomes,

$$Y = 50.242 + 22.768X_1 + 27.172X_2$$

Where $X_1$=competitive behaviour and $X_2$= innovative behaviour. According to the regression equation established, holding all factors (competitive and innovative behaviour) constant, the indicative value of job creation in Wajir Township would be at 50.242. This model further shows that holding all other independent variables constant, a unit increase in competitive behaviour will lead to 22.768 times increase in job creation; a unit increase in innovative behaviour will lead to 27.172 times increase in job creation in Wajir Township. These results infer that ability of an entrepreneur to be more innovative contributes more to job creation in Wajir Township compared to their competitive ability. This was further evidenced from the key informant and focus group discussions, where it emerged that most of the jobs that have been created in the township have been as a result of product and service diversification thus creating demand for additional human resources.

Table 4 below shows the model summary for the goodness of fit statistics used to establish the relationship between women's entrepreneurship and personal wealth creation.

**Table 4: Model Summary for Entrepreneurship and Personal Wealth Creation**

<table>
<thead>
<tr>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Standard Estimate Error</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td>.904</td>
<td>.818</td>
<td>.776</td>
<td>4.548</td>
<td>1.785</td>
</tr>
</tbody>
</table>

**Source: Research data (2020)**

As earlier observed, majority of the women indicated that their motivation to enter into entrepreneurship was largely driven by need to meet basic household needs. The study sort to statistically test the relationship between women entrepreneurship and creation of personal wealth. From the analysis presented in Table 4 above, entrepreneurial activities in the model explained 81.8% variation considering that the $R^2$ value obtained was 0.818. For the model under study, a Durbin-Watson value of 1.785 was obtained, thus, the model supposition of no auto correlations has not been violated.

Table 5 shows the results of the analysis of variance (ANOVA) for the general test of significance (omnibus tests) of women entrepreneurship on personal wealth creation in Wajir Township.

**Table 5: ANOVA Test for Overall Significance on Personal Wealth Creation**

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df.</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>4,916.07</td>
<td>12</td>
<td>409.68</td>
<td>19.81</td>
<td>0.000</td>
</tr>
<tr>
<td>Residual</td>
<td>1,096.05</td>
<td>53</td>
<td>20.68</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>6,012.12</td>
<td>65</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Source: Research data (2020)**

The study hypothesis was;

$H_0$: women entrepreneurship has no significant effect on personal wealth creation in Wajir
H1: Women entrepreneurship has a significant effect on personal wealth creation in Wajir township

The p-value obtained in the table above which was less than 0.05 infers that overall, competitiveness and innovativeness among women entrepreneurs have a statistically substantial effect on personal wealth creation in Wajir township.

The model coefficients parameter estimates revealed that the competitive behaviour of women entrepreneurs as well as their innovative behaviour significantly contributed to personal creation in Wajir Township.

Table 6 Parameter Estimates of Multiple Regression Model:

<table>
<thead>
<tr>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>(Constant)</td>
<td>38.496</td>
</tr>
<tr>
<td>Competitiveness</td>
<td>17.072</td>
</tr>
<tr>
<td>Innovativeness</td>
<td>7.912</td>
</tr>
</tbody>
</table>

Source: Research data (2020)

The final equation on the relationship between women entrepreneurship and personal wealth in Wajir Township becomes,

\[ Y = 38.496 + 17.072X_1 + 7.912X_2 \]

Where \( X_1 \)= competitive behaviour and \( X_2 \)= innovative behaviour. Based on the regression equation established, holding all other factors (competitive and innovative behaviour) constant, the indicative value of personal wealth creation in Wajir Township would be at 38.496. This model further illustrates that without any change on the independent variables, a single increase in competitive behaviour results to 17.072 times increase in personal wealth creation; a unit increase in innovative behaviour results to 7.912 times increase in personal wealth creation in Wajir Township. These results infer that ability of an entrepreneur to be more competitive contributes more to personal wealth creation in Wajir Township compared to their innovative ability. In fact, majority of women in the focus group observed that their success to being wealthy was largely dependent on them being able to access or raise finances for their enterprises as well as having the appropriate business skills.

Table 7 is a presentation of findings on the model goodness of fit statistic where the researcher evaluates how women entrepreneurship contributes to better enterprise productivity.

Table 7: Model Summary for Entrepreneurship and Improved Productivity

<table>
<thead>
<tr>
<th>R</th>
<th>R Square</th>
<th>Adjusted Square</th>
<th>R Std. Error of the Estimate</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.807</td>
<td>.652</td>
<td>.573</td>
<td>8.636</td>
<td>1.560</td>
</tr>
</tbody>
</table>

Source: Researcher (2020)
The R2 value of 0.652, as shown in the table above, represents a 65.2 percent difference in the entrepreneurial activities entered into the model. The supposition of no auto correlations has not been violated given that the Durbin-Watson value of 1.560 is close to 2. Table 8 shows the findings of the overall test of significance (omnibus tests) of women entrepreneurship on improved productivity using analysis of variance (ANOVA). An ANOVA-based F distribution is used to calculate the p-values.

