

**MAKERERE**



**UNIVERSITY**

**COLLEGE OF BUSINESS AND MANAGEMENT SCIENCES**

**SCHOOL OF STATISTICS AND PLANNING**

**FACTORS THAT AFFECT WOMEN'S PARTICIPATION IN ENTREPRENEURSHIP**

**A CASE STUDY OF RUBAGA DIVISION**

**BY**

**OWEMBABAZI GIFT**

**19/U/0444**

**A DISSERTATION SUBMITTED TO THE COLLEGE OF BUSINESS  
AND MANAGEMENT SCIENCE IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF A BACHELOR'S DEGREE OF SCIENCE IN  
BUSINESS STATISTICS**

**MAKERERE UNIVERSITY**

**NOVEMBER, 2022**

## DECLARATION

I, **OWEMBABAZI GIFT**, a student at Makerere University declare that the work content in this dissertation is my original work and was due to my tireless effort of activities performed during final year dissertation to contribute towards the scholarly award and to the best of my knowledge, it has never been produced for any award of degree in any institution of higher learning by any person for any academic qualification.

Signed.....Gift.....

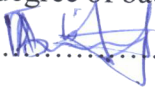
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### APPROVAL

This dissertation of **OWEMBABAZI GIFT** has been approved as a partial requirement for the award of the degree of bachelor's degree of science in business statistics of Makerere university.

Signed..........

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## **DEDICATION**

I dedicate this work to my mother, for the unconditional love and support she has rendered and to the Makerere University community.

## **ACKNOWLEDGEMENTS**

First and foremost, I thank the almighty God who has offered me this wonderful gift of life, wisdom, courage, prudence and the good health which have enabled me carryout my final year dissertation and finish it successfully. Gratitude to my college for having allowed me to carry out research for a given period of time. My sincere thanks go to my dearest parents for their solid support and prayers throughout the entire course. Heartfelt thanks too, go to the entire Management and staff of the College of Business and Management Sciences for the advice and guidance offered to me which enabled me to learn and improve my knowledge in statistics processes during final year dissertation. The school of statistics and planning, Makerere University is also credited for having given me the opportunity to get exposed to professional research. Special thanks to my supervisor Mr TUSUBIRA BRIAN APOLLO a lecturer in the school of statistics and planning for having ensured to supervise me during my final year dissertation, to fellow researchers, thank you for the guidance you offered me during the process of carrying out my research. May God bless you abundantly.

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## **LIST OF ABBREVIATIONS**

UBOS	Uganda Bureau of Statistics
SMEs.	Small and Medium-Sized Enterprises
USAID.	United States Agency for International Development
GDP.	Gross Domestic Product
MSMEs.	Micro Small & Medium Enterprises

## ABSTRACT

The purpose of the study is to find out the factors affecting women's participation in entrepreneurship. This study adopted a descriptive survey design method and data was collected from 68 students from the rubaga division using questionnaires. The study analyzed data at univariate, bivariate and Multivariate levels using SPSS and STATA. In order to test for the hypothesis, the study used the multivariate logistic regression at 95% confidence interval.

Results from the study showed that majority of the respondents were single (85.3%) were in age group (32.4%) had attained primary education (47.1%), results from the study showed that the highest proportion of women got skills before beginning business (35.3%), strongly agreed that they got skills in the process of doing business (38.2%), these also strongly agreed that Lack of entrepreneurship skills has made it difficult to start a business (33.8%) and lastly they agreed that if they had entrepreneurship skills I would immediately start another business (27.9%)

At the multivariate level of analysis, results showed that there was a positive significant relationship between demographic , economic factors and women's participation in entrepreneurship since  $p\text{-value} < 0.05$  and hence the null hypothesis was rejected. However it was noted that there was no significant relationship between social factors and women's participation in entrepreneurship and hence the null hypothesis was accepted.

The study recommends that there should be implementation of policies and programs that seek to increase women's participation in entrepreneurship. It is crucial to continue improving girls and young women access to education in the country, as this is an important avenue for instilling entrepreneurship knowledge and skills in women and for empowering women and enhancing their participation in market economy.

## CHAPTER ONE: INTRODUCTION

### 1.0 Introduction

The previous few decades have seen a lot of research focus on the expanding global phenomenon known as women's entrepreneurship (Henry, Foss, & Ahl, 2016). It offers a valuable focus for coordinated scholarly research because it not only benefits economies in terms of job creation and economic growth (Kelley, Bosma, and Amoros, 2010), but it is also acknowledged as a source of growing entrepreneurial diversity in a variety of economic contexts (Verheul et al., 2006). Although women have made a considerable contribution to entrepreneurship in Pakistan, there are still several obstacles that stand in the way of their success as business owners (Torres-Ortega, Errico, & Rong, 2015). However, in many emerging economies, women entrepreneurs have not received the support they need to launch their businesses (Roomi & Parrott, 2008a, 2008b). Unfortunately, Women entrepreneurs in emerging economies have received less attention despite their significant contributions to the GDP (Kelley et al., 2010) and the reduction of poverty (Khan, 2014). because of the intricate interplay between socio-cultural, religious, and family structures (Roomi, 2013). Debatable has been the place of women in traditional and patriarchal culture. Due to gender-biased power relations based on inequality and prejudice, women experience discrimination and gender disparities (Roomi, Rehman, & Henry, 2018). The goal of this study is to identify the variables that affect how well women entrepreneurs perform in this environment.

As a result, previous research examined how crucial it is for women's employees to have support from their families, as well as self-confidence and motivation (Azmi, 2017), risk-taking and motivation (Abd Rani & Hashim, 2017), and a lack of business skills (Muhammad, McElwee, & Dana, 2017). While the performance of women-run businesses is heavily impacted by government policies, access to capital, culture, and legislation (Muhammad et al., 2017). Findings by (Modarresi, Arasti, Talebi, & Farasatkah, 2016) reveal that culture, economic variables, and environmental factors, in addition to employee actions, have a major impact on firm success. Due to the fact that developing nations have different cultures, religions, and cultural practices from other religions (Khan, 2014), Furthermore, there is a great deal of uncertainty in the political and economic sectors, which is a significant obstacle for female investors when making investment decisions (Plotnikov, Salamzadeh, Demiryurek, Kawamorita, & Urasova, 2019). Checking these internal and external factors is therefore extremely important

in the context of women employees because, occasionally, uncertainty caused by governmental policies or environmental factors can disturb employee behaviors like motivation and confidence level, which negatively affects women's firm performance. Although several other research (Hasan & Almubarak, 2016; Abd Rani & Hashim, 2017) evaluated these aspects in developed nations where women entrepreneurs have distinct supportive legislation and regulations for starting and maintaining their own businesses.

