



Sustainability of women micro enterprises: The need of the hour

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Abstract

The SMEs have been recognised as the solution for many economic concerns like employment, income generation and economic depressions in the society. But the presence or floating of SMEs alone cannot guarantee a solution to the above mentioned concerns and issues. The challenge is to ensure the sustainability of these SMEs to ensure the long term economic progress. This study hence is a sincere attempt to study the aspects of sustainability for long term economic progress of the society. This study undertakes to check the factors influencing sustainability for women enterprises (who have migrated to the city) using the case study methodology and snowball sampling technique. The inferences from the case studies reveals interesting facts about the aspects of sustainability with regards to women enterprises. The focus is to study the influencing factors and give suggestions for a blue print to be replicated by the rural enterprises to become sustainable ones in the long run. Further it discusses how sustainability leads to women empowerment.

Keywords: sustainability, women empowerment, micro enterprises, challenges

Introduction

MSME sector is the most prominent and potential arena that aids the economic progress of the economy. The reason for this potentiality is that this sector is capable of employment and income generation. This in turn leads to the economic empowerment of women., which is followed by social empowerment and then finally followed by political empowerment. For empowerment to take place the sustainability of micro enterprises is very essential.

Guy Vincent in his article “Sustainable Micro entrepreneurship” talks about the vicious cycle of poverty which has inter related factors like low productivity, low per capita income, low savings and low capital accumulation. Economic development is a process of improving the quality of human lives which consists of three vital aspects like raising incomes and consumption and fostering self esteem through factors that denote dignity and respect thereby increasing individual freedom.

SMEs are the growth propellers in the economy. SMEs are crucial for a competitive and efficient economic market. SMEs are critical for alleviating poverty. SMEs play a fundamental role in the under developed and developing countries. To make all the above roles of SMEs a success sustainability is important and the factors that aid sustainability should be prevalent. Unless the ideal breeding ground with aiding factors is not existent, the idea of sustainability is not possible. In other words, this means if there is no sustainability there can be no resultant empowerment. Hence there can be no expectation of any economic progress in the long run.

In order to achieve the necessary objectives of economic

progress and development through competitiveness on the one hand, and the creation of employment and income redistribution as a result of this growth on the other, India’s micro, small and medium-sized enterprise (MSME) economy has been actively promoted for the past two decades since the enactment of the MSME Act, 2006. Grammy (2011:2) believes that SMEs play four major roles in the economy and that they are contributing to the following:

- Creating jobs
- Producing new products and services
- Serving larger corporations
- Providing specialised, innovative products.

For an SME to survive in any marketplace, Sha (2012:2) states that longevity and sustainability are linked to the age of the business as well as the growth potential of the micro enterprise. Although SME growth research has received much attention, of late, no definite theories can explain why some SMEs grow while others fail (Farouk & Saleh, 2011:26). However, it is also demonstrated that younger and smaller businesses exhibit the highest growth rates (Phelps *et al.*, 2007:3).

For MSME to flourish the prevalent factors that influence the sustainability of MSMEs is very crucial. The economic fringes that the MSMEs bring has been acclaimed globally though the reasons why some MSMEs flourish, while some others perish or are dormant is still not fully known. This is where the question of sustainability and the factors that enable sustainability comes to the fore.

Factors influencing Sustainability

Table 1: Environmental factors influencing the performance of SMEs Internal and External environmental factors

Internal Environmental factors	
Social	Quality level of client's; secure relationships with clients; and communication channels among employees
Environmental	Ability to improve products; variety of product and services; possibilities to improve manufacturing process; ability to react to market changes; and ability to introduce innovations
External environmental factors	
Macro environment	Tax laws
Micro environment	Consumer purchasing power; resource access; obtaining new information; availability of external financial resources; relations with clients; qualified and skilled labour force; and networking with business partners in the external environment.

