

Research Article

# Gender and Family Roles: An Analysis of Performance of Small and Micro Enterprises in Kabundaire and Mpanga Markets, Fort Portal Tourism City, Uganda

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## Abstract

Do gender and family roles affect the performance of small scale business in Uganda? In view of addressing this question, this study was carried out to examine the effect of gender and family roles on performance of small micro enterprises basing on entrepreneurs in two of Fort Portal's main markets (Mpanga and Kabundaire). Observational cross-sectional case study design was adopted to study the gender factors, family roles and performance of Small and Micro Enterprises in Kabundaire and Mpanga markets. By employing simple random and stratified sampling techniques, 278 market vendors were sampled. Primary data was collected using open and closed ended self-administered questionnaires and interview guide. Findings revealed that family roles and gender factors have a negative effect on monthly income of household entrepreneurship in Kabundaire and Mpanga markets. The paper unveiled certain gender-based obstacles and challenges and motivation factors for business startup and growth. The study is relevant in that it unveils a gendered problem to entrepreneurial success in developing countries. Its significance can also be seen in causing policy changes across different government entities charged with reducing gender gaps in trade. Specifically, it contributes to gender-based existing entrepreneurship research that calls for action on gender differences in business operations i.e extent of accessing training opportunities, business experience, conflicting marital roles, access to finance challenges, social discrimination and stereotyping, access to markets.

## Keywords

Entrepreneurship, Gender Roles, SMEs, Business Performance, Economic Growth, Family Responsibilities

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## 1. Introduction

The contribution of entrepreneurship to economies across the globe cannot be underrated. As entrepreneurs initiate and start running small and micro enterprises (SMEs), they perform certain functions in business to make money, engage in contractual relations with other parties in due course of doing business purposely to create wealth [1], which in the end create multiplier effects in the economy, for example serving as a source of employment for farming and non-farming population [2] and also as a source of tax revenue for governments [3]. Literature does not speak same language when it comes to the nature of engagements that these enterprises partake. Some scholars report that such SMEs undertake production in areas of light consumer goods primarily linked to food and beverages, manufacture of leather products, soap and detergents, clothing, electrical parts, automotive parts and woodworks [4], whereas others engage in services, yet others engage in trading as wholesalers and retailers [5]. Another common characteristic to SMEs is that they operate in informal and semi-formal sectors, where many of them operate outside the legal frameworks [6].

Whereas performance of SMEs cannot generally be seen as a gendered phenomenon, SMEs in Kabundaire and Mpanga markets are dominated by women entrepreneurs who amidst other competing family roles grapple to work to earn a living through business. They try to venture into ownership of small-scale enterprises because of varied reasons including ease of entry and perhaps because of insufficient employment opportunities in the formal sector.

One observes that there is no existent formal child care support system in Uganda which complicates women business life besides other challenges they face linked to various societal stereotypes. In certain circumstances men perceive women to be rearers of children naturally and having to renounce their careers to attend to family needs meaning that men rarely believe that business or job performance suffers because of parental responsibilities women have [7]. A big percentage of large businesses are predominated by men partly because women entrepreneurship has been blurred continuously by a variety of family activities. As reported by OECD [8] women and girls open their businesses for a shorter period a day than men implying that women generate lower income than men from their businesses which qualifies them as a special interest group by this study. As scholars in this study we remain bothered asking endless questions: how can a woman be a successful entrepreneur if overworked in the family or is uneducated, pregnant every year? Cut off from financial resources or untrained or unexposed to market, or just discriminated against generally in a male dominated society. Evidence exists portraying that in most business context women running businesses have to at some point in their life deal with these problems [9]. This is so even when literature shows that without a sense of security in terms of health, water, food and shelter a woman cannot commit her

mind and body to entrepreneurial endeavors [10].

The situation is unfavorable for them, remember, male and female entrepreneurs have same motivation for conducting business with relatively same performance objectives i.e to make profit, grow assets, investments and becoming one's own bosses. However reportedly many women fail to continue engaging in business partly due to family obligations they hold after marriage [11]. It is evidenced that even when the rate at which new businesses exit is generally high everywhere (40-50%), exit rates of women owned business are even higher, especially in developing countries [12].

No doubt entrepreneurship contributes enormously to Uganda, specifically providing jobs to the tune of more than 60%. Small scale entrepreneurial operations have a big potential of changing the face of African families and Njanike [13] is optimistic that they can lift countries out of poverty through job creation. Relatedly Manzoor and colleagues [14, 15] and others have indicated that SMEs constitute a big driving force for accelerated economic growth through industrialization. Winter [16] add his voice acknowledging SMEs as a feeder service to large-scale industries in developing countries.

In spite of this contribution SMEs (entrepreneurs) have on Uganda's economic life, they still face challenges that limit their long term survival and development. Ridzwan and colleagues [17] have reported that starting a business is risky with minimal chances of start-up SMEs making it past the five-years. Studies conducted in view of comparing business failure rates in developing countries and developed countries have indicated higher rates of failure in developing countries than in the developed world [18]. Actually, Jayasekara and colleagues [19, 20], express high degree of pessimism in regard to success of SMEs considering the increasing rates of small business failures because of continued obstacles to their growth including but not limited to: lack of financial resources, poor location, unfavorable laws and regulations, lack of management experience and poor economic conditions, notwithstanding other critical factors like poor infrastructure, corruption, low demand for products and services due to poverty. Literature has also shown other challenges to SMEs' performance including shortage of raw materials, inadequate competent personnel, handicap in obtaining finance, problems of dumping of cheap foreign products and inability to control costs [21].