Our analysis also makes numerous theoretical recommendations. There have been numerous studies on women's achievement over the past few decades, but none of them have employed the upper echelons hypothesis or have examined all of these internal and external elements in developing countries (Lai, Lin, & Chen, 2017). According to Hambrick & Mason's 1984 recognition of the upper echelons theory, organizational performance is influenced by the personalities and behavior of senior management. While earlier studies assessed employee performance in mixed economies, the current study is focused on emerging economies (Hasan & Almubarak, 2016; Plotnikov et al., 2019; Abd Rani & Hashim, 2017). The impact of women's actions, attitudes, economic considerations, and environmental factors on company performance in a developing economy have not yet been examined in a single study.

The 2010/11 Census of Business Establishments (COBE) found that there were 458,106 firms in Uganda with fixed locations, with 44% owned by women and 56% by men (256,539). (UBOS, 2011). Women now own 19% more businesses than they did in 2001/02, according to COBE data, up from 37% in that year. The growth of women-owned firms has outperformed that of male-owned businesses throughout the ten-year period (between Establishment Censuses) by a factor of 1.5 (236% against 153%). But a lot of female entrepreneurs work from their homes or other temporary locations, which are not counted in the Census of Business Establishments (COBE). There are signs that women own significantly more microenterprises than small and medium-sized businesses. employ more than 2.5 million people in Uganda and generate over 30% of the country's GDP (UIA). The MSME subsector is a key provider of new jobs because the employment growth is predicted to be 25% per year. The Uganda Household Survey 2009/10 found that 75.9% of Ugandans were self-employed, with 86.2% of working women and 72.1% of working males falling into this category (UBOS, 2013, p. 18). In the age range of 18 to 30, 52.5% of young males and 61.5% of young women are self-employed (UBOS, 2013, p. 19). Given that both men and women in Uganda participate in the labor force on average at high

rates—92.2% for males and 91% for women (UBOS, 2013)—the high incidence of self-employment is a sign that there aren't many options for paid work. In actuality, just 13.8% of working women and 27.9% of working men are in paid employment (UBOS, 2013, p. 18). Given this dynamic, it stands to reason that if paid work opportunities were available, more women would transition from self-employment into them. In light of these figures, this research seeks to identify the variables influencing women's participation in entrepreneurship.

## **1.2 Problem statement**

Although it has been acknowledged that women company owners have not always had equal access to resources and opportunities, these issues have not yet been successfully addressed (Athanne, 2011). There were 458,106 enterprises in the nation with fixed locations as of the Census of Business Establishments (COBE), with 44% owned by women and 56% by men (UBOS, 2011) and women typically own businesses including hair salons, restaurants, motels, retail stores, and wholesale outlets that are linked with conventional women's responsibilities. Compared to men, women typically run smaller businesses. The advancement of women's entrepreneurship is crucial for the accomplishment of more general development goals like growth with equity. Studies show that compared to their male colleagues, many African women entrepreneurs labor in challenging conditions. Female entrepreneurs are becoming more and more significant for economic growth.

Despite recent changes made by the Bank of Uganda to increase the capacity of women-owned businesses to strengthen the local economy, according to a USAID (2001) brief, women-owned microbusinesses grow more slowly than their male counterparts' and are more likely to shut down early. Therefore, the goal of this study is to identify the variables influencing women's engagement in entrepreneurship.

## **1.3 Objectives**

### **1.3.1 main objective of the study.**

The purpose of the study is to find out the factors affecting women's participation in entrepreneurship.

### **1.3.2 specific objective.**

- To investigate the economic factors influencing women's participation in entrepreneurship.

- To investigate the social factors influencing women's participation in entrepreneurship.
- To find out the demographic/ individual factors influencing women's participation in entrepreneurship.

#### **1.4 Research questions**

- Do economic factors influence women's participation in entrepreneurship?
- Do the social factors influence women's participation in entrepreneurship?
- Do the demographic/ individual factors influencing women's participation in entrepreneurship?

#### **1.5 Hypothesis of the study**

- Women's participation in entrepreneurship is independent of economic factors
- Women's participation in entrepreneurship is independent of social cultural factors
- Women's participation in entrepreneurship is independent of demographic factors.

#### **1.6 Scope of the study**

##### **1.6.1 Geographical scope**

The study will be carried in Rubaga division of Kampala, the study researcher selected this area basing on conveniences and awareness of the topic of study which eased data collection and consultations whenever required.