Source: Ciemleja and Lace (2011:506)

Background

Micro enterprises are business units that are primarily managed by the owners with a maximum of 50 employees. These are at a high risk zone for there are many risks involved in the functioning of these enterprises which has an uncertain environment that constantly keeps changing. The price is the value of the goods and services that prevail at some point of time. The price has a very strong influence the performance of the enterprises though the prices keep changing often. This can be handled by establishing cordial relationship with the customers. The term "sustainability" is an extensive one and is used interchangeably in different contexts. Though the term sustainability implies a continuation of a program in some way different emphasis and significance of meaning have been noted (Rizkallah, 1998). Here the term is used to denote the longevity of the enterprises. The importance of planning for sustainability right from the inception of any project is mandatory as planning can aid sustainability along with the contextual factors. The study was based on the factors influencing the sustainability of urban women enterprises in Hyderabad city, Telengana State. These factors are self-motivation, management skills, team work, quality product or service reasonably priced and training to enhance employee skills. The women enterprise under the study are based within Hyderabad.

The role of MEs is crucial for both the individuals as well as the nation as a whole from the point of view of employment and as well as the standard of living. Nations usually support the Macro enterprises which warrant small scale production and serve limited or closed markets unlike the MEs which form part of the larger section (both registered and unregistered MEs) and also caters to the general masses. SMEs are a major source of income generators in both the developed as well as the developing countries comprising of about 90% of the business operations and contribute to about 50% of the employment and GDP (Okafor, 2006). SMEs contribution towards progress and development is obviously acknowledged, but the challenge lies that the SME entrepreneurs face many hurdles that act as hindrance for the long-term survival and progress. Further research on small business progress has revealed that the ratio of failure in developing nations is much higher than the developed nations (Arinaitwe, 2002). Apart from this concern, these SMEs also face stiff competition from their peer enterprises along with the macro corporations also participating in the niche markets which was once considered as the privilege of the small businesses (Ntakobajira, 2013). There are many hindrances for the successful sustenance of SMEs, the major being negative perception towards the SMEs. Potential customers perceive that small businesses lack the ability to provide quality

services and are unable to handle multiple projects at the same time. Amyx (2005). It was shown that larger macro enterprises were given business for their presence in the industry arena and also for their brand name alone. (Bowen, Morara & Mureithi, 2009). On the other hand, it was felt that improper planning and financing and poor management have been the major causes for the downfall of SMEs (Longenecker, 2006). SMEs are the stepping stones of industrialization which have been acknowledged by active economies like USA and UK by assessing their progress through the development of SMEs. Hatega (2007) and Kauffmann (2005) have validated that the SMEs cover more than 95% of all firms in Sub-saharan Africa and their importance cannot be overestimated.

It was also found that the Small and Medium Scale Enterprises are mostly found in the service sector of various economies which in most countries account for two-thirds of employment levels, which is a sizeable chunk of the economy. SMEs have a very vital role in the social, political and economic development of a nation. The SMEs have been the facilitators for reasonably priced goods and services and a source of employment and income for a large number of people through its active activities (Kauffmann, 2006). Hence it is but natural for the governments and intermediaries to show concern for the improved performance of these economic enhancers of the society, the SMEs. There is a positive connection between the small businesses and the economic progress in the developed countries which has been documented by Harris and Gibson (Harris and Gibson, 2006; Monk, 2000; Sauser, 2005). However, studies about the small business development and its performance cannot be universally applicable because of the dissimilarities in the process of the working of the SMEs between the developed and the developing countries (Arinaitwe, 2002). Though the factors that influence the working of SMEs differ in different countries, the major factors include availability of business information, finance accessibility, provision for managerial experience and infrastructure accessibility.

Table 2: showing the overall GDP, employment and exports in India

All India	
GDP current price (2014-15)	Rs. 114.72 lakh crores
GDP constant price 2011-12 (2014-15)	Rs. 97.27 lakh crores
Employment (2011-12)	Rs. 47.29 crores
Export (2015-16)	\$310.30 billion

Source: MSME data book, India

The table reveals that the GDP for the year 2014-15 (current price) of India was estimated as Rupees 114.72 lakh crores whereas the GDP for the year 2014-15 (constant price) was estimated as Rupees 97.27 lakh crores. The employment for

the year 2011-12 was estimated as Rupees 47.29 crores whereas the export for the year 2015-16 was estimated as \$310.30 billion (MSME data book)

Table 3: showing the share of MSME in the overall GDP, employment and exports in India