The gendered relationship to the discussion above is that competing roles at family level that women face e.g cooking and cleaning the home, being taken as rearers of children and other societal stereotypes that undermine their potential to do certain things, notwithstanding a general lack of child care support systems altogether make women guilt-ridden and inhibit them from nurturing and implementing their entrepreneurial dreams [22, 23]. However, as more women leaders come to the forefront on corporate boards, become entrepre-

neurs or even politicians, it's a source of hope that these pressures will subside slowly by slowly. The drive to entrepreneurial orientation must begin from within; -SELF affirmation to succeed.

In consideration of the fact that work-family balance challenge is skewed towards women than it does to men posing a risk to business formation rate due to conflicting family responsibilities, women deserve special policy considerations if SMEs numbers are to grow in Africa. A related argument is self-employment that may provide flexibility where women can deploy several coping strategies possible in business undertakings than in salaried employment [24]. Moreover, scholarly evidence exists alleging that the amount of time spent caring for children and family at large is negatively related to entrepreneurial success [25].

This study borrows feminists' perspectives to explain the relationship between gender, family roles and performance of SMEs. Three feminist theory principles still stand out i.e "1) *As an oppressed group, women have been unable to achieve their potential, receive rewards, or gain full participation in society*; 2) *Women have something valuable to contribute to every aspect of the world*; 3) *Feminist research should do more than critique, but should work toward social transformation*" [26]. Reading between lines the reviewed feminist theory principles acknowledge the gender gaps that society still faces. This perhaps is a call to action if inequality is to be reduced to accelerate gender-based and inclusive economic growth and transformation in Africa. The participation of women in trade has evidently impacted on not only poverty reduction but also gender equity [27]. Besides women being change agents, innovators and leaders in different social spheres [28], they everywhere serve as role models to fellow women and girls [29], which altogether explain the possibility frontier extent of contributing to socio-economic development.

Since gender research still portray existence of competing family roles that affect women as opposed to men, this study was conducted to qualify and quantify how family roles and gender factors influence the success and performance of female entrepreneurs in terms of monthly income. The key questions include:

- 1) What are effects of gender and family roles to small business performance?
- 2) Which gender-based obstacles and challenges do women entrepreneurs face?
- 3) What are the gender-based motivational factors for women entrepreneurs?

The empirical relevancy of this study is that it unveils a gendered problem to entrepreneurial success in developing countries. As authors we attach a big significance to this study considering the policy effects it may have across different government entities charged with reducing gender gaps in trade. Specifically, it contributes to gender-based existing entrepreneurship research that calls for action on gender differences in business operations i.e extent of accessing training

opportunities, business experience, conflicting marital roles, access to finance challenges, social discrimination and stereotyping, access to markets/networks etc. The subsequent sections after introduction are: literature review, followed by methods, results and discussion, and finally conclusion, recommendations, theoretical implications and areas for future research.

## 2. Literature Review

### *Family roles, gender factors and performance of female entrepreneurs*

The study followed the inclusive definition of family by Marina & Lenz [30], as a group of two or more people related either by blood, marriage (registered or de facto), adoption, step or by fostering, living together in the same household. Entrepreneurial start up research has indicated that family plays a vital role in nurturing entrepreneurial motives either through learning from practicing entrepreneurs who are family members or by receiving related informal training [31]. Research evidence exists in support of the fact that quite a number of entrepreneurial establishments are owned by two or more related people, and such enterprises are largely privately owned and operated as sole proprietorships, partnerships or corporations. They employ a small number of workers who are largely extended family members and managerial decision power rests with founding married couples [32] and kin ties each representing about 25% new entrepreneurial team and such family-based enterprises do not have a high volume of sales especially in the initial stages of opening the doors.

The business founding members are usually motivated to do business as a means of survival exploiting the ready market opportunities found in rural settings [33]. Family plays a big role in financial and physical resources mobilization and as business grows and expands, needs for creation of communal psychological ownership arise [34] which is usually met by engaging in philanthropic activities to have non-family members benefit from it and own it which becomes a reality when the surrounding community benefit from it through provision of employment to non-family members.

The discussion above portrays natural justice where both males and females are seemingly having equal roles in family business decision making. However, beyond this, there are evidences that as reproductive roles come into play i.e household chores, taking care of family and pregnancy, they become a source of pressure influencing women entrepreneurial activities negatively [35]. Evidence exists attesting that men have either become overwhelmed by family financial needs or intentionally ignore family needs, calling for women direct involvement in entrepreneurial activities for the sake of continued child support [36]. This scenario has over time sparked a series of roles conflict as each tries to assert his/her own position in a family and sprout out the superiority feeling which set a stage for independence thinking which has at times caused domestic violence leading to divorce or even

murder or suicide [59].

Reportedly family conditions like prolonged illness, incapacity of family member and or death of a family bread winner (man) exacerbate the situation making it a hard reality for women entrepreneurship growth [37, 38]. Conflict researchers have added their voice alleging that existence of any family conflict exerts a significant amount of influence on women leading them to undertaking entrepreneurial ventures [39]. Other scholars have reported that social ties of married women give them an opportunity to use ties and their husband's family in entrepreneurial activities [40].