##### **1.6.2 Time scope**

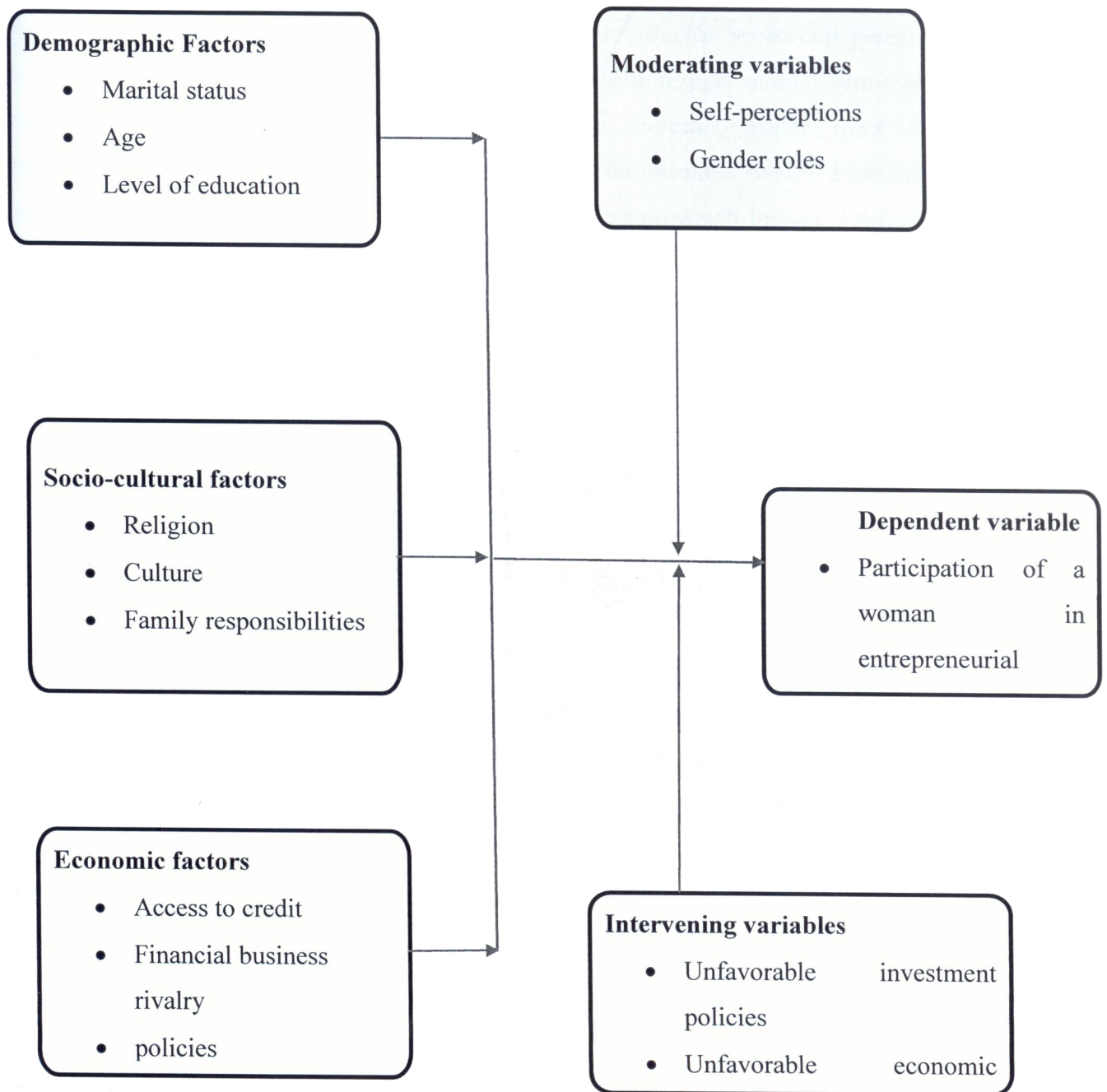
The study will be covered one-month time interval. The researchers maximally and appropriately utilize this period of time to achieve the findings that was included in the study.

##### **1.6.3 Concept scope**

The study will be centered on the factors affecting women's participation in entrepreneurship.

## 1.7 Conceptual framework

### Dependent variables



Source: Abdi, (2014)

The conceptual framework presented in figure above shows the diagrammatical representation of the interrelationship among variables of the study. The figure presents the factors that are perceived to influence women participation in entrepreneurial activities. The framework shows that women participation in entrepreneurial activities is affected by several perceived factors which include Individual factors such as level of education, age, marital status and level of motivation; sociocultural factors such as religion, culture, gender roles and family responsibilities; economic factors such as access to credit, business rivalry, financial instability and financial institutions policies; and lastly security factors which include political instability and inter-clan relationships. These are the independent variables which, when manipulated had an impact on how women participate in entrepreneurial activities. The moderating factors between the independent variables and the dependent variable are women self perceptions and their gender roles while the extraneous variables are the unfavorable investment policies and unfavorable economic conditions. These were the variables which the researcher has not control over but have an impact on the dependent variables. For example it was not possible to control the government investment policies and economic conditions but these had an impact on women participation in entrepreneurial activities.

### **1.8 Significance of the study.**

This study will provide information for policy makers such as government, on the issue of policy perception, for the long term plan which will help create policies which are effective and strategies to support the women progress and entrepreneurship with an excellent knowledge of the matter would help different business plans in the district. Such an understanding of the challenges faced by women entrepreneurs to prosper in their trades is of high status especially in current competitive business advantages.

## CHAPTER TWO: LITERATURE REVIEW

### **2.0 Introduction**

This chapter presents a review of different literature on Factors that influence women participation in entrepreneurship. It also covers the Theoretical Review, Economic factors and women participation in entrepreneurship and lastly the Demographic/ individual factors influencing women's participation in entrepreneurship basing of research from other studies about the same topic

### **2.1 Theoretical Review (Entrepreneurship Theories)**

The fundamental tenet of social cognitive theory is that individuals may exert influence over their own actions (Ratten and Ratten, 2007). The framework provided by social cognitive theory can be used to comprehend, predict, and change human character (Davis, 2006). In this capacity for forecasting behaviors and adding to models. It is always used as a gauge of the impact of an entrepreneurial action in the outstanding of the relevance and worth of the entrepreneurial viewpoint notion. From their perspective, it is not always in their nature to remain for a number of years in order to determine the number of entrepreneurs who actually engaged in a real business. Regarding the entrepreneurial idea, using it to gauge the effectiveness of entrepreneurship education has the advantage of revealing a program's rapid results. The measurement bias resulting from contextual and time factors will increase the longer the post-measurement of an entrepreneurial program is delayed. Separating the function of a single element, such as an entrepreneurship program, in the process of starting a firm, will be more challenging (Hytti & Kuopusjarvi, 2004).

### **2.2 Factors that influence women participation in entrepreneurship**

Women who pursue entrepreneurship face a variety of difficulties, from beginning their businesses to managing and operating them. Many people object to women engaging in entrepreneurship because of their gender. Women encounter a variety of obstacles, each of which, as a matter of fact, has its own distinct impact on social, economic, and security-related variables. The elements indicated above that affect women's participation in entrepreneurship practices are further explained in the section that follows.