Share of MSME	
Gross value added current price (2015-16)	Rs. 37.79 lakh crores (32.94%)
Gross value added constant price (2015-16)	Rs. 32.43 lakh crores (33.34%)
Employment (4 th all India census of MSME 2006-07)	Rs. 8.05 crores
Export (2014-15)	\$138.93 billion
Employment (2016)	Rs. 11.7 crores
MSME units (2016)	Rs. 5.1 crores

Source: MSME data book

The table projects the share of MSME in the gross value added current price for the year 2015-16 was estimated as Rupees 37.79 lakh crores which is approximately around 32.94% of the total GDP current price of our nation. The gross value added constant price for the year 2015-16 was estimated as Rupees 32.43 lakh crores which is approximately around 33.34% of the total GDP constant price of our nation. According to the 4th All India Census of MSME 2006-07, employment generated on account of MSMEs amounted to Rupees 8.05 crores. The exports for the year 2014-15 through MSME contribution was estimated as \$138.93 billion. The employment generated for the year 2016 through MSMEs was Rupees 11.7 crores. The MSME units' contribution as on 2016 was around Rupees 5.1 crores. This clearly indicates the role and importance of MSMEs in the Indian society. This sector if utilised optimally can be a perennial generator of income and employment and hence the need for sustainability is mandatory rather than a choice.

Statement of the Problem

In the current date the women enterprises are increasingly being supported by the government as well as the private sector. With around half of the population being women, this potential work force can be the answer to many of our society's economic concerns. The micro finance institutions have stood to champion the cause of these women enterprises. Despite the attention and support given, majority of the SMEs are not able to celebrate their inception anniversaries. They are stagnant, dormant or closed down for one or more reasons like lack of operating capital or marketability. The number of successful women enterprises are very less in comparison with the number of dormant ones. There have been studies relating to factors affecting the sustainability of women enterprises but the studies relating to factors influencing sustainability of women enterprises are less in number on comparison. Hence this study is an effort to establish the influencing factors of sustainability of women micro enterprises in Hyderabad to help replicate the same with the rural women enterprises to recreate a success model.

Objectives of the Study

- 1) To determine the influencing factors of sustainability
- 2) To check how these factors have influenced sustainability

This study is an attempt to form a blueprint and replicate the same with the rural women enterprises to make them follow the success route and attain sustainability. The findings of this study can serve as a ready reckoner for existing women entrepreneurs (rural and urban) potential women entrepreneurs, SME heads of villages and towns to help the enterprises overcome concerns and tread the sustainability path to success

Sociological Theory

The entrepreneurship arena embraces the social culture as its driving force for entrepreneurship as the sociological theory background. The society has expectations from every behaviour and these expectations are based on the religious beliefs, taboos and customs prevalent. The entrepreneur tries to perform his entrepreneurial duties based on these expectations to confirm with the existing norms. It was held that religion was a major driver for entrepreneurship and stress was laid on capitalism highlighting economic freedom and private enterprise (Weber, (1920). It was felt that the right proportion of an adventurous free spirit and discipline was the right combination for a successful entrepreneur.

Conceptual Framework

Performance of entrepreneurs depends of factors which are dependent and independent variable affecting the behaviour of entrepreneurs. The independent variables consist of access to business information, access to financial resources, provision for managerial experience and access to infrastructure. Government regulations are considered as moderating variable. The inter relation and coordination between the independent, dependent and moderating variables paves the way for the ideal functioning of the SMEs. The understanding of the SME working and the factors for sustainability are vital because these are propellers of women empowerment as an outcome of the sustainability.

Performance of SMEs

Many studies have tried to delve into the factors that affect the performance of SMEs. These studies reveal that the prime factor is the lack of capital and financial assistance. However it was found that creativity and innovation can resolve this concern Dia (1996). Kallon (1990) studies reveal that access to commercial credit did not contribute positively to the success of SMEs in a significant way. Administrative concerns have been stated as one of the major causes of business setbacks. Substandard record keeping and improper basic business management, experience and skills were major influencers (Kazooba 2006) [40]. Other influencing factors are inadequate technical knowledge, inadequate managerial skills, inadequate planning or organizing do the required market research (Lusier, 1996, Mahadea & Murphy 1996). The access to business information services significantly affected the performance of SMEs and also the access to finance since it limited the entrepreneur's ability to make use of the opportunity as and when it presented itself. Further technology was also found to be a great influencer which aids the communication with both the supplier as well as the customers through ease of transportation and marketing of the products or services (Ntakobajira 2013). Access to finance had the