Actually women are capable to pursue business deals and succeed but are constrained by family roles. There is a belief that if women can have someone who can help them in household responsibilities, they can do business that requires mobility [41]. Studies on gender roles and entrepreneurial performance have shown that the responsibility women hold in homes affect their entrepreneurial zeal [42]. Certain factors like access to finance, access to training/education, access to markets, access to infrastructure, and access to networks are reportedly favorable to men than women. Beck and team [43] evidence that only a small percentage of women own property which means that the majority of women find it difficult to secure bank loans that usually require collateral security. The inability to access formal, easy, collateral free and transparent financing mean that they are constrained to start-up a business [44]. Discrimination is also pronounced where bank officials ignore them in meetings and prefer speaking to their husbands or male business partners [45]. This is purportedly a gender bias perpetuated by banks officials which prevents many women from approaching them leading them to seek financing from informal savings groups at a high cost.

Entrepreneurship involve a lot of risk-taking, but due to gender stereotyped perception of self, lack of confidence and assertiveness, many women in rural areas fear entrepreneurial risks which constitutes a major barrier to women participation in business [46]. A related issue that impact negatively on performance of women entrepreneurship is limited access to vocational and technical training. On average the women have less access to education than men yet the foundation for development of the motivation to study technical and vocational skills originate from basic primary and secondary education. The female literacy levels as a percentage of male literacy as well as average years of schooling of women and men is relatively low [47]. Also when any reference is made on low enrolment and high dropout rates, women numbers dominate. This signals to the kind of gender discrimination existence in not only building capacity of women but also in providing them with equal opportunities. It means therefore that skills gap hinder women entrepreneurial intentions, besides lacking exposure to practical aspects of running a business which deepens their isolation and lowers their self-esteem for achieving success [48].

Beyond education and training-based discrimination, en-

trepreneurship research has always linked entrepreneurial success to the potential to access markets. This relate to the ability to tap into new markets, ability to strategically engage in production and marketing of goods and services locally and internationally [49]. Apparently women entrepreneurs fall short of these market entry and management competences. Moreover women fear or face prejudice or sexual harassment which restricts their ability to travel to make contacts [24].

Characteristically women entrepreneurs operate on a small scale and largely not members to professional organizations [50] or belonging to other networks making them unable to access information. A related unfavorable quality is that most existing networks are male dominated or even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. If there are many women-majority (women-only) networks, they could freely enter and gain marketing confidence. Lack of such networks deprives women exposure opportunities, keeps them unable to access good role models [51]. The more they are invited to be part of international trade missions or delegations the more they are enlightened.

Infrastructure problem has also been highlighted in literature especially inaccessibility to land and lack of property rights which hampers progress of most women-led SMEs [52]. The fact of women lacking independent rights to own land, conduct business, manage property, or even to travel without their husbands' consent lead to low level of investment [53].

Another observation has been that most women lack access to latest technologies. This could help them overcome drudgery, familiarize with improved efficiency technologies and be able to climb up the value chain and compete with men. Reportedly for example in agriculture, the lack of information about better seed qualities, various cropping mechanisms, farming technology tools, and market demand and prices have limited women to participate in food processing business [54].

Women's safety and gender based violence are also reported in literature as big concerns. Even when there are low levels of evidence documentation in academic research, quite a number of stories of sexual harassment and rape and killings of female micro-business owners exist. Such has always aggravated stress, constant fear minimizing women opportunity to freely choose their business location, time of opening and closing hours which also indicate serious limitation to their chances of becoming successful entrepreneurs [55].

As indicated above there quite a number of gender factors that impact women entrepreneurial success. Family roles have equally been reported to negatively affect women business performance. Apparently a critical analysis on the above literature discussion shows that no study has been conducted investigating the extent to which family roles and gender factors influence performance of SMEs in Kabundaire and Mpanga markets; thus the study hypothesized;

*H<sub>1</sub>: There is a significant negative relationship between gender and family roles and performance of SMEs in Kabundaire and Mpanga markets, Fort Portal Tourism City, Uganda.*

### 3. Materials and Methods

Observational cross-sectional case study design was adopted to study the gender factors, family roles and performance of Small and Micro Enterprises in Kabundaire and Mpanga markets. The study population were 45950 i.e the total number of market vendors in these two markets. Apparently however only 1000 small and micro businesses owners were registered to conduct their business and it's from this target population that the study sample was drawn. The 278 as sample size was deemed appropriate since it falls within the Krejcie and Morgan (1970) Sample determination table [35]. By employing simple random and stratified sampling techniques, 278 market vendors were sampled. Primary data was collected using open and closed ended self-administered questionnaires and interview guide, which

were first pre-tested on small sample of industry and academic experts to check instrument validity and reliability. Both descriptive and inferential data analysis techniques were used but this was preceded by a number of tests subjecting the final survey data to necessary parametric assumptions.

### 4. Results and Discussion

#### 4.1. Results

##### 4.1.1. Demographic Data of Respondents

The Table 1 below shows respectively the study results in terms of frequency distributions for gender, age, education and marital status.

*Table 1. Demographic frequencies and percentages.*

ITEM	CATEGORY	FREQUENCY	PERCENTAGE
Gender	Male	134	48.2%
	Female	144	51.8%
Total		278	100%
Age	10-20	14	5.0%
	21-30	112	40.3%
	31-40	80	28.8%
	41-50	56	20.1%
	51-60	16	5.8%
Total		278	100%
Level of education	Primary Lower	17	6.1%
	Primary Upper	36	12.9%
	Secondary Lower	103	37.1%
	Secondary Upper	86	30.9%
	Tertiary	13	4.7%
	University	20	7.2%
	No response	3	1.1%
Total		278	100%
Marital Status	Single	71	25.5%
	Married	158	56.8%
	Separated	38	13.7%
	Widow/widower	4	1.4%
	No response	7	2.5%
Total		278	100%



From the table above 278 respondents were interviewed and 134 were male which is 48.2% and 144 respondents were female which is 51.8%. Most of the respondents were in the age bracket of 21 to 30 years, where the largest fraction of 40.3% fell into the age bracket 21 to 30 years, followed by 28.8% in the age bracket 31 to 40 years, and then 20.1% in the age bracket 41 to 50 years. The remaining 10.8% is for other age brackets as represented in the table above.