### **2.2.1 Economic factors and women participation in entrepreneurship**

The arrangement of critical data associated with internal company funding and the external financial environment, which affects business success, is referred to as the "economy" (Wube, 2010). The rate of women's commitment to the economy in the private sector is significantly different from that of their male counterparts, despite the fact that it is generally acknowledged that women in developing nations like Pakistan find it difficult to receive credit for their entrepreneurial endeavors. Women need to discover answers and have simple access to funding for their start-up firms in a big number of developing nations. Women entrepreneurs are heavily impacted by outside influences like political, economic, and social aspects, nearly in every field, as indicated by Afza and Amir Rashid (2009).

Almost in every industry, political, economical, and social variables have a substantial impact on women entrepreneurs. Furthermore, Saleem (2017) posited that outside variables like the climate, governmental regulations, and political difficulties in emerging nations have a substantial impact on the success of women entrepreneurs.

In addition, external elements such as politics, the economy, and the environment are crucial to the success of enterprises. Small and medium-sized enterprises (SMEs) run by women are unable to gain and maintain a competitive advantage and manage the political, economic, and social issues themselves if they lack the funding for innovative development and other strategies (Abdallah & Alnamri, 2015; Radzi, Nor, & Ali, 2017). According to Lindvert, Patel, and Wincent's (2017) research, the success of women entrepreneurs is impacted by changes in political and economic institutions. Therefore, according to research by Abdallah and Alnamri (2015), Lindvert et al. (2017), Radzi et al. (2017), and Saleem (2017), external factors (such as financial and political issues) have a substantial impact on the performance and profitability of businesses.

Another factor that affects women's engagement in entrepreneurial activities is inadequate access to financing. Access to financing is the biggest obstacle for female entrepreneurs in Kenya because of the need for collateral. Only 1% of women in Kenya own property, which makes it incredibly challenging for them to offer collateral to banks. The majority of women who start enterprises in rural areas and require funding don't have the necessary collateral to be approved for bank loans. Entrepreneurs who have dependents have fewer options to save money or expand and diversify their businesses. Athanne (2011). The largest challenges for women in starting a

business are without a doubt the financial ones (Zororo, 2011). For women, access to finance is a major concern. One of the biggest difficulties for women entrepreneurs is getting credit, especially when establishing a business.

Due to a variety of factors, such as a lack of collateral, reluctance to accept household possessions as collateral, and loan officers' unfavorable attitudes toward female entrepreneurs, women frequently have fewer options than males to obtain credit (Mahbub, 2000). It takes skills, knowledge, and contacts to enter new markets. Women frequently lack access to training and expertise on how to participate in the market, making it difficult for them to strategically promote goods and services. As a result, women-owned SMEs frequently find it difficult to handle both the production and marketing of their products. They frequently haven't been exposed to the global market, thus they don't know what is considered acceptable globally. For many SMEs, in particular women-owned enterprises, the high expense of establishing new business contacts and partnerships in a new region or market is a major disincentive and impediment. Additionally, women may experience sexual harassment or fear bias, and their ability to travel for business purposes may be limited (UNECE, 2004).

According to ILO (2008), the following are the main factors that have an impact on how well women entrepreneurs perform, particularly in developing nations like Africa: women's vulnerability to the negative effects of trade reform; restrictions on assets (land); a lack of knowledge to take advantage of opportunities; poor mobilization of women entrepreneurs; a lack of management skills; young women's lack of awareness of entrepreneurship as a viable career path; conflicting gender roles; and gender inequality.

### **2.2.2 Social factors and women participation in entrepreneurship**

Socio-cultural elements combine social and cultural elements to influence the success of female entrepreneurs. The most significant obstacles for female entrepreneurs in Islamic nations are societal and cultural norms on the one hand and family matters on the other (Poggesi, Mari, & De Vita, 2016). Therefore, Roomi et al. (2018) propose that a complex interplay of socio-cultural elements both drives and shapes women's entrepreneurial career choices. The amount of entrepreneurial activity in a particular time and place is also influenced by sociocultural factors (Veciana, 1999). While Arasti, Zandi, and Talebi (2012) noted that social ties have a significant role in the performance and success of women-owned businesses. It enables the business visionary to more clearly differentiate between opportunities and resources.

Social networks have an impact on entrepreneurs' efforts to launch new businesses because they provide them with a model for success and garner support (Mehtap et al., 2017). For women entrepreneurs to succeed, even their social connections and networks with close family members and a life partner are crucial (Omwenga, Mukulu, & Kanali, 2013). According to Balakrishnan and Low (2016), women's decision-making and success as entrepreneurs in emerging economies are highly influenced by social-cultural elements (religion, family, etc.).

The institutions in a nation are influenced by its cultural values. Values and beliefs shape behavior, therefore it makes sense to think that they also have an impact on whether someone decides to work for themselves (Mueller & Thomas, 2000). Entrepreneurship can also be tied to deeper-seated cultural beliefs. Several cultural indicators, such as power distance, individualism, masculinity, and uncertainty avoidance, are distinguished by Hofstede (2001). distinguishes between a variety of cultural factors, such as long-term versus short-term orientation, individualism, masculinity, and power distance. Individualism, power distance, and uncertainty avoidance have all been investigated in connection to entrepreneurship (Wennekers et al., 2002). The literature is well-researched regarding gender inequalities in entrepreneurial activities (Brush, 2007). Even though the number of women entrepreneurs has drastically increased recently (De Bruin, Brush, and Welter, 2006), empirical data shows that men still start businesses at a rate that is nearly twice as high as women, and that these discrepancies hold true across national boundaries (Watkins & Watkins, 2001). The variables and decision-making processes that affect men and women differently in their decision to pursue (or not pursue) entrepreneurship and work for themselves, however, are poorly understood by entrepreneurship researchers (Lituchy & Reavly, 2004).