**Table 3: Overall Significance on Improved Productivity ANOVA Test**

<table>
<thead>
<tr>
<th>Source: Research data (2020)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Total Squares</th>
<th>df.</th>
<th>Mean</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>7,400.02</td>
<td>12</td>
<td>616.67</td>
<td>8.268</td>
</tr>
<tr>
<td>Residual</td>
<td>3,953.00</td>
<td>53</td>
<td>74.59</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>11,353.03</td>
<td>65</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The study hypothesis was; H₀: women entrepreneurship has no significant effect on improved enterprise productivity in Wajir township, H₁: Women entrepreneurship has a significant effect on improved enterprise productivity in Wajir township. The p-value of less than 0.05 shown in table 8 above, leads to the conclusion that, generally, competitiveness and innovativeness of women entrepreneurs have a statistically substantial effect on improved productivity in Wajir township.

Table 9 below presents the Models coefficients Individual parameter estimates

**Table 9: Parameter Estimates of Multiple Regression Model:**

<table>
<thead>
<tr>
<th>Source: Research data (2020)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>(Constant)</td>
<td>43.629</td>
</tr>
<tr>
<td>Competitiveness</td>
<td>8.620</td>
</tr>
<tr>
<td>Innovativeness</td>
<td>17.206</td>
</tr>
</tbody>
</table>

The competitive behaviour of women entrepreneurs as well as their innovative behaviour significantly contributed to personal creation in Wajir Township as shown by the model coefficients individual parameter estimates above. The final equation on the relationship between women entrepreneurship and improved enterprise productivity in Wajir township becomes, \( Y = 43.629 + 8.620X_1 + 17.206X_2 \) Where \( X_1 \)=competitive behaviour and \( X_2 \)= innovative behaviour. Based on the regression equation established, holding all other factors (competitive and innovative behaviour) constant, the indicative value of improved enterprise productivity in Wajir Township would be at 43.629. This model further demonstrates that holding all other independent variables constant, a unit increase in competitive behaviour will result in 8.620 times growth in enterprise productivity; a unit increase in innovative behaviour will lead to 17.206 times increase in enterprise productivity in Wajir Township. These results infer that ability of an entrepreneur to be more innovative contributes more to better productivity in Wajir Township compared to their competitive ability.
8. Conclusion

Cognizant that a majority of the women entrepreneurs are small in size, having very little or no training and challenges accessing capital to expand their businesses, it would be prudent for the government and development agencies to invest in promoting the status of these women entrepreneurs. However, despite the challenges, it is clear that they contribute to economic development through job creation, personal wealth creation and increased firm productivity. The findings of this work showed that encouraging competitiveness amongst women entrepreneurs is instrumental in ensuring that they make significant contribution to economic growth in Wajir township. Among these findings is the realization that women entrepreneurs in Wajir township appreciate the importance of having access to trainings, finance and highly skilled personnel to ensure their enterprises are competitive.

With continued need to diversify products and services that suit the ever-varying customer needs, it is apparent that the importance of innovations that address the social economic challenges such as poverty and health and their subsequent contribution to economic development cannot be gainsaid. However, cultural perceptions on the place of women especially among pastoral communities remains a challenge and a limitation to more women engaging in entrepreneurship. There is evident realization and belief that women should mainly focus in undertaking household chores and duties as a priority. Moreover, women who have successfully managed to engage in entrepreneurship reveal unsettling issues, with their potential to attract customers over their male counterparts demanding a much higher level of creativity and innovation, largely due to societal beliefs.

9. Recommendations

Based on the findings outlined, the researcher therefore concludes that the competitive and innovative behaviour of women entrepreneurs positively contributes to economic growth in Wajir Township. The researcher thus recommends that there is need for targeted empowerment of women entrepreneurs in Wajir township, and Northern Kenya at large, especially with regard to conflicting cultural norms and beliefs. In addition to this Improvement in social infrastructure by township government of Wajir would help facilitate economic expansion in the region, which would consequently open up more opportunities for women entrepreneurship. Based on the findings that women are mainly involved in the small enterprises suggests that there is a need to strengthen women’s economic opportunities by tackling constraints that prevent women from expanding their businesses into higher value added activities. There is also a need to hold sensitization forums that aim at exposing pastoral communities onto the need to approach entrepreneurship as an income generating economic activity rather than a subsistence activity. This would lead to business expansion in the Northern region and consequently economic growth. Training and sensitization of entrepreneurs would then result in professional management of businesses in Wajir Township which is obviously lagging, and would be useful to arrange for capacity building forums that help women manage enterprises more formally. Finally, with continuous influx of NGOs in northern Kenya which target to provide support to local communities, a strategy rethink is critical to ensure projects or programs that are put in place are sustainable beyond NGO support. Moreover, over reliance of donor support and funding in these regions continue to inhibit enterprise growth and expansion.

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