



IMPACT OF WOMEN OWNED MICRO AND SMALL ENTERPRISES' INCOME ON THE WELL-BEING OF WOMEN-LED HOUSEHOLDS IN JUJA SUB-COUNTY, KIAMBU COUNTY

Otieno, E. A., & Sakwa, M.

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Otieno, E. A.,^{*1} & Sakwa, M.²

^{*1} MDS Candidate, College of Human Resource Development, Department of Development Studies, Jomo Kenyatta University of Agriculture & Technology [JKUAT], Kenya

² Professor, Ph.D, Jomo Kenyatta University of Agriculture & Technology [JKUAT], Kenya

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ABSTRACT

This study investigated the impact of women owned Micro and Small Enterprises income on the well-being of women-led households in Juja Sub-County, Kiambu County. The study acknowledged that Juja sub-county faced challenges in attaining a positive well-being for women-led households. The study employed a cross-section study design since it is proper for explaining data collected during a particular time. The target population was 25,959 women-owned MSEs from Juja sub-county wards (Murera, Theta, Juja, Weiteithie, and Kalimoni). The study used stratified random sampling with a sample size of 384 households. Data collection was conducted using close-ended questionnaires. After cleaning, data was entered in the SPSS and analyzed using descriptive statistics like counts, percentages, and frequencies. The multi-regression analysis was utilized in examining the impact of several independent variables on the dependent variable. Spearman's correlation coefficient was employed to measure the strength of this relationship. Data was presented using tables. The study concluded that income amount, dependability and continuity among the women owning MSE's had a positive impact on their well-being. The study recommended that both the county and national governments needs to train women on best business management practices to help improve their financial outcomes (income and profits).

Key Words: Women, Micro and Small Enterprises, Well-Being

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INTRODUCTION

Much of the discussions on Micro and Small Enterprise sector indicate that the proliferation of women in the MSE sector is a common phenomenon, in most low-income countries. Women owned Micro and Small business activities assists in meeting basic necessities and ensuring household's future survival as benefits get linked in meeting basic needs of the household in terms of their contributions to education and healthcare (Hashemi, 2004; Mahmud, 2003; Greeley, 2006). In this view, some women owners consider MSE's income as relatively dependable as it allows for the survival and sustainability of a household.

According to Eversole (2004), there has been an increase in women owned MSE activities such as retailing, street vending, and traders selling products to expand assets and build an income. At the household level, women owned MSEs contribute to growth by increasing income of the household, asset accumulation and enhancing economic security which is a launching pad for further growth (USAID'S Office of Microenterprise Development, 2008). Similarly, in the United States, there are several positive effects for women, children and the household at large. Children belonging to women leading their households can go to school without any fear of school drop-outs whereas women owning the enterprises benefit from self-employment (Adhikary, D & Rai, A, 2001).

In Kenya, the MSE sector has aided in the realization of the vision 2030 pillars which are closely related to the well-being of women-led households. The establishment of MSE sector and promotion of techniques such as group based funding through platforms such as the Revolving Loan Fund (RLF) have massively increased women's income (First Annual Progress Report, 2010). MSEs open opportunities to Kenyans regarding economic empowerment which consequently boosts the economy and transforms the

lives of business owners (Government of Kenya, 2010).

Unemployment, which threatens to cripple Kenya's economy, can only be mitigated through the expansion of the MSE sector. The Medium Term Plan (2008-2012) aims at creating approximately 3.5 million more job opportunities within a span of five years (Government of Kenya, 2010). The informal sector boasts of a majority regarding employment opportunities relating to trade.

As noted by Sadeq (2008), the expanding labor force, jobs that pay poorly and challenges specific to women such as motherhood comprise the main reasons as to why women suffer from income poverty. Harrison (2008) reiterates that income-poverty adversely affects female-headed households. Tambanun (2009) observes and confirms that there are specific key indicators that illuminate income-poverty that mainly affects women; these include social exclusion, lack of access to economic tools, poor purchasing power, voicelessness and inadequate knowledge regarding economic and entrepreneurial variables (Tambanun, 2009). Therefore, the manifestation of the above-mentioned indicators envisages the synopsis of women-led households which makes them indulge in MSEs for a positive well-being.