The classification of certain occupations as masculine or feminine is influenced by the conventional traits assigned to men and women in society, which affects people's aspirations and propensity for such occupations (Cejka & Eagly, 1999). Men are thought to be more predisposed than women to participate in and thrive in math and science, for instance, while women are thought to be more drawn to the arts and languages (Nosek, Banaji & Greenwald, 2002). According to academics that study the connection between gender and career preferences, men and women's preferences are a reflection of both their awareness of and identification with masculine or feminine traits as well as gender-related qualities relevant to the work (gender-role stereotypes) (gender identification). Upper management is viewed as a "manly business" in

organizational literature, whereas secretarial labor is considered to be "woman's work" (Heilman, 2001). These patriarchal views of "men's work" and "women's work" reflect and support sex discrimination in the workplace (Marlow & Carter, 2004). Because of this, it is believed that success in occupations that are predominately held by one sex is correlated with the stereotyped traits that are associated with that sex. The majority of the time, positions of authority, prestige, and power in a society are stereotyped as being held by men (Marlow, Carter & Mirchandani, 2004).

### **2.2.3 Demographic/individual factors influencing women's participation in entrepreneurship**

Women's personal traits are one of the key elements influencing their entrepreneurial activity, and this is well-documented in the literature. According to Nearchou-Ellinas and Kountouris (2004), women tend to become entrepreneurs between the ages of 31 and 44, which shows that they typically start their firms later in life. Family duties (Trihopoulou & Sarri, 1997) and glass ceiling issues may be two reasons for this late arrival (Kephart & Schumacher 2005). However, according to some surveys, more women are now starting businesses much earlier in life. According to a recent study on female entrepreneurs in Nigeria, approximately half of the sample launched their businesses between the ages of 19 and 24. (Mordi et al., 2010).

Age has been found to affect how a person views his surrounds and activities. Because they are so aggressive, impatient, and willing to take chances, young people may have an impact on how entrepreneurs conduct their businesses. People are socialized to act in ways that are acceptable to the role models they follow. For instance, a young person with business-owning parents may be expected to join the family firm because doing otherwise would leave a void in the organization. The social structures and environments that entrepreneurs are supposed to operate in will have an impact on the decision-making process if we assume that they need ideas, opportunities, resources, skills, and drive to succeed. Age has an impact, and perceived entrepreneurial skills are developed through time, according to Simon (1998) Age has an effect on entrepreneurship because perceived entrepreneurial abilities are learned through time; for example, it has been stated that many people under the age of 35 may lack the necessary organizational experience, while people beyond the age of 45 may lack the necessary vigor. However, according to Longenelker (1999), there aren't any hard-and-fast guidelines on the ideal age to launch a business.

Women's engagement in entrepreneurial activities is hampered by a lack of adequate education and training. Culturally, and particularly in rural areas, girl children were not given the same opportunities to study as the boys; as a result, they had little to no education or training, which tended to hinder their effectiveness. later performance in life. The majority of women in rural and underdeveloped places like Mandera are socially isolated, lack prior work experience, and lack access to business expertise and marketing resources that men entrepreneurs have. It is almost hard for them to successfully run a business because of the overwhelming demands on their time as wives, mothers, and "managers" of the home front caused by their tasks. In addition to their place within the family and the power dynamics in place, this (Carter, 2000). Women entrepreneurs have hurdles due to a lack of precise information on emerging markets and industry segments as well as the growing needs of their customers for variety. This is detrimental, as are a lack of business management expertise, insufficient funding, and lack of spouse support systems. limitations (Woldie & Adersua, 2004). The necessity for efficient communication to negotiate/bargain successfully, management of debtors, accurate record keeping, and domestic difficulties including balancing a woman's position in the house and the enterprise expectations are other elements that affect women's engagement in entrepreneurship (Woldie & Adersua, 2004). In South Asia, women have restricted access to technical and vocational education. Women really have less access to education than males do on average, and technical and vocational abilities can only be developed on a solid foundation of fundamental primary and secondary education. South Asia is distinguished by low rates of female enrollment in education, high dropout rates, and subpar educational quality

## CHAPTER THREE: METHODOLOGY

### 3.0 Introduction

This chapter presents the study design, study population, sample and sampling techniques, data collection methods, instruments, validity, reliability, procedure and finally data analysis techniques.

### 3.1 Research Design

The researcher used a descriptive survey design, since its dealing more with defined description of the facts and characteristics of the population at study (mugenda, 2003). Secondly the study intends to pick only some representative sample elements of the cross-section of the population. The survey design is also preferred because it allowed the researcher get detailed inspection of the factors affecting women's participation in entrepreneurship in Rubaga division.

### 3.2 Quantitative research approach

Quantitative approach was adopted. This helped in the understanding of the meaning of numbers, while the latter later give precise and testable expression to qualitative ideas.

### 3.3 Area and population of study

#### 3.3.1 Area of study

The study area was Rubaga division

#### 3.3.2 Population of study

Women of Rubaga of 18years and above.

### 3.4 Sample size

The study used Kish Leslie (1995) formula that scientifically provides a reasonable sample size for unknown target population as shown below;

$$n = \frac{z_{\alpha}^2 pq}{e^2}$$

Where;

n is the sample size required for the study,

$\alpha$  is the level of significance which is 0.1 at 90% confidence level,

$z_{\alpha}$  is the standard normal value = 1.645,

p is the proportion of individuals with characteristics of interest (p=0.5),

q is the proportion of individuals without characteristics of interest (q=0.5),

e is the permissible error (e=0.1).

$$n = \frac{((1.645)^2 * 0.5 * 0.5)}{0.1^2}$$

n = 68 respondents

Therefore, the study used a sample size of 68 respondents.