Looking at the respondent's level of education we found that most of the respondents had attained secondary education with 68% followed by primary upper education with 12.9%, other levels of education represent 19.1%.

Looking at their marital status most of the people who were

interviewed were married to the tune of 56.8%. The remaining 40.6% was for the unmarried ones composing of the single, separated and widows/widowers whereas 2.5% were the people that did not respond to the question.

#### 4.1.2. Results of Objective One

*Descriptives on effect of gender and family roles on small business performance*

Results as portrayed in Figure 1 below indicate that majority of the respondents who were married are men with 60.4% and majority of the unmarried were women with 45.5%.

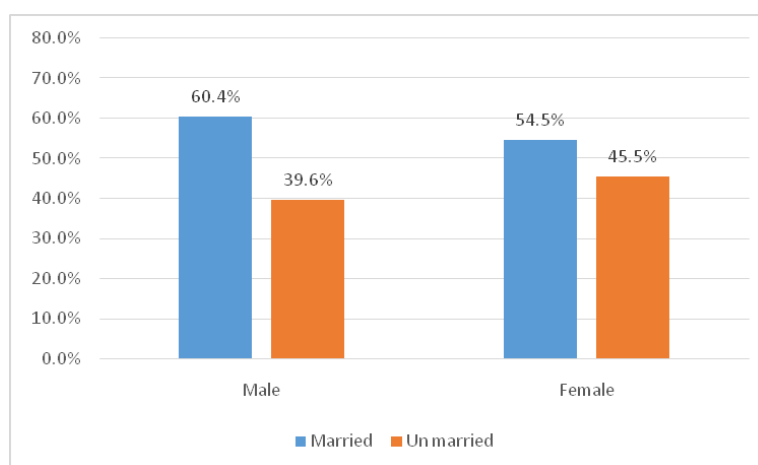


Figure 1. Gender with Marital status.

Disaggregating the level of education by gender as shown in Figure 2 below, at least most men and women had attained secondary education though more men had attained secondary and tertiary education than women. 2.2% of the men did not respond to this question.

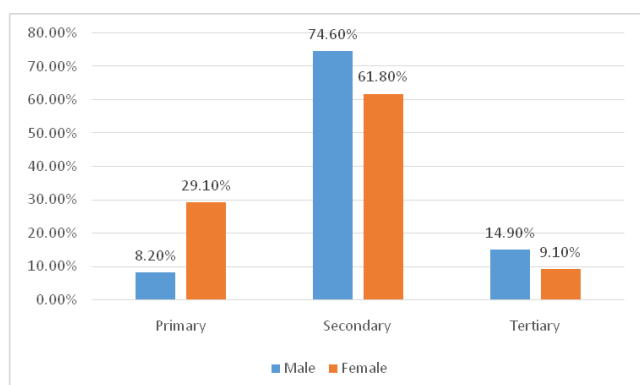


Figure 2. Gender with education Level.

The researchers as shown in Figure 3 below found out that men open their business earlier than women. Reportedly most

of the men open between 7:00-8:00 am representing 65.7%. Only 22.2% of women open before 8.00 am, most of the women will open their business an hour or two hours after a man's opening reason being women tend to remain at home doing domestic work as men are in their business that's why most of the women open their business between 8:40-10:00 am representing 71.6% female and 26.1% for male the remaining percentage of 9.2% is for people who didn't respond to the question.

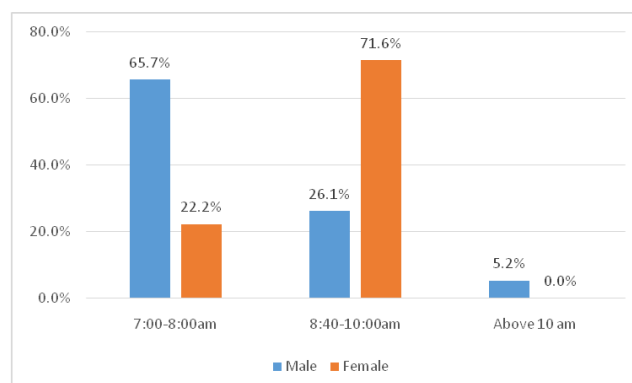


Figure 3. Business opening time by gender.

Study results as reported in Figure 4 below shows that women close their business much earlier than men represented by 67.3% female who close between 3:00-6:00 pm and they are only 10.5% men who close at that time reason being as they open late due to domestic work they also close early for domestic work such as looking after the children, monitoring the family, looking after their husbands and men at list close somehow late compared to women though they also don't go as far as 10:00 pm because the two markets don't operate beyond up that time, and when some of them were asked (men) what they do after business, socialization and networking with friends appeared most activity they do after business compared to women are always busy with domestic work.