According to Sen (1992), for us to be able to adequately assess well-being, we should primarily focus on what people can be or do (functioning). Sen argues that deprivation of personal capabilities has direct links to lowness of income. For example, low income can be a significant reason for ill health, undernourishment, hunger and illiteracy. Alternatively, better education and health make one earn a better income. Well-being, therefore as driven from Sen's ideas is the capability and freedoms to achieve valuable functioning and act effectively concerning, nutrition, education, health, employment, security, participation, voice,

consumption, and the claiming of rights (Lancet Commission Report, 2010).

Per capita income, on the other hand, covers up significant inequalities in the final output which refers to the distribution of services and goods socially which greatly influence the quality of life among individuals (UNESCO, 2001). Important to note is, it eases access to other well-being measures such as health, nutrition, education and housing hence positive well-being. Important to note is the fact that socio-economic determinants of well-being are closely linked to the financial background, health and job satisfaction which play a crucial role in determining the level of satisfaction that people (Van Praag et al., 2003).

Contrary to income, good health has a huge positive association with subjective well-being. Good health is reflected in, proper sanitation, proper water and drainage systems; they have better access to clean tap water which are all an indicator of positive well-being (Estline, 1974). Increasing positive socio-economic factors brought about by MSEs is directly associated with an increasing level of well-being (Diener, Sandvik, Seidlitz, & Diener, (1993); Haring, Stock, & Okun, 1984). Researchers have associated socio-economic with essential outcomes in several domains, including success in academics and ability to attract employment (Blustein et al., 2002) and the utilization of health services (Goodman & Huang, 2001). All these factors are a determinant of quality of life and well-being hence improved level of satisfaction and happiness.

Statement of the Problem

Juja sub-county exposes unique challenges when it comes to income women earn from their MSEs because women play the tripple role which include social, productive, and reproductive roles. When put together, these roles affects the participation of women in their business which intern negatively affects the amount and continuity of household

income (Wambui, 2018). A study conducted in Juja town reported that due to the impoverished conditions of most women, the little income derived from their businesses cater only for the current household budget as opposed to future needs (Wachuka, 2015).

The County Government of Kiambu has tried its best through the County Integrated Development Plan (2013-2017) to improve access to community health care through the upgrading of the Gashororo dispensary in Juja ward to a functional health center. Despite the struggle, women owning MSEs have reported the inability to afford the high costs of health services in the facility (Ndolo, 2017).

A street survey carried in Weitethie reported that “37.40% of the street children belonged to single mothers who operate MSEs while 27.48% had both parents” (Kiambu District Planning Unit, 2016). Among the many main push and pull factors reported by these children were; neglect or abuse (5.45%), fee problems (31.64%) insufficient food (8.00 %), family problems (23.64%) and search for money (28.36%) (Street Census Report, 2011).

Besides, a study on Tuinuke Loan in Juja sub-county reported that women have more substantial household, financial, and time pressures which makes them unable to have a coordinated balance between family and work. Some women especially those operating and owning groceries work for long and odd hours (Alila and Mitullah, 2016). Such instances lead to a reduction of the capital invested and hence curtails further growth and graduation to higher amounts of household income (Alila and Mitullah, 2016). With regard to the gaps identified above, this study therefore sought to investigate the impact of women owned Micro and Small Enterprises' income on the well-being of women-led households in Juja sub-county, Kiambu County.

Study Objective

The objective of this study was to investigate the impact of women owned Micro and Small Enterprises' income on the well-being of women-led households in Juja sub-county, Kiambu County.

The research hypothesis was;

H₀ Women owned Micro and Small Enterprises' income has no significant impact on the well-being of women-led households in Juja sub-county, Kiambu County.

LITERATURE REVIEW

Basic Needs Approach

The Basic Needs Approach, also known as the Basic Needs Strategy according to Martinussen was formulated by ILO in the 1970s. Firstly, basic needs entail the fundamental needs needed for human survival including clothing, food and shelter. Secondly, it embraces the delivery access to public necessities and services including proper education and quality healthcare services. "The third one is having a strong influence and getting actively involved during decision making in political and social processes" (ILO, 2001). The Basic Needs technique takes into account the thing that is missing in the lives of the poor which is a small subset of goods and services that perform a critical role in satisfying individuals' basic needs. "The needs in question are called 'basic' in the sense that their satisfaction is seen as a condition to quality of life" (ILO, 2001).