### 3.4 Description of variables

**Table 3.1: A table showing variables their measurements and data types.**

Variables	Measure	Data type
Participate in entrepreneurship activities	1-yes 2- no	Binary
Marital status	1 Married 2 Single/ divorced	Nominal
Age	1-18-20 2-21-30 3-31-40 4-41-50 5-50 and above	Ordinal
How long have you been an entrepreneur	1 Less than a year 2 More than a year	Nominal
Level of education	1 No education 2 Primary 3 Secondary 4 University	Ordinal
Religion	1-Catholic 2-Anglican 3-Muslim 4-SDA 5-Others	Nominal
Culture	1- culturist 2- non culturist	Nominal
Family responsibilities	1-has family responsibilities 2- doesn't have family	Nominal

	responsibilities	
Access to credit	1- can easily access credit 2- cannot easily access credit	Ordinal
Financial institutional business rivalry	1-has Financial institutional business rivalry 2- doesn't have Financial institutional business rivalry	Ordinal
Policies	1- adheres to policies 2-doesnot adhere to policies	Ordinal

### 3.5 Sample procedure/ strategy

The study followed a procedure where the study intends to pick only some representative sample elements of the cross-section of the population, a simple random sampling method was used where all respondents had equal chances of being selected to make up the needed sample.

#### Data instrument and measure

Data was collected using self-administered questionnaire for the study,

#### Procedure

The questionnaire was given to the supervisor for comments and recommendation. The questionnaire will be subjected to scrutiny from the researcher's supervisor in order to obtain the expected relevant data.

A letter of introduction was obtained from the school of psychology and was then be presented to the Makerere university police to get permission to go ahead with the research at the university. The researcher explained articulately the purpose of the study to the respondents and ensure them of confidentiality of their information, the filling process took 10 to 30 minutes to allow the participants have enough time once they are done questionnaires were taken for analysis.

#### 3.5 Data management

After data is collected it was coded basing on the results obtained from the questionnaires and it was crosschecked for competence and errors then it was entered into the computer using SPSS and STATA computer softwares.

### 3.6 Data Analysis

A variety of tools were used to analyze the data in order to capture the relevant findings and also present it in a way that is easily understood by other researchers and users. Data will be presented in form of tables, frequencies, percentages.

A computer package, SPSS (Statistical Package for Social Scientists) was used. Analysis of this data is to be done in different levels that include univariate and bivariate analysis.

At the multivariate level In the research, data analysis was done using STATA version 15 software package.

#### 3.6.1 Univariate Analysis

At this stage, background characteristics of respondents were described using frequency distribution tables. A single variable was analyzed at a time giving detailed information about the respondent

#### 3.6.2 Bivariate level of analysis

At this level of analysis, contingency tables such as cross- tabulations was used to investigate a relationship that exists between the dependent and the independent variables.

Two variables were therefore be analyzed at a time, (the dependent and independent variable). These statistical tests was used mainly to show existence or non-existence of relationships between the dependent and the independent variable under considerations as shown below in the Pearson's Chi-square formula

$$X^2 = \sum_{i=1}^r \sum_{j=1}^c \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

Where;

$X^2$  is the chi square test.

$o_{ij}$  is the number of observed frequencies of the ij cells

$e_{ij}$  is the number of expected frequencies of the ij cells

r = number of categories for the independent variable

c = number of categories for the dependent variable

Relationships between the dependent and independent variables was run using the chi-square test. These were based on the p-value for results as explained; if  $p > 0.050$ , then there is no significant relationship between the two variables that are being considered.

To investigate the relationship between the variables, the dependent variable was cross tabulated with the independent variables using the chi-square test, rejecting  $H_0$ , (null hypothesis if the p value is less than 0.05) and accept the  $H_0$ , (the null hypothesis if the p- value is greater than 0.05).

### **3.6.3 Multivariate analysis.**

This method of analysis was used to analyze multiple variables in the data set. The tools include binary logistic regression that helped to determine the actors that are significant predictors of the dependent variable.

Women's participation in entrepreneurship was tested with each of the independent variable considered in the model in order to assess whether or not the variations were statistically significant. The level of significance was at 0.05 that is at a confidence interval of 95%.

The formula is below

$$\text{Log} \left( \frac{p}{1-p} \right) = b_0 + b_1x_1 + \dots + b_kx_k$$

where,

p: Probability that  $Y=1$  given X

Y: Dependent Variable

$X_1, X_2 \dots, X_k$ : Independent Variables

$b_0, b_1 \dots, b_k$ : Parameters of Model

## CHAPTER FOUR: FINDINGS AND RESULTS

### 4.0 Introduction

This chapter presents the findings of the study. It involved the univariate, and bivariate analyses which include; the description of the respondents by their background characteristics and the relationship between the dependent and background characteristics of the respondents under study.

### 4.1 Univariate analysis

#### 4.1.1 Background Characteristics of Respondents

**Table 4.1 Background Characteristics of Respondents**

Variable	Frequency	Percent
Marital status		
Married	10	14.7
Single/ divorced	58	85.3
Age		
18-20	4	5.9
21-30	12	17.6
31-40	22	32.4
41-50	14	20.6
50 and above	16	23.5
How long have you been an entrepreneur		
Lss than a year	10	14.7
More than a year	58	85.3
Level of education		
No education	6	8.8
Primary	32	47.1
Secondary	17	25.0
University	13	19.1
Total	68	100.0

Results from the study showed that majority of the respondents were single (85.3%) while only

14.7 percent were married. The table also shows that most of the respondents were in age group (32.4% followed by those in age group 50 and above (23.5%). These had been in entrepreneur for more than a year (85.3%) and had attained primary education (47.1%) followed by those who attained secondary education (25%).

#### 4.1.2 Entrepreneurship skills

**Table 4.1 Entrepreneurship skills**

<b>Variable</b>	<b>Frequen cy</b>	<b>Percentage</b>
I got skills before beginning my business.		
Strongly disagree	6	8.8
disagree	8	11.8
not sure	17	25.0
agree	24	35.3
strongly agree	13	19.1
I got skills in the process of doing business		
Strongly disagree	6	8.8
disagree	9	13.2
not sure	17	25.0
agree	10	14.7
strongly agree	26	38.2
Lack of entrepreneurship skills has made it difficult to start a business		
Strongly disagree	10	14.7
disagree	10	14.7
not sure	15	22.1
agree	10	14.7
strongly agree	23	33.8

If I had entrepreneurship skills I would immediately start another business		
Never		
Strongly disagree	10	14.7
disagree	9	13.2
not sure	17	25.0
agree	13	19.1
strongly agree	19	27.9
Total	68	100.0