potential to positively influence the performance of SMEs. Management skills and macro environment factors also enhanced the performance of SMEs whereas infrastructure did not significantly influence the SME performance. The study revealed that with the increase in the number of years of operation the performance of the SMEs also substantially increased. Better access to finance, appropriate managerial skills and effective macro environment will enhance the performance of SMEs. Mugo (2012) analysed the factors that influenced the performance of women entrepreneurs in Central Business District (CBD) of the city of Nairobi. It attempted to assess the financial accessibility, the effect of record keeping and its challenges, establish the effect of budgeting on financial aspects influencing the performance of women entrepreneurs and also to establish the outcome of working capital management on the performance of women entrepreneurs. Lack of entrepreneurial training and education, missing technology, absence of accessibility to markets, mismanagement of resources, lack of managerial skills and fraud are also hinderances for the performance of women enterprises. The study also identifies the major obstacle for the enhanced performance of women enterprises is the financial constraint. This can be handled by good government policies and by educating women entrepreneurs through seminars and helping them to assess the business margins and learn to mark-up to estimate the rate of business returns on their own.

Research Gap

Though a lot of researches have been done in reviewing small and micro enterprises, a majority of these concentrate on the rural ones and based on the study areas and their own objectives. There is a scarcity for studies that takes into fold the urban migrated enterprises and the reasons for the success of these enterprises. Hence this study proposes to study and build on the local literature and the factors that enhance the performance of urban women enterprises who have migrated from rural areas and the indicators of their sustainability. Similar studies have focused on the challenges and concerns of SMEs and some on the women enterprises but this research proposes to concentrate on the aspects that influences their performance positively. This research's main focus is to concentrate mainly on the factors that influence the performance of women micro enterprises and its sustainability leading to long term progress. Sustainability leads to economic progress and empowerment which in turn leads to women empowerment. The scarce availability of reliable and valid data continues to be one of the key obstacles in understanding small and micro entrepreneurs in urban areas of Hyderabad, Telangana state. This is a practical concern as the research is totally dependent on the data rendered by the respondents. The outcome of the research is also dependant on the authenticity of the information provided by the respective women entrepreneurs. This study will help to build on the locally available data though scarce.

This study was dependant majorly on the data provided by the women entrepreneurs. The business information is confidential and most of them when approached were hesitant and reluctant to give the required information due to fear of the data being misused and also being misquoted. This was handled deftly by the researcher with the help of an authorization letter from the University, to assure the

respondents of the authenticity of the researcher and the assurance that the information will be treated as confidential and will be used only for academic purposes. Further it was a task the researcher had to handle with extra effort and patience as the entrepreneurs had busy schedules and hence took a longer time for the interview schedules which was made possible after frequent and constant requests for the same. Some of them did not give the required information in the first meeting, hence the researcher had to repeated follow-ups to convince and then get the required information.

Case studies to showcase sustainability

Case Study 1

Name : Mrs. Ellandu Srilatha
Enterprise Name : Shreeya's beauty and fitness studio