Basic needs reflect a set of innate and universal needs that have to be fulfilled for optimal human development and functioning (Deci & Ryan, 2006). In introducing the concept, Maslow (1943) proposed that humans get motivated by five essential needs

which include; psychological, love, safety and self-actualization. Others like Deci and Ryan (2006) human beings are motivated by the need for competence, autonomy and relatedness.

Poor people prioritize spending their income on satisfying their hunger needs which entail the ability to buy food (Polak, 2018). He says that when a family's income increases, its general well-being is alleviated making members healthier and more fulfilled. On education, Polak (2018), supports the view that among other things poor are enclosed in the cycle due to high illiteracy rates. He, therefore, proposes that children of very low-income families should be provided with a decent education so that they will stop being poor within the first generation. They are guaranteed attaining good jobs at the very least. He adds that additional income enables poor people to improve their shelter and housing condition. They can replace a grass-thatched roof with a corrugated tin roof, which prevents rainwater from getting into the house. He adds that the corrugated tin roof also brings status and admiration from the neighbors.

The continuity of income is an indication that the usual basic needs like health and education will always be obtained (Keith, 2012). If an income source is irregular, then it means that the income can neither be depended nor relied. The affordability of health means positive well-being for individuals (Madgyesi et al., 2017). The Basic Need Approach, therefore, aids in highlighting the relevance of being in a position to access needs. Important to note is the fact that access is measured only through affordability and utilization (Gullifford et al., 2012).

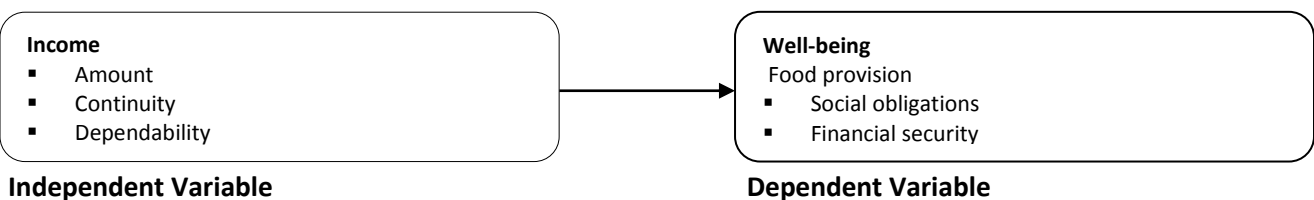


Figure 1: Conceptual Framework

Empirical Review

At the micro level, income reflects the monetized value acquired from the sale of services and goods (Lydall, 2015). Increased income leads to a better life quality enhancing well-being. With increased income, households are able to afford adequate food and a balanced diet, basic health care, have better housing conditions, clothing, and improvement in the facilitation of children's education. Besides, reduction in death rates of vulnerable groups is usually noticed. Taking the above mentioned positive aspects into consideration, income amount is a proper predictor or dictator of the social status of households.

Household income refers to the total incoming flow of resources into the household over time. In this case, the income earned from MSEs is more vital. A National Wealth and Asset Survey was conducted between the years 2011-2012 in Great Britain to investigate the relationship between the household income decile groups and personal well-being. Results reported that those living in the first three income deciles reported a higher life satisfaction compared to those living in the household in the fifth income decile. The result is a direct indication that those earning higher income amounts from the operation of MSEs have a more positive well-being than those that make less income.

Substantial literature supports the view that an increase in women's MSEs income amount increases their access to basic needs and services; hence a proxy for poverty reduction. A study conducted in Bangladesh by Khandker (1998) indicated that MSEs helped in poverty reduction. Another study conducted by Chen and Dunn found out that households who are associated with micro and small activities had higher income compared to those who are not. Because of the increased income, they can afford fixed assets, access education as well as improve nutritional levels. Another study conducted by ILO (2003) in Ethiopia found out that indeed Micro

and Small Enterprise increases a household's income thus increasing access to basic life needs.

Research conducted by Clark et al on MSEs strategies indicated that MSE programs provide training and technical assistance increased the household income to a level above the poverty line. Close to 72 % of those who participated in the training had their income increased through self-employment. Besides, the training expanded the flexibility to accommodate family needs. According to Clark et al. (1999), 72 % of low-income clients who engage in MSE training programs show gains in income over time as they move out of poverty. It means that with increased income, they can afford basic needs like food, clothing and better housing. They, therefore, reduce their reliance on government assistance (Clark et al., 1999; Novogratz, 1992).