Source: primary data

Results from the study showed that the highest proportion of women got skills before beginning business (35.3%), strongly agreed that they got skills in the process of doing business (38.2%), these also atrongly agreed that Lack of entrepreneurship skills has made it difficult to start a business (33.8%) and lastly they agreed that if they had entrepreneurship skills I would immediately start another business (27.9%)

#### 4.1.3 Access to Finance

**Table 4.2 Access to Finance**

Variable	Frequency	Percentage
source of the money to start your business		
Family and friends	10	14.7
Bank	10	14.7
Personal Savings	1	1.5
Women groups	29	42.6
Microfinance	18	26.5
Did you have problems in accessing the finance		
Yes	48	70.6
No	20	29.4

Is it always difficult for women to be allowed to get money to run a business		
Yes	51	75.0
No	17	25.0
Total	68	100.0

Results from the study showed that when asked source of the money to start your business, majority got from women groups (42.6%), followed by those that got from micro finance (26.5%), results further showed that majority had problems in accessing the finance (70.6%) these also agree that Is it always difficult for women to be allowed to get money to run a business (75%).

#### 4.4 Influence of Women entrepreneurs engage in Entrepreneurship

**Table 4.3 Influence of Women entrepreneurs engage in Entrepreneurship**

Variable	Frequency	Percentage
Rate how access to finance contributes towards involvement of women in Entrepreneurship		
strongly disagree	13	19.1
disagree	7	10.3
not sure	13	19.1
agree	13	19.1
strongly agree	22	32.4
Rate how demographic characteristics contribute towards involvement of women in entrepreneurship		
disagree	3	4.4
not sure	15	22.1
agree	36	52.9
strongly agree	14	20.6

Rate how demographic characteristics contribute towards involvement of women in entrepreneurship		
strongly disagree	8	11.8
disagree	5	7.4
not sure	10	14.7
agree	29	42.6
strongly agree	16	23.5
Total	68	100.0

Results from the analysis indicated that the highest proportion of women strongly agreed that finance contributes towards involvement of women in Entrepreneurship (32.4%), these were not sure entrepreneurial skills and trainings contribute towards involvement of women in entrepreneurship (52.9%) and lastly majority agree that entrepreneurial skills and trainings contribute towards involvement of women in entrepreneurship (42.6)

#### 4.2 Bivariate analysis

##### 4.2.1 Testing for the hypothesis of the study

This section determines the relationship between the dependent and independent variables of the study using the Pearson's correlation with 95 percent confidence interval therefore Correlation is significant at the 0.05 level.

##### 4.5.1 Women's participation in entrepreneurship and economic factors

**Table 4.4 Women's participation in entrepreneurship and economic factors**

		economic factors	Women's participation in entrepreneurship
Women's participation in entrepreneurship	Pearson Correlation	1	.048
	Sig. (2-tailed)		.696
	N	68	68
economic factors	Pearson Correlation	.048	1
	Sig. (2-tailed)	.696	
	N	68	68

\*. Correlation is significant at the 0.05 level (2-tailed).

Results from the study showed that there was no significant relationship between Women's participation in entrepreneurship and economic factors (P-value, 0.698). There for we accept the hypothesis that states that "Women's participation in entrepreneurship is independent of economic factors" these results a backed by a study by Abdallah & Alnamri (2015) still highlights how small and medium-sized enterprises (SMEs) run by women are unable to gain and maintain a competitive advantage and manage the political, economic, and social issues themselves if they lack the funding for innovative development and other strategies

#### 4.2.2 Women's participation in entrepreneurship and social factors

**Table 4.5 Women's participation in entrepreneurship and social factors**

		social factors	Women's participation in entrepreneurship
Women's participation in entrepreneurship	Pearson Correlation	1	.018
	Sig. (2-tailed)		.886
	N	68	68
social factors	Pearson Correlation	.018	1
	Sig. (2-tailed)	.886	
	N	68	68

\*. Correlation is significant at the 0.05 level (2-tailed).

Results from the study showed that there was no significant relationship between social factors and Women's participation in entrepreneurship (P-value, 0.886). There for we accept the hypothesis that states that, Women's participation in entrepreneurship id independent of social cultural factors. Despite the presence of no significance relation from the study it should be noted that when Entrepreneurship can also be tied to deeper-seated cultural beliefs. Several cultural indicators, such as power distance, individualism, masculinity, and uncertainty avoidance, are distinguished by Hofstede (2001). distinguishes between a variety of cultural factors, such as long-term versus short-term orientation, individualism, masculinity, and power

distance. Individualism, power distance, and uncertainty avoidance have all been investigated in connection to entrepreneurship (Wennekers et al., 2002).

#### 4.2.3 Women's participation in entrepreneurship and demographic factors.

**Table 4.6 Women's participation in entrepreneurship and demographic factors.**

		Demographic factors.	Women's participation in entrepreneurship
Women's participation in entrepreneurship	Pearson Correlation	1	.308*
	Sig. (2-tailed)		.011
	N	68	68
Demographic factors.	Pearson Correlation	.308*	1
	Sig. (2-tailed)	.011	
	N	68	68

\*. Correlation is significant at the 0.05 level (2-tailed).

Results from the study showed that there was a significant relationship between Women's participation in entrepreneurship and demographic factors (P-value, 011). There for we reject the hypothesis that states that, Women's participation in entrepreneurship is independent of demographic factors.. These results could be as results family duties (Trihopoulou & Sarri, 1997) and glass ceiling issues may be two reasons for this late arrival (Kephart & Schumacher 2005). However, according to some surveys, more women are now starting businesses much earlier in life. According to a recent study on female entrepreneurs in Nigeria, approximately half of the sample launched their businesses between the ages of 19 and 24. (Mordi et al., 2010).