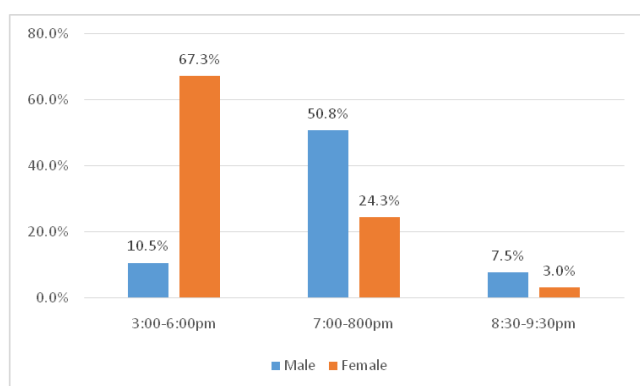


Figure 4. Business closing time by gender.

The study results as shown in Figure 5 below indicate that most of women respondents in the two studied markets had less monthly income ranging from 100,000-300,000 thousand (53.5% female and 20.1% male). The study observed that between 3100,000-500,000 men dominate (28.1% compared to 22.2% female) whereas Between 510,000-800,000 men are still the majority (28.3% compared to 8.4% female). The analysis on monthly income above one million still showed male dominance (13.4% compared to 6.2% for women). Save for the lower monthly income category, researchers observed a big difference between men and women percentages where men get a relatively higher income monthly compared to women. Moreover, when a question was asked regarding the source of income at their disposal, both men and women reported self-employment reflecting that the business they do is only source of income for most of their needs.

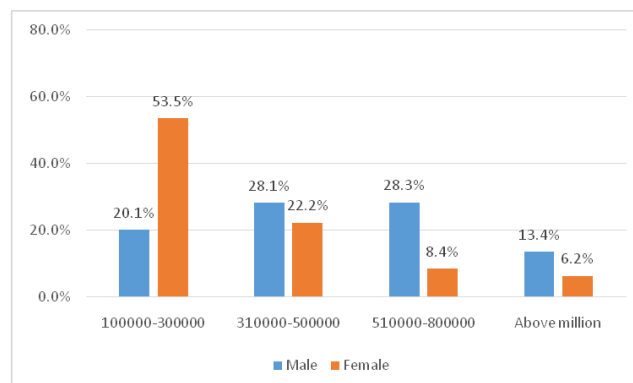


Figure 5. Monthly income by gender.

From the figure below it is reported that 67.9% of male-owned business perceive their business as growing compared to 34.7% of women with growing business. The study observed that that most of the female businesses are declining in their performance (45.1% for women versus 24.6% for men and some are stagnant level of performance tending to closure (18.1% for female versus 7.5% for males).

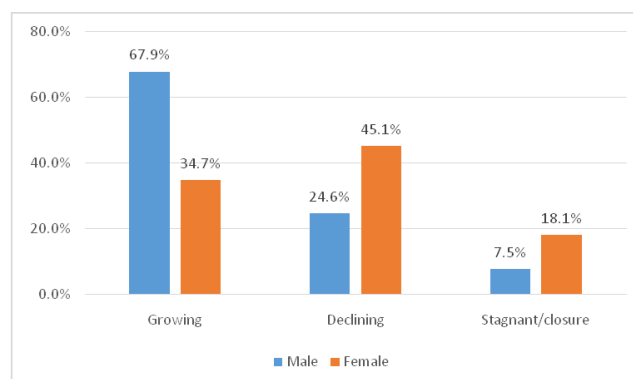
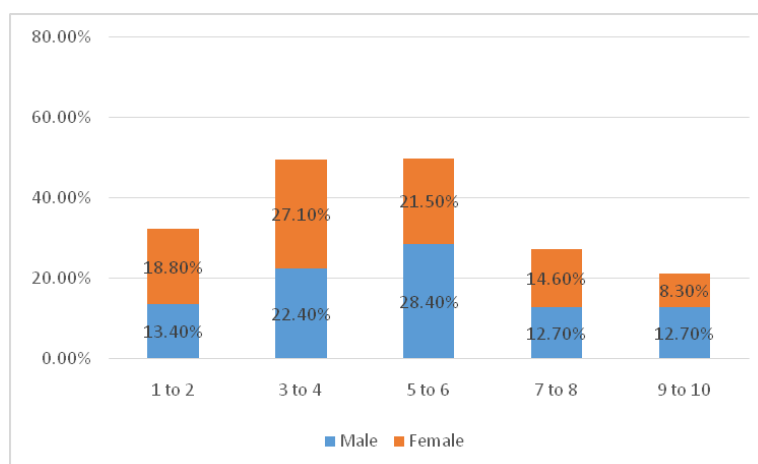


Figure 6. Perception on business performance by gender.

From the Figure 7 below the study report that although women don't earn the same income as men, and although men perceive their businesses more often as growing than women, both men and women have equally many dependents to look after. Dependents attract a lot of expenditures for their families which may not allow their business to progress as they would without such. That's why majority of men and women do not save even those who try to save do it for basic needs.