One can also engage the amount of income with a profit increase as well as the size of the enterprise. Zeck et al. (2013) carried out a research in Uganda that sort to investigate the impact that Enterprise Development Programs on the growth of small firms. Study results reported that the programs helped in the increase of business profit as well as leading to an increase in size and asset accumulation by the micro and small businesses. These results meant that the income amount obtained from the business was sufficient enough to make business as well as household purchases for those who considered the development programs.

Continuity, timing, and reliability of income stream measure the impact that projects have on the well-being of low-income earners (Lydall, 2001). In a study carried out by Keith in Tanzania on the role of micro and small business operations on the welfare of Women in Mwanza, results found out that the amount of income obtained from the businesses is not adequate to cater for the needs of those women (Keith, 2012). Besides, the frequency and continuity of the source are highly irregular as they do not guarantee the proper well-being of the poor

Tanzanian women who own and operate these enterprises. The study concluded higher instances of poverty among MSE operators.

A key driver of successful well-being is confidence that the MSE operator will receive all income obtained for the foreseeable future. If the income does not have a defined expiration date, then any business operator may conclude that the income is stable, predictable, and most importantly likely to continue. The continuity of income has a positive effect on not only the current but also the future well-being of individuals according to the MSE Development Programmes (UNDP, 2010).

A report by the OECD on the relationship between work and well-being recognizes the fact that the uncertainty of an enterprise affects its survival (Johannes and Jante, 2007). The survival of an enterprise has a relation to the continuity of its income. Because MSEs fall in the category of informal employment characterized by risks and uncertainties in its operation, income cannot be relied on even for future use.

According to a report by the UNDP on the MSE Development Programme, the continuity of income directly affects the well-being of an individual as it controls the level of food security, sufficiency, and quality of food. Results indicated that both male and female who lead their households and engage in the development programs increase the number of food sufficient month from about three to nine months. Besides, results showed that a more permanent income have a chance of improving future food security levels (UNDP, 2015).

Dependability reflects the consistency and the stability of the performance of any factor under consideration. Dependability of income from any source is an important aspect to consider before engaging in any business. The dependability of the income from MSEs is highly questionable. Batangas, is one of the popular cities in Philippines which is a hub of Micro and Small Enterprises. By this fact, it is

regarded as business associated with the operation of MSMEs. Abrugar (2013) asserts that the dependability of their income is highly questionable as they fail in their first five years of operation because of their limited life and other numerous challenges.

Research reports have indicated that many Philipinos who consider their entrepreneurial activities as a hobby fail in business. Besides, unexpected risks taking is involved for young micro and small entrepreneurs are involved as managing a small business is neither simple nor easy (Hatten, 2012). In fact, running this kind of business is complex and has to incorporate the formulation of strategic plans for the success of the business (Lopez, 2018). It is, therefore, hard to make long-life plans with the income that one obtains from MSEs.

Income dependability is closely linked to vulnerability and certainty. Since MSEs form the most significant part of the informal sector, they classify as vulnerable to uncertainties. In this view, MSEs form part of the informal work because their income flow is usually affected by weather conditions and natural disasters (Johannes and Jutting, 2008). According to a report on work and well-being, those working in informal sectors highly associate with higher unemployment risks; hence they are highly likely not to depend on their income. This situation profoundly affects income flow as it turns out to be undependable thus negatively affecting the well-being of those operating MSEs.

METHODOLOGY

A cross-section survey design was adopted in the study. This design was ideal in describing the socio-economic impact of women owned MSEs on the well-being of women-led households in Juja sub-county, Kiambu county. The study employed a quantitative approach. The target population of this study was all women-led households with MSEs within Juja sub-county. Juja sub-county had an estimated population

of 148,737 persons out which 75,267 were males while 73, 470 were female and population density of about 457 people (ICDP, 2018-2022). About 40% of the total population resided in urban villages of the sub-county.

According to a KNBS baseline survey report on MSMEs of 2016, there were 84,453.6 licensed and 170,800 unlicensed MSEs. This statistics brought a total of MSEs in the county to 255,253.6. According to CIDP 2018-2022, 67.8% (173, 061.9) of these enterprises were owned by women. Juja sub-county was estimated to have 15% (or 25,959.29) of women-owned MSEs. Thus, this study targeted 25,959.29 women owned MSEs distributed across Juja sub-county. Since the target population was more 10,000, the study used a sample size of 384 women owned MSEs. The study employed a household questionnaire

in gathering information. After conducting data cleaning, qualitative data was entered in SPSS. Quantitative data were analyzed using descriptive statistics.