Mrs. Srilatha started her enterprise in the year 2006 with one branch and an initial investment of 1.5 lakhs. She had arranged the required finance from her own resources with the support of her family. She started the enterprise with two assistants and a turnover of 2.5lakhs in the first year. She has started earning profits from the second year onwards. She has an overall working experience of 12 years in her relevant field. The current turnover is 12.5 lakhs with the support of 9 employees spread in two branches. She has completed her degree and she had no entrepreneurial knowledge or experience during inception of her enterprise. After the inception she had undergone a training for Cosmetology and Aesthetics to enhance her entrepreneurial skills which she feels has helped her business to move to the next level. She opines that dedicated passionate working will help women entrepreneurs to succeed in their respective areas. She further feels to sustain in the market one has to constantly upgrade the required skills that is in demand and also one has to learn from every problem and the underlying opportunity in it should be utilized. She also feels that focussed, sincere, consistent efforts to satisfy the customers along with amicable and dedicated team work has helped her sustain in this business arena which has new players mushrooming every other day where sustainability has been an evergreen challenge which she has deftly handled. Along with good working environment and standards she feels that motivation, family support, financial assistance and last but not the least government support can help women enterprises to become sustainable. Though she feels that salary is not the only criteria for work efficiency she observes that delayed salaries can bring down the work efficiency of employees which can affect the sustainability aspect of the enterprise. Though she does not have a regular grievance redressal cell, she feels that training has enhanced the performance of the employees and has also helped them to handle situations with care. She further says that she is always cautious as not to waste any resources in the course of her business activities and also constantly tries to innovate to live up to the new demands of the clientele. She is always game for new innovations and new products. She also uses technology to the optimum best for quality service. Her business activities are digitally controlled and managed saving time and space. She reveals that though all her employees are not educated, they are skilled and trained to do the job they are doing currently. She feels sustainability is a tall order and requires a multitude of things to make it a reality. She says

understanding the skill and capability of the employee and accordingly delegating the relevant task is very essential to retain the employee. Parallely, seeking the customer feedback constantly and working on it to further enhance service should also be a continuous ongoing process. She also opines that learning new techniques and methods to improve the service and please customers can guarantee any enterprise a permanent place in the market. She feels motivation and training are indispensable for an enterprise if has to be sustainable.

She also feels promotional activities are a must and indulges in regular online updates in Google and also distributes paper pamphlets five times in a month. According to her the print media, hoardings, pamphlets, word or mouth references and networking serve well for marketing purposes. Her future vision is to become an expert in her field and to establish her brand in as many branches as possible. She also feels she has to empower as many women as she can through employment in her enterprises.

Implications

Self and team motivation along with right marketing tools and networking aids the sustainability process.

Case Study 2

Name : Ms. Ujwala Giri
Name of the enterprise: Diletto (Confectionery & packaging)

Ms. Ujwala Giri started her enterprise in the year 2009 with one branch and an initial investment of 4 thousand. She had arranged the required finance from her own resources with the support of her family. She started the enterprise with one assistant and a turnover of 50 thousand in the first year. She has started earning profits from the first year onwards. She has an overall working experience of 9 years in her relevant field. The current turnover is 35 lakhs with the support of 7 employees. She has completed her post graduation and she had entrepreneurial knowledge during inception of her enterprise. After the inception she did not undergo any training to enhance her entrepreneurial skills. She feels that it is not mandatory or essential. She opines that risk taking, hard work and patience are the building blocks of entrepreneurship. She further feels to sustain in the market one should first check the market for the particular product and then give a quality product with the right price which will ensure long term sustainability. She feels that though sustainability is a challenge in the initial years, the way to combat it is only through quality output and down to earth pricing which in combo can assure sustainability. Along with good working environment and standards she feels that motivation can help women enterprises to become sustainable. She has a regular grievance redressal system and she feels that training has enhanced the performance of the employees and has also helped them to enhance their existing skills. She further says that she is always cautious as not to waste any potential resources in the course of her business activities and also constantly tries to innovate new additions to her kitty to enhance clientele base. She welcomes new innovations and new products. She also uses technology to ensure quality service. Her business activities are digitally controlled and managed saving time and space. She reveals that though all

her employees are semi-skilled, but are trained to do the job they are doing currently. She feels sustainability requires a combination of quality product or service along with timely delivery and coordinated team work. She feels motivation is indispensable for an enterprise if has to be sustainable. She also feels promotional activities are a must and takes part in exhibitions and sales regularly every year along with networking. According to her advertisements and word or mouth references serve well for marketing purposes. Her future vision is to create a brand awareness for her specific product and brand. She also feels she has to increase her sales twice her current target to enhance her business.

Implications

Self and team motivation along with timely quality service reasonably priced aids the sustainability process.

Sustainability indicators

Sustainability is a very broader term and can include in its fold all forms like social, political, technological and environmental along with the economic sustainability aspect.