**Figure 7.** Number of dependents by gender.

### *Inferential analysis on effect of gender and family roles on small business performance*

**Table 2.** Regression analysis.

Dependent variable: Monthly income	(1)	(2)	(3)
Constant	(0.000)	(0.000)	
Gender	-0.099 (0.115)	-0.105 (0.076)*	-0.097 (0.097)*
Level of education	-0.054 (0.373)	-0.056 (0.339)	
Number of dependents	0.217 (0.000)***	0.217 (0.000)***	0.230 (0.000)***
Who pays school fees	-0.005 (0.930)		
Market name	0.109 (0.079)*	0.105 (0.080)*	0.087 (0.126)
Time of business opening	-0.018 (0.771)		
Time of business closing	-0.288 (0.000)***	-0.294 (0.000)***	-0.289 (0.000)***
No of observations	(278)	(278)	(278)
Adjusted R <sup>2</sup>	(0.226)	(0.231)	(0.231)

\* 0.9 Significant at 10%-level; \*\* Significant at 5%/level; \*\*\* Significant at 1%-level

As seen in [table 2](#) above, the gender factors were regressed on monthly income as the indicator of SMEs' performance. The results portray that gender factors have a negative effect of monthly income of household entrepreneurship (Beta=-0.105, p=0.076\*) and (Beta=-0.097, p=0.097\*) contrary to the study hypothesis. Findings further portray that women business close earlier than men's business (Beta=-0.288,

p=0.000\*\*\*) and (Beta=-0.294, p=0.000\*\*\*) which means that men who close their business late, sell more than women. The time of business opening had a negative effect on monthly income of small and micro enterprises ((Beta=-0.018), yet the level of education of gender also had a negative effect on family income (Beta=-0.054, p=0.373). More still the regression results on number of dependents was



evidently positively related to monthly income of gender (Beta=0.217,  $p=0.000^{***}$ ) and (Beta=0.230,  $p=0.000^{***}$ ). Finally, the study observed that the fees payment by gender had a negative effect on monthly income ((Beta=-0.005,  $p=0.930$ ) of small and micro enterprises meaning that the monthly income largely affected by their roles to pay school

fees.

#### 4.1.3. Results of Objective Two

*Gender-based obstacles and challenges women entrepreneurs face*

**Table 3.** Business challenges.

Answer option	Answer chosen by% of all respondents				
	It is not a problem.	Somehow a challenge	Neutral	Challenge but not major	Major challenge
Panel a: Business challenges in Uganda					
Lack of access to finance	7.1%	1.2%	10.9%	61.3%	19.5%
Corruption	1.7%	7.9%	3.5%	25.3%	61.6%
Bureaucracy	2.5%	12.3%	16.7%	49.3%	16.7%
Economic insecurity	7.6%	31.9%	45%	11%	5%
Political insecurity	16.3%	13.9%	25.4%	19.6%	20.1%
Lack of customer demand	6.4%	12.4%	27.8%	31.6%	20.9%
Lack of qualified labour	11.5%	4.3%	34.7%	23.9%	25.6%
Family obligations	15.5%	3.6%	5.5%	20.5%	54.9%
Lack of information	23%	7.5%	26%	27%	16.5%
Panel b: Business challenges in Kabarole					
Lack of access to finance	20.5%	1.4%	8.2%	19.6%	50.3%
Corruption	21.7%	23.8%	21.1%	12.7%	31.9%
Bureaucracy	19.9%	13.1%	15%	32.5%	19.4%
Economic insecurity	7.5%	14.6%	15.9%	20.3%	41.7%
Political insecurity	19.8%	27.5%	38.2%	12.6%	1.9%
Lack of customer demand	5.5%	12.3%	20.9%	22.3%	40.1%
Lack of qualified labour	27.8%	16.8%	23.7%	17.8%	10.9%
Family obligations	4.9%	8.2%	19%	20.3%	47.6%
Lack of information	25.6%	10.7%	38.5%	18.7%	6.5%

Panel a of table three shows the perception of the challenges facing business operation in Uganda as they were ranked from 1 to 5, respondents ranked corruption as a major challenge with 61.6% followed by family obligations (family basic needs) with 54.9% as also a major challenge, finance was ranked number three as a challenge but not major with 61.3% as in the table a above. Family obligation is coming up in common for both Uganda and Kabarole which is not a surprise because we all work for our families but someone should not suffocate the business because of the family obli-

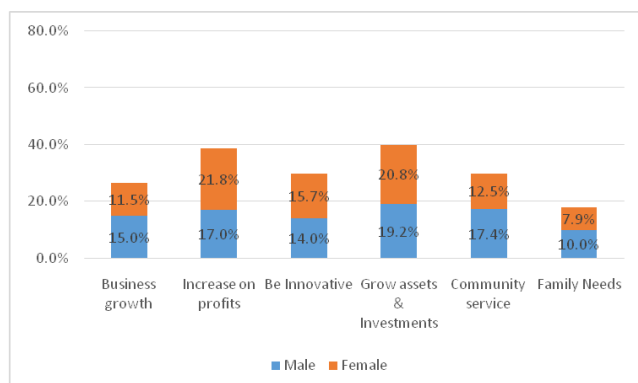
gation, that is to say family members have different sources of income such that some profits got from the business are re-invested into the business as we see finance is also a problem spreading over Uganda and Kabarole district.

Panel b of table three shows challenges for business operation in Kabarole district and finance was ranked as a major challenge in Kabarole district with 50.3%, followed by family obligations with 47.6%, economic insecurity and lack of customer demand were ranked as number three as challenges for business operation.

#### 4.1.4. Results of Objective Three

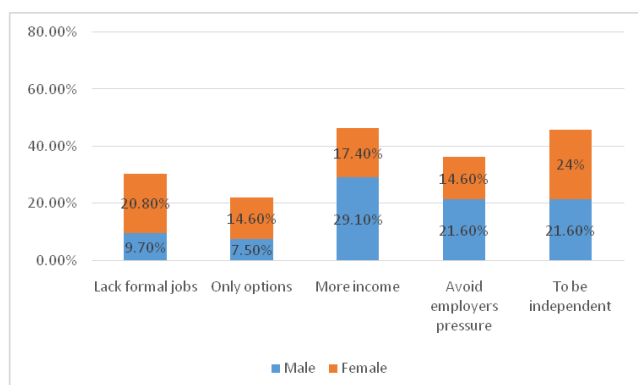
*Gender based motivational factors for women entrepreneurs*

Graph 8 shows that men and women almost have the same motivation factors for business startup that's why there is a small different in percentages. It is interesting that they both aim at growing assets and investments with 20.8% female and 19.2% male as also they want to increase on their profits in both short term and long term with 21.8% female and 17.0% male.