FINDINGS

Micro and Small Enterprises and the well-being of women-led households (Dependent variable)

The aim of the study was to measure how MSEs affected the well-being of women-led households. The study presented an analysis of this dependent variable using factor analysis method.

The first output of this method was the descriptive results as presented in table 1. Each construct was measured on a Likert ordinal scale of 1-5 where, 1=strongly disagree (SD), 2=disagree(D), 3=neutral (N), 4=agree (A) and 5=strongly agree (SA)

Table 1: Descriptive Statistics analysis of Households' Well-being (N=272)

Households' Well-being	SD%	D%	N%	A%	SA%	Mean	Std. Dev.
Can take three meals in a day	22.1	34.2	11.8	24.6	7.4	2.3534	1.16034
Can take balanced diet	22.8	44.1	12.5	15.8	4.8	2.1034	.98367
Can take safe and sufficient food	22.8	46.8	10.3	17.3	2.9	2.0905	.97390
Can create time to pick my children from school	0.4	5.5	10.3	69.9	14.0	3.9437	.69866
Can monitor my children's performance	1.8	4.4	4.8	72.8	16.2	4.0345	.68920
Can have time to prepare my children for school in morning	2.9	4.8	8.4	64.3	19.1	3.9827	.79654
Can afford school uniforms for my children	15.4	44.4	10.3	25	4.4	2.4199	1.0880
Can afford protective clothing for my children	1.1	8.1	10.7	69.9	10.3	3.8147	.76456
Can afford new clothes for the households	1.5	7.4	11.8	66.2	13.2	3.8210	.81019

Mean: strongly disagree=1-1.9, Disagree=2-2.9, Neutral=3, Agree=3.1-4, Strongly Agree=4.1-5

Source: Researcher, 2019

The mean response ranged between agree (4.0345) and disagree (2.0905). For instance, most respondents agreed to the assertions that they can create time to pick their children from school, they can have time to prepare their children for school in morning, they can monitor their children's performance, they can afford protective clothing for their children, and they can afford new clothes for the households. However, they disagreed on the

statements that; they can take three meals in a day, can take balanced diet, can take safe and sufficient food, and can afford school uniforms.

The next output of factor analysis was the explanation of extractable factors together with their eigenvalues, percentage of variance attributable to each factor, and the cumulative variance of the factor and the previous factors. Table 2 presented these details.

Table 2: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.248	36.093	36.093	3.248	36.093	36.093	2.849	31.659	31.659
2	2.425	26.948	63.041	2.425	26.948	63.041	2.213	24.584	56.243
3	1.037	11.526	74.567	1.037	11.526	74.567	1.649	18.324	74.567
4	.734	8.158	82.724						
5	.591	6.568	89.292						
6	.328	3.649	92.942						
7	.295	3.277	96.218						
8	.226	2.508	98.727						
9	.115	1.273	100.000						

Source: Researcher, 2019

This analysis indicated that the first factor accounted for 36.093% of the variance, the second factor accounted for 26.948%, and the third factor accounted for 11.526% of the variance. This meant that there were three factors which explain total variance which was equal to 74.567%. All the other remaining factors were not significant.

Finally, the rotated Component (Factor) Matrix was computed to minimize the number of factors on

which the variables under study have high loadings. Looking at Table 3, it was noted that, the first three variables were highly loaded on Factor (Component) 1, the next three variables were substantially loaded on Factor (Component) 2, while the third last variable was highly loaded on factor component 1. Finally, the last two variables were highly loaded on Factor (Component) 3.

Table 3: Rotated Component Matrix^a

	Component		
	Food provision(1)	Social obligations (2)	Financial security (3)
Can take three meals in a day	.841	.128	.138
Can take balanced diet	.931	.009	.040
Can take safe and sufficient food	.917	.018	.078
Can create time to pick my children from school	.136	.803	.162
Can monitor my children's performance	.072	.893	.194
Can have time to prepare my children for school in morning	.116	.809	.138
Can afford school uniforms for my children	.612	.051	.037
Can afford protective clothing for my children	.103	.174	.891
Can afford new clothes for the households	.105	.259	.862

Extraction Method: Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization.