#### 4.3 Multivariate analysis.

**Table 4.8 A table showing logistic regression between the dependent variable and other independent variables.**

Variables in the Equation	B	S.E.	Sig.	Exp(B)	95% C.I.for EXP(B)
---------------------------	---	------	------	--------	--------------------

					Lower	Upper
Level of education						
No education			.948			
Primary	19.782	15279.2 74	.999	3..552	.000	
Secondary	.571	17864.5 95	.979	1.770	.000	
University	20.340	15279.2 74	.999	6.882	.000	
source of the money to start your business						
Family and friends			.590			
Bank	1.512	1.351	.0263	4.538	.321	64.135
Personal Savings	-20.225	40192.9 70	.989	.000	.000	
Women groups	.772	1.258	.539	2.164	.184	25.447
Microfinance	-.588	1.563	.707	.556	.026	11.886
Age						
18-20			.672			
21-30	.954	1.458	.513	2.597	.149	45.263
31-40	1.369	1.738	.0431	.254	.008	7.677
41-50	.061	1.496	.968	1.063	.057	19.933
50 and above	-.132	1.425	.926	.876	.054	14.318
Constant	-21.714	15279.2 74	.999	.000		

### Social factors

Results from the study show that there is no significant relationship between education and Women's participation in entrepreneurship at 95% confidence interval, thus the study accepts the hypothesis which states that "Women's participation in entrepreneurship is independent of social

cultural factors”.

### **Economic factors**

There is a statistically significant positive association between Women’s participation in entrepreneurship and economic factors (bank) since p value (0.0263) is less than 0.05 at 95% level of significance and a positive coefficient of (1.512). This implies that having higher education is associated with a 1.512 percentage increase in women's participation in entrepreneurship. Thus the study rejects the hypothesis which states that “Women’s participation in entrepreneurship is independent of economic factors”

### **Demographic Factors**

Lastly results from the multivariate analysis show that there is a statistically significant positive association between Women’s participation in entrepreneurship and demographic factors (age, 31-40) since p value (0.0432) is less than 0.05 at 95% level of significance and a positive coefficient of (1.369). This implies that having higher education is associated with a 1.369 percentage increase in women's participation in entrepreneurship. Thus the study rejects the hypothesis which states that “Women’s participation in entrepreneurship is independent of demographic factors”.

## CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

### 5.0 Introduction

This study was aimed at the purpose of the study is to find out the factors affecting women's participation in entrepreneurship. This chapter presents the discussion of findings of the study, drawing conclusions and making appropriate recommendations basing on the factors that had significant relationship.

### 5.1 Summary of findings

The study was a descriptive survey design since its dealing more with defined description of the facts and characteristics of the population. The number of respondents were 68 students from rubaga. The following was found.

Results from the study showed that majority of the respondents were single (85.3%) were in age group (32.4%) had attained primary education (47.1%), results from the study showed that the highest proportion of women got skills before beginning business (35.3%), strongly agreed that they got skills in the process of doing business (38.2%), these also strongly agreed that Lack of entrepreneurship skills has made it difficult to start a business (33.8%) and lastly they agreed that if they had entrepreneurship skills I would immediately start another business (27.9%)

While testing for hypothesis of the study using the Multivariate logistic regression, results showed that there was a positive significant relationship between demographic , economic and women's participation in entrepreneurship since  $p\text{-value} < 0.05$  and hence the null hypothesis was rejected. However it was noted that there was no significant relationship between social factors and women's participation in entrepreneurship and he the null hypothesis was accepted.

### 5.2 Conclusion

In conclusion, the present study sought to establish the factors that influence women's participation in entrepreneurship in Rubaga division. The results of this study reveal that economic variables (banks) and demographic variables (age) are significantly related to the factors that influence women's participation in entrepreneurship in Rubaga division at the multivariate level of analysis.

### **5.3 Recommendations**

The study recommends that there should be implementation of policies and programs that seek to increase women's participation in entrepreneurship. It is crucial to continue improving girls and young women access to education in the country, as this is an important avenue for instilling entrepreneurship knowledge and skills in women and for empowering women and enhancing their participation in market economy.

The researcher also recommends that further studies should be carried on and considers all women groups including those with disabilities and how they can be influenced to engage in entrepreneurship.

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## Appendix

**Questionnaire for** study is to find out the factors affecting women's participation in entrepreneurship.

### Major objective

### Introduction

My name is gift an undergraduate student at Makerere university and I am currently undertaking data collection relating to the study is to find out the factors affecting women's participation in entrepreneurship.. The information you provide will be treated with confidentiality and will be only used for academic purposes.

Thank you

### Section A: background information

Qn.1 Marital status

- 1- Single/ separated/ divorced
- 2- Married

Qn.2 Age

- 1- 18-20
- 2- 21-30
- 3- 31-40
- 4- 41-50
- 5- 50 and above

Qn.3 **How long have you been an entrepreneur**

- 1- Less than a year
- 2- More than a year

Qn.6 **Level of education**

- 1- No education
- 2- Primary
- 3- Secondary
- 4- University

**Section b: Entrepreneurship skills**

Qn7 For this section tick against any of these measurements 1- Strongly disagree 2- disagree 3- not sure 4- agree 5- Strongly agree

response	Strongly disagree	Disagree	Not sure	Agree	Strongly agree
I got skills before beginning my business.					
I got skills in the process of doing business					
Lack of entrepreneurship skills has made it difficult to start a business					
If I had entrepreneurship skills I would immediately start another business					

**Section c access to finance**

Qn 8 source of the money to start your business

- 1- Family and friends
- 2- Bank
- 3- Personal Savings
- 4- Women groups
- 5- Microfinance

Qn9 Did you have problems in accessing the finance

- 1- Yes
- 2- No

Qn10 Did you have problems in accessing the finance

1- Yes

2- No

Qn 11 Is it always difficult for women to be allowed to get money to run a business

1- Yes

2- No

### Section d Influence of Women entrepreneurs engage in Entrepreneurship

For the section below respond with strongly disagree disagree not sure agree strongly agree

1- 2- 3- 4 and 5-

Influence of Women entrepreneurs engage in Entrepreneurship	strongly disagree	disagree	not sure	agree	strongly agree
Rate how access to finance contributes towards involvement of women in Entrepreneurship					
Rate how demographic characteristics contribute towards involvement of women in entrepreneurship					
Rate how demographic characteristics contribute towards involvement of women in entrepreneurship					