**Figure 8.** Gender-disaggregated motivational factors for entrepreneurs in Kabarole district.

Additional probe was done in regard to entrepreneurial motivation as seen in figure 9 below. Here respondents were asked why they chose to be self-employed. Apparently both men and women chose to do business to become independent (women present 24% and men present 21.6%). They need to have that freedom of being their own bosses without any external pressure (their need to avoid employers pressure especially men with 21.6% and 14.6% female). They reported that when you avoid employers pressure and become independent as an individual you have freedom of doing what you want at any time so long as its income generating that's why most of them went into business.



**Figure 9.** Why self employed.

#### 4.2. Discussion

The study was carried out on a sample of 278 respondents among which 134 were males (48.2%) and 144 were females (51.8%). Most of the respondents were in the age bracket of 21 to 30 years, who had largely attained secondary education (68%) and the majority were married (56.8%) (Table 1).

Descriptive results showed that at least most men and women had attained secondary education though more men had attained secondary and tertiary education than women (Figure 2). In terms of business open and close time, the study (Tables 3, 4) revealed that women not only close their business much earlier than men but also open late due to domestic work such as looking after the children, monitoring the family, looking after their husbands. Accordingly, men after business have time for socialization and networking with friends but women after business are always busy with domestic work.

The analysis results on Monthly income by gender (Figure 5) shows male dominance in the higher monthly income categories (310,000-500,000; 510,000-800,000 and above one million) compared to women respondents who dominated the lower monthly income category (100,000-300,000). The overall observation was that men get a relatively higher income monthly compared to women.

The analysis results on perception of business performance by gender revealed that 67.9% of male-owned businesses perceive their business as growing compared to 34.7% of women. Most of the female businesses were perceived declining in their performance (45.1% for women versus 24.6% for men). The in-depth qualitative interview revealed reasons why female are having declining business compared to men. It was reported that women take much of their time on family responsibilities affected by pregnancy and having to look after children. It means therefore that they don't have enough time for business like men implying that females' business cannot grow at the pace as one for men. This finding concurs with a study by Manzoor, Wei and Siraj, [14] who report that men continue to perceive women as the rearers of their children so they find it understandable, indeed appropriate that women should renounce their careers to raise families. In related vain men are less likely to believe that job performance suffers because of parental responsibilities because of their tendency to see parenting as a female obligation [39].

The attempt to collect evidence on number of dependents by gender in the studied context shows that although women don't earn the same income as men, and although men perceive their businesses more often as growing than women, both men and women equally have many dependents to look after. Concluding the descriptive findings on objective one, it was found out that female-owned businesses do not progress as males' businesses because women do not give enough time to their business due to family responsibilities. This finding agrees with Manzoor, Wei and Siraj, [14] who tend to link conflicting family roles and women entrepreneurial

success. These scholars argue that reproductive roles affect women's involvement in entrepreneurial activities. This leads to less earnings from their businesses which furthermore may not allow them to save for business expansion. However, on a positive note Cesaroni and Paoloni [40] argue that social ties of married women give them an opportunity to use such networks of their husband's family to achieve entrepreneurial gains. If women have someone who can help them in household responsibilities, they can do business that requires mobility [14]. Moreover, as reported by Murezi and Akankwasa [50] female entrepreneurs deploy several strategies to cope with the double workload and challenges deriving from combining business with family but equally self-employment provide flexibility.

By taking monthly income as the indicator of SMEs' performance, the inferential analysis results (Table 2) on gender factors, family roles and small business performance portray that gender factors have a negative effect on monthly income of household entrepreneurship ( $\text{Beta}=-0.105$ ,  $p=0.076^*$ ) and ( $\text{Beta}=-0.097$ ,  $p=0.097^*$ ). Such results imply that gender factors are negatively skewed to household monthly income. Previous studies have reported a similar scenario where besides many women failing to continue engaging in business due to family obligations held after marriage [11], the amount of time spent doing business per day reduces due to the need to care for children which greatly affects their entrepreneurial success [25]. This evidently shows that gender factors and family role negatively affect entrepreneurship. They are unable to implement their entrepreneurial dreams because of competing roles at family level [22, 23]. This finding implies that if special policy considerations can be made for women, the possibility for increase in the rate of business formation will be high in Africa. Reportedly if women can have someone who can help them in household responsibilities, they can do business that requires mobility [41].

Further still same inferential results portray that women business close earlier than men's business ( $\text{Beta}=-0.288$ ,  $p=0.000^{***}$ ) and ( $\text{Beta}=-0.294$ ,  $p=0.000^{***}$ ) which means that men who close their business late, sell more than women. Hence, the contribution of gender and family roles is negatively skewed to small and micro entrepreneurship in the two markets studied. The time of business opening had a negative effect on monthly income of small and micro enterprises ( $\text{Beta}=-0.018$ ). This is consistent with earlier studies which revealed that women and girls open their businesses for a shorter period a day than men [8]. The level of education of gender also had a negative effect on family income ( $\text{Beta}=-0.054$ ,  $p=0.373$ ), non-significant p-value implies that a high contribution of monthly income by gender with low education can also exist by chance or other contributing factors. Literature portrays that on average the women have less access to education than men yet the foundation for development of the motivation to study technical and vocational skills originate from basic primary and secondary education. This justifies low female literacy levels as compared to male

literacy [47]. Women and girls spend a short time in education and therefore their education level cannot be a contributing factor to family income. On the other hand men spend long in education and their contribution to family income is high.