Source: Researcher, 2019

Factor analysis was used to reduce a number of factors for easier analysis. From Table 4, it was noted that 9 variables were loaded to 3 components. The first (1)

component related to food provision, while the second (2) related to social obligations. The final component (3) related to financial security.

Table 4: Descriptives and Reliability test of the Households' Well-being

Variables	N	Number of Items	Mean	Std Deviation	Cronbach's Alpha
Food provision	272		3.302	.0560	.912
Social obligation	272	3	2.902	1.076	.764
Financial security	272	2	4.302	1.023	.701

Mean: strongly disagree=1-1.9, Disagree=2-2.9, Neutral=3, Agree=3.1-4, Strongly Agree=4.1-5

Descriptive statistics for extracted components showed that food security had 3.302 as the mean indicating that respondents agreed to the assertion that MSE's influenced their household food security. Regarding social obligations, the mean was 2.902, while that of financial security was 4.302 implying that respondents strongly agreed that MSE's led to financial security. On reliability, statistics showed that all the values of alpha test were 0.7 and above. This indicated that the data was reliable.

Women owned MSEs' income and the well-being of women-led households (Independent Variables)

The objective sought to investigate the impact of women owned MSEs' income on the well-being of women-led households. To respond to this objective, respondents were expected to indicate to what extent they agreed with various aspects related to

the impact of MSE's income on household well-being. The study employed Factor analysis.

The study used this method to find factors among observed variables. Factor analysis is suitable in a situation where the study has many variables, like in this study and therefore, it helps to reduce the count of variables for further analysis. This analysis groups variables with the same characteristics together. With factor analysis, few variables can be generated from large number of variables and which is able to explain the observed variance in the large count of variables. The study employed this method to reduce the number of variables to be used as inputs in the regression analysis.

The output of factor analysis were the descriptive statistics which contained number of variables, number of observations (N), mean and standard deviation as summarised in Table 5.

Table 5: MSE income and Household well-being (N=272)

MSE income	SD%	D%	N%	A%	SA%	Mean	Std Dev.
MSE income is sufficient to meet my household bills	39.7	34.3	10.5	13.2	2.6	3.9851	1.05989
MSE income is sufficient to meet my household costs	39.3	37.5	9.6	10.7	2.9	4.9398	1.01876
MSE income is sufficient to meet my household consumption	37.4	137.8	9.6	12.6	3.3	3.9886	1.03726
MSE income flow has enabled purchase hh meals	5.5	32.5	19.6	39.55	3.4	4.086	1.01041
MSE income flow to meet weekly hh spending	6.6	47.8	19.4	23.5	2.2	2.6292	.95045
MSE income flow has assured me of payment of	7.7	60.3	16.9	13.2	1.8	3.3918	.86085

monthly bills

I Can dependent on SMEs monthly income for future consumption	3.3	41.2	36.4	18	1.1	3.7004	.82268
I Can dependent on SMEs income for future hh budgeting	4.4	44.5	36	13.2	1.8	2.6030	.79924
I Can dependent on SMEs income to help me figure out how to save for future	3.7	40.1	34.6	19.9	1.9	4.0170	.83886

Mean: strongly disagree=1-1.9, Disagree=2-2.9, Neutral=3, Agree=3.1-4, Strongly Agree=4.1-5

Source: Researcher, 2019

The next output of analysis stage was the explanation of extractable factors together with their eigenvalues, percentage of variance attributable to each factor, and the cumulative variance of the factor and the previous factors. Table 6 presented these details.

Table 6: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.111	45.677	45.677	4.111	45.677	45.677	3.054	33.932	33.932
2	2.089	23.212	68.889	2.089	23.212	68.889	2.508	27.863	61.795
3	1.117	12.411	81.299	1.117	12.411	81.299	1.755	19.505	81.299
4	.651	7.229	88.528						
5	.366	4.064	92.592						
6	.334	3.716	96.308						
7	.217	2.411	98.719						
8	.080	.891	99.610						
9	.035	.390	100.000						

Extraction Method: Principal Component Analysis.

Source: Researcher, 2019

This analysis indicated that the first factor accounted for 45.677% of the variance, the second factor accounted for 23.212%, and the third factor accounted for 12.411% of the variance. It meant that there were three factors which explained total variance which was equal to 81.299. The other factors were not significant. Finally, the rotated Component (Factor) Matrix was computed to minimize factors on which the variables under study have high loadings. It

was noted that, the first three variables were highly loaded on Factor (Component) 1, while the next two variables were substantially loaded on Factor (Component) 2. Finally, the last three variables were substantially loaded on Factor (Component) 3. The variable MSE income flow has assured me of payment of monthly bills was not loaded on any of the three Factor components (this was ignored since its contribution was less than 0.5).