But on a narrow perspective, the study focuses on the economic aspect and the longevity of an enterprise. This is based on the assumption that longevity usually leads to economic progress in the long run and economic progress in turn leads to empowerment of other areas like social, political, technical and environmental empowerment of women as well. SMEs have been recognized as the solution for many concerns of the economy. This can act as a solution and give the required relief only if these enterprises are sustainable. The challenge of sustainability though intense is one of the major solutions for economic depression in our economy. Hence Sustainability has become the burning need of the hour. This brings to light the reasons that can aid sustainability in the long run thereby leading to women empowerment as an outcome of sustainability.

Finding of Factors that aid sustainability based on the empirical inferences

It is revealed from the case studies that micro enterprises that stand the test of time do become successful over a period of time. Being existent in the initial years is far more important than to be profitable to become sustainable in the long run. Though training was optional, both the women entrepreneurs had opined that motivation was an indispensable aspect for the success of an enterprise. Both of them had opined that team work, innovation, technology, ideal methods for marketing and networking are essential for the sustainability of an enterprise. Though they had arranged finance from self-resources, both the entrepreneurs did not feel that finance can be a constraint for business. Further both the entrepreneurs had regular networking agenda for the enhancement of their respective businesses. So, based on the inputs and experience of these women entrepreneurs the success recipe for a sustainable enterprise is a proportionate combination of motivation, team work, innovation, technology, appropriate marketing methods, quality and timely service and last but not the least but most important networking to move their business to the next level. This has brought to light that the Internal and External Environmental factors that lead to sustainability are prevalent in both the empirical studies done and hence these women micro enterprises are sustainable.

Sustainability leads to women empowerment

As mentioned earlier sustainability being the need of the hour is the solution for many economic concerns of our society and also the major cause that can aid and propel women empowerment. If a women SME is sustainable it means it is able to make profits for itself on account of its business activities. This indicates that there is increased cash flow in the family which helps the family to be able to select and choose their products and services. This also gives freedom of decision making to women who are able to enjoy the economic, social as well political freedom on account of the economic enhancement in their lives. The case studies are clear indicators of this fact, where the women entrepreneurs have expressed explicit changes in the behaviour of their family and society as a result of their economic progress which has led to their empowerment in the other areas like social, political and technological areas as well. Thus, the empirical study has revealed explicitly the empowerment in the economic, social, political and technical areas that has resulted on account of the sustainability of the women micro enterprises.

Suggestions and recommendations

The objective of the study was to analyse the factors influencing the sustainability of women enterprises in urban areas. The study has found that motivation, managerial skills, team work, training of employees, consistent innovation and upgradation of skills and products of customer choice, quality product or service reasonably priced are all crucial determinants of sustainability of women enterprises. The findings have encouraged the researcher to recommend that the women enterprises should build and enhance self and team motivation, team work, managerial skills, innovation and consistently upgrade their skills and products to suit customer choices and render only reasonably priced quality product or service, and periodic training program to enhance the competence of their employees. This will pave the way for improving the performance leading to sustainability of the women enterprises. The researcher further recommends that there is need for the women entrepreneurs to be consistently self-motivated and to keep the spirits of the employees high for a good team work has been a major cause of sustainability of the enterprises. Last but not the least, the researcher recommends that the women enterprises should never compromise on the quality even if it calls for a challenge to be in par with the competitors offering the same product or service. Quality always helps to retain the customer satisfaction and hence a lasting relationship.

Conclusion

Micro enterprises are the solution for many concerns like unemployment, inadequate income generation and lack of multiple level empowerment of the society to name a few of them. But these SMEs can be the solution to above and many more concerns of our nation only if these are existing or in other words sustainable. Sustainability hence has become the challenge of the millennium for many developing and under developed countries. India is no exception either. We have a long way to go in this arena before we embrace a few solid milestones. The question is to bring into fold both the urban and rural micro enterprises to make a progress in this front.

But the rural enterprises are facing a setback with regards to sustainability and marketability thereby making this a far cry. But though this seems an ordeal it is not an impossible task. The challenge lies in understanding the success recipe of the urban enterprises and thereby borrowing the blueprint to be replicated in the rural areas. To make a start it might be a little tedious and given the rural setbacks this may take time to take off but with the right blueprint strategy in place, this should not be an issue.

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