The regression results on number of dependents and monthly income of gender was evidently positively related ( $\text{Beta}=0.217$ ,  $p=0.000^{***}$ ) and ( $\text{Beta}=0.230$ ,  $p=0.000^{***}$ ) meaning that women and family roles increase with family size or number of dependents because men leave the parenting role to women. In reference to Endris and Kassegn [15], the results of this study are fairly compared to existing literature.

Also the study results portray that the fees payment by gender had a negative effect on monthly income ( $\text{Beta}=-0.005$ ,  $p=0.930$ ) of small and micro enterprises meaning that the monthly income by gender is affected by their roles to pay school fees.

Findings on objective 2 in terms of gender-based obstacles and challenges women entrepreneurs face, researchers observed that access to finance, family obligations, economic insecurity and lack of customer demand are perceived as the major problems facing business operations in the studied context. By economic insecurity they meant the rise and falling of commodity prices which customers do not believe in especially when it comes to the rise of prices.

Lastly findings on objective 3 revealed that men and women almost have the same motivation factors for business startup. Both aim at growing assets and investments in short and long run. It was observed that they chose to be self-employed to become independent to avoid employers' pressure. They expressed the need for freedom of doing what they want at any time so long as it's generating income for them. This finding agrees with Li and Sanusi [56] who posit that many of the younger women associate "search for independence" with freedom from misery of unemployment and recognize that self-employment offered the only way out. Self-employment was therefore, seen as a long-term career option. These entrepreneurs believed they could create their own career path and liberate themselves from the indignity of poverty and unemployment. Lingappa and Rodrigues, [57] argue that even when women pursue profit motive as the primary motivation for starting business, there is also need to meet their social needs, a view point which is also shared by Solesvik, Iakovleva, and Trifilova [58]. As per this study, entrepreneurs in Kabundaire and Mpanga markets saw success in terms of personal integrity and survival achieved through profitability and growth.

Therefore, in conclusion for objective three, the researcher found out that both men and women are interested to business because it is only through business that someone can generate more income without any external pressure from the employers (independent) which will result into increased profits in both short and long term that will lead to the growth of assets and investment leading to economic development.

## 5. Conclusion and Recommendations

The study investigated the relationship between variables under consideration and concludes that family roles and gender factors have a negative effect on monthly income of household entrepreneurship in Kabundaire and Mpanga markets. This helps reveal how certain factors like level of education, number of dependents, who pays school fees, time of business opening and time of business closing affect men and women. The reality is that women are rated low in terms of education, opening businesses late and closing early due to family roles a matter that policy makers should rethink about.

The paper unveiled certain gender-based obstacles and challenges which women entrepreneurs face including limited access to finance, family obligations, economic insecurity and inability to live within the expectations of competition on the market which call for action from policy makers if gender inclusive business growth is to be promoted.

The study finally revealed motivation factors for business startup. It was evidenced that men and women have same motivations for business largely related to profitability, assets growth and social in nature (self-independence). These factors can guide the government on how to support businesses in the area.

## 6. Theoretical Implication, Limitations and Areas for Future Research

This study is one of the few studies that integrate theoretical insights and experiences on gender and family roles in the context of performance of small micro enterprises basing on entrepreneurs in two of Fort Portal's main markets (Mpanga and Kabundaire). The analysis in this study provides a connection between gender factors, family roles and performance of women-led enterprises. This finding has linkages with policy formulation in terms of how women can be supported to increase their participation in business.

One of the limitations to this study originate from the definition of SMEs: evidence from literature indicates that any attempt to define SMEs ought to consider certain quantifiable measures like investment outlay, number of people employed by the enterprises, the asset value of the enterprise and the annual turnover (sales). However, this study did not consider all of these quantifiable measures which poses some operational and measurement risks; even this study's definition of SMEs in terms of size of business could be inappropriate considering the nature of SMEs in other countries that differs from SMEs here in Kabundaire and Mpanga markets. Moreover, it considered vendors in only two markets in one city which could portray challenges in generalization. We are also aware that gender and family roles women engage in may not be the biggest cause of failure of women to engage in trade since other factors exist; this means that continued expansion of women-led SMEs could originate from other factors which

this study did not look at. Finally, this study used feminist theories which tend to be gender biased, future studies could look at other challenging factors to entrepreneurship generally beyond gender and family roles using non-gendered theories in a different context/country.

## Abbreviations

SMEs	Small and Micro Enterprises
TAM	Technology Acceptance Model
ICT	Information and Communication Technology

## Author Contributions

**Provia Tumuramye:** Conceptualization, Investigation, Methodology, Validation, Visualization, Project administration, Formal Analysis

**Perez Nimusima:** Conceptualization, Methodology, Writing - original draft, Writing - review & editing

**Robert Kiseambo:** Data analysis, Methodology, Writing - review & editing

**Ronald Aliija:** Data analysis, Methodology, Writing - review & editing

**Kato Patrick Samuel Bashabomwe:** Data analysis, Methodology, Writing - review & editing

## Conflicts of Interest

The authors declare no conflicts of interest.

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