Table 7: Rotated Component Matrix^a

	Component		
	Amount of income (1)	Income continuity (2)	Income dependability (3)
MSE income is sufficient to meet my household bills	.955	.066	.150
MSE income is sufficient to meet my household costs	.946	.077	.209
MSE income is enough to meet my household consumption	.944	.083	.201
MSE income flow has enabled purchase hh meals	.170	.037	.870
MSE income flow to meet weekly hh spending	.257	.139	.850
MSE income flow has assured me of payment of monthly bills	.481	.364	.379
I Can dependent on SMEs monthly income for future consumption	.153	.902	.032
I Can dependent on SMEs income for future hh budgeting	.069	.916	.055
I Can dependent on SMEs income to help me figure out how to save for future	.029	.827	.148

Extraction Method: Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization.

Source: Researcher, 2019

From Factor analysis, it was indicated that 8 variables were loaded to 3 components. The first (1) component related to amount of income, while the

second (2) related to income continuity. The final component (3) related to dependability of income.

Table 8: Descriptive and Reliability test of the MSE income

Variables	N	Number of Items	Mean	Std Deviation	Cronbach's Alpha
Amount of income	272	4	2.302	1.006	.963
Continuity of income	272	3	3.902	1.026	.722
Income dependability	272	2	3.302	3.023	0.877

Mean: strongly disagree=1-1.9, Disagree=2-2.9, Neutral=3, Agree=3.1-4, Strongly Agree=4.1-5

Descriptive statistics for extracted components showed that amount of income had an average of 2.302 indicating that respondents agreed to the assertion that MSE's influenced their income. Regarding continuity of income, the mean was 3.902, while that of income dependability was 3.302

implying that respondents strongly agreed that MSE's income is dependable. Cronbach's Alpha coefficients indicated that data for all items was reliable since these coefficients were 0.7 and above.

To determine the relationship between women owned MSEs' income and the well-being of women-

led households, the study conducted a chi-square test based on Pearson moment correlation. The two key variables extracted from factor analysis (one from dependent and one from independent variable) were

used. The null hypothesis of this test stated that there is no relationship between the two variables (independent and dependant). Summary results of the test were presented in Table 9.

Table 9: Correlation of MSEs' Income and well-being

		Food provision	Social obligation	Financial security	Amount of income	Continuity of income	Dependability of income
Food provision	Pearson Correlation	1	.144	.748	.546**	.795**	.636**
	Sig. (2-tailed)		.102	.092	.030	.008	.005
	N	272	272	7272	272	272	272
Social obligation	Pearson Correlation	.144	1	.124	.845**	.624*	.778*
	Sig. (2-tailed)	.102		.161	.000	.011	.043
	N	272	272	7272	272	272	272
Financial security	Pearson Correlation	.148	.124	1	.743**	.601*	.080**
	Sig. (2-tailed)	.092	.161		.005	.084	.009
	N	272	272	7272	272	272	272
Amount of income	Pearson Correlation	.546**	.845**	.743**	1	.415**	.277**
	Sig. (2-tailed)	.030	.000	.005		.000	.001
	N	272	272	272	272	272	272
Continuity of income	Pearson Correlation	.795**	.624*	.601*	.415**	1	.291**
	Sig. (2-tailed)	.008	.011	.084	.000		.001
	N	272	272	272	272	272	272
Dependability of income	Pearson Correlation	.636**	.778*	.080**	.277**	.291**	1
	Sig. (2-tailed)	.005	.043	.009	.001	.001	
	N	272	7272	7272	272	272	272

**Significant at P<.05

Source: Researcher, 2019

The correlation statistics indicated that indicators of household well-being is positively correlated to the amount of income, continuity of income and dependability of income. In addition, these findings were also significant as their p-values were less than 5%. For example, there is a negative correlation between provision of food and the amount of income

($r=0.546$, Sig. 0.030), a positive correlation between continuity of income and social obligation ($r=0.624$, Sig. 0.011), and there is also a positive relationship between financial security and income dependability ($r=0.080$, Sig. 0.009 <0.05). Similar results can be observed with other variables.

These findings were consistent with several others studies. For instance, Lydall (2015) noted that MSEs increase incomes of the poor and this leads to a better living in terms of provision of basic necessities like food, clothing and shelter. In addition, UNDP (2015) report observed that MSEs guarantee financial security through a more permanent income and therefore, an opportunity for improving future food security levels.

Regression

To determine the effect of MSEs income on household well-being, the study conducted a regression analysis. Table 10 presented results of the regression. A general Prob. > F of 0.000 which was less than 0.05 indicated that the rejection of a null hypothesis which had stated that, women owned Micro and Small Enterprises' income has no significant impact on the well-being of women-led households in Juja sub-county, Kiambu County. This meant that income from MSE's have an impact on well-being of women-led households in Juja sub-county.

The results indicated that the amount of income from MSEs has a positive and significant effect on the provision of food (0.432, Sig=0.000, <0.05). Similarly,

income amount is positively related to financial security (0.173 Sig=0.014, <0.05). On income continuity, the study found a positive and significant relationship with provision of food. However, this was significant at 10%. On income dependability, the study found a positive and significant relationship with social obligation (0.113 Sig=0.079, <0.05). Finally, the study found a positive and significant relationship between income dependability and social obligation. Generally, these findings implied that MSE income is a key contributor towards empowerment of women-led households financially and therefore, their well-being. This is particularly with regard to provision of food, and financial security.

These findings implied that MSE's played a vital role in empowering the women and therefore, very critical for development. These findings were supported by other studies around the world. For example, a study conducted in Bangladesh by Khandker (2015) argued that women's MSEs income amount increases their access to basic needs and services, and therefore, well-being. Similarly, ILO (2003) established that Micro and Small Enterprise increases a household's income thus increasing access to basic life needs.

Table 10: Regression Models

Independent	Model 1					Model 2					Model 3				
	B	Std. Error	Beta	T	Sig.	B	Std. Error	Beta	t	Sig.	B	Std. Error	Beta	t	Sig.
(Constant)	1.067	.253		4.211	.000	3.388	.166		20.371	.000	3.000	.169		17.777	.000
Income amount	.436	.063	.432	6.913	.000	-.053	.041	-.089	-1.274	.204	.104	.042	.173	2.465	.014
Income continuity	.157	.089	.113	1.762	.079	.019	.059	.023	.328	.743	.093	.059	.112	1.560	.120
Income dependability	.017	.080	.012	.211	.833	.223	.053	.266	4.245	.000	-.021	.053	-.025	-.395	.693

Dependent	Food provision	Social obligation	Financial security
R – squared	0.254	0.069	0.06
Adj. R squared	0.246	0.059	0.04
Std. Error	0.93	0.615	0.062
F – ratio (3, 161)	30.47	6.643	5.664
Prob. > F	0.000	0.000	0.001

Source: Researcher, 2019

CONCLUSIONS

According to the results, the amount of income from MSE's has a positive impact on the provision of food. Also, the study reported that there is a positive relationship between income continuity and provision of food as well as social obligation. Generally, these findings indicated that the indicators of MSE's income are positively related to the well-being of the women, thus, there is a positive impact of MSE's income on the well-being of the women. This implied that MSE's are very critical towards improvement of the living standards or the well-being of the women-led households in Juja sub-county. Consistent with these findings were the studies by ILO (2003) and another one by Khandker (2015) which argue that women's MSEs' income amount enhances their access to basic needs and services, and therefore, well-being. Specifically, ILO (2003) reported that Micro and Small Enterprises increases a household's income thus increasing access to basic life needs.

The study concluded that income amount, dependability and continuity among the women owning MSE's has a positive impact on their well-being. In addition, the study concluded that the

amount of income has the greatest impact on women-led household well-being especially, on food provision.

RECOMMENDATIONS

The study recommended that more awareness needs to be created among women and the public in general on the impact of MSEs. This should aim at encouraging more women to participate in MSEs operation and ownership in order to improve the well-being and reduce poverty in the country. It also recommended that in order to enhance MSEs, the government needs to provide soft loans to women and anyone wishing to venture into small scale enterprises.

Suggestion for further Studies

There is need for a study to analyse challenges affecting MSEs across the country in order to formulate policies with an aim of enhancing operations of micro and small scale business enterprises. Secondly, there is need to investigate strategies employed by MSEs to shed more light on issues concerning their growth, profitability and competitiveness.

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