

Women Entrepreneurs in Kenya's Small Scale Enterprises: a demographic Perspective

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Abstract

This study addresses demographic characteristics of women entrepreneurs hypothesized to influence performance of Small Scale Enterprises (SSEs) owned and or managed by women. The study sought to establish if certain demographic factors influence performance of the SSEs managed and or owned by women in Kenya. The selected population consisted of a stratified random sample based on four industries of small scale enterprises owned and or managed by women in the city council wards in Nairobi which are: Retailing Education Food Industry and Personal and Professional Services The scope of study targeted 384 women owners and or managers from the four sectors. The response rate was 92%. Data was generated through the use of questionnaires and interviews. The data collected was analyzed by use of descriptive statistical tools, inferential statistical. The findings showed that some variables in the hypothesized model had a correlation to performance namely: Ethnicity, Educational level and Age. However, the mix of all the demographic characteristics was insignificant.

Key Terms: Small Scale Enterprises (SSE), Millennium development goals, Women, Demographic Characteristics, Performance.

1. Introduction

The classical and neo-classical theorists have labored in trying to define entrepreneurship, but this has not resulted in a single definition of entrepreneurship. It all depends on the focus of the one defining it and from which perspective one looks at it. Entrepreneurship is a multidimensional concept. Most recent research defines entrepreneurs as a venture that involves a nexus of two phenomena: the presence of lucrative opportunities and the presence of "enterprising individuals" (Shane and Venkataraman, 2000, 25:217-226).

1.1 Status of Women Entrepreneurs

In most economies especially in Africa, thousands of women invest money, employ workers, operate machinery and assume the risks of production of processed foods and function as entrepreneurs. However, women's contribution is considered negligible and intermediate enterprises go unrecognized. The Kenyan woman has borne the worst brunt of poverty. Women's status is reflected in the following areas; women constitute over 50 percent of the total population but, their contribution is not in tandem with their proportion. In Kenya, women are underrepresented in all sectors of the economy; they constitute only 13 percent of the total professionals in public service (SID, 2004, NRB + 21 conference, 2006). Out of 222 legislators in the current Kenyan parliament, only 22 (9.9 percent) are women reflecting a case of (mis) representation.. Women Entrepreneurs in Kenya face unique socio-economic obstacles in running their businesses, their enterprises are likely to perform poorer compared to those run by their male counterparts. Employment policies in Kenya, as elsewhere in the developing world, have traditionally favored men and discriminated against women. Studies in development have shown that a key way in reducing household poverty levels is to increase access of women to income-earning activities to empower them economically (Daniels, Mead and Musinga, 1995, K-Rep, p.27 & p34).

1.2 Research objective

To assess if demographic characteristics of women entrepreneurs in SSEs influence the performance of their business enterprises.

1.3 Research Hypothesis

H₁: There is a significant relationship demographic characteristics and performance of women owned and or managed SSEs.

1.4 Practical implications of the study

Entrepreneurship is an important solution that can drive the economies to better performance. Indeed, the global focus of employment and wealth creation is the continued development of the entrepreneurship culture in Kenya and globally. Women entrepreneurs are the engine that will drive the vehicle of millennium development goals of eradicating poverty and eliminating gender inequalities in nations through empowering women economically and graduation of the SSEs to medium enterprise status through

application of supportive environment for doing business. It shall provide new knowledge on enterprise characteristics and performance of the SSEs by identifying parameters that will define women's contribution to entrepreneurship and national development for use by governments and policy making organs. It may sensitize governments on the unique characteristics of women entrepreneurs and enable them to appreciate women's participation in economic development and fully integrate them in economic and political activities.

2 . Small Scale Enterprises

There are no clear and universally accepted definitions of small business firms, thus their definitions vary widely. Some researchers define SSEs based on capital invested, volume of sales revenue or any of these factors combined. The number of employees engaged by the enterprises is more commonly used unit of measurement of the size of a business than the turnover, the degree of skills per worker (GOK.No.2, 2005). Most definitions appear to be governed by the interest of the perceiver, the size of the economy and the type of criteria used. However, business sizes have been used based on the criteria of number of employees, investment base (value of capital), sales turnover among others (Mwamadzingo, 1996).

3. Methodology

The relationship between Demographic characteristics and performance variables was measured based on the regression model and correlation matrix outlined in this research. The hypotheses were tested using data gathered from a survey of Women SSEs.

3.1 Variables

The independent variables corresponded to demographic characteristics (the educational level, ethnicity, marital status and age) of the women entrepreneurs. The dependent variable was performance with respect to performance indicators. Hypotheses were rejected at $p \leq 0.05$.

3.2 Research Design

Descriptive correlation research in form of surveys was used. Demographic characteristics were measured through a Likert-type scale of five (Kothari, 2006, p.84-87). A stratified random sample was used to select 384 respondents from all the council's wards in Nairobi East.

3.4 Data collection and Analysis

Primary data was generated by use of a questionnaire and interviews.

A total of 354 questionnaires were completed, resulting into 92% response rate. Data collected were analyzed using descriptive and inferential statistics. Apriori it was expected that one variable will affect change in the other (Cooper and Schindler, 2007).

4.0 RESEARCH FINDINGS

4.1 Marital Status

It was observed that 65.5% of the women entrepreneurs are married and 80.5% and more than 34% are unmarried. Results also indicated that more than 29% have never been married.. A majority, 65.5 percent of the households were married, while 29.1 percent, 4 percent 1.1 percent and 0.3 percent of the respondents were single, separated widowed and divorced respectively. The study sought to establish the relationship between marital status and the growth in profits of the small scale enterprises. The cross tabulation results indicated 61.7 percent (119) of the married women strongly agreed that profits have grown. 32.6 percent of single women strongly agreed that profits have grown while 31.3 percent and 24.4 percent of the single women were neutral and agreed that profits had grown respectively. 1.6 percent of the widowed women strongly agreed that profits had grown. From this result, it seems the married women got support from their spouses and this might explain the reasons for the big proportion of the married recording growth in profits as opposed to their other counterparts.

*Entrepreneurship is a business venture that is engaged in value addition through sale of goods and provision of services as an attempt to reduce poverty in line with millennium development goals of 2015 (MDG Conference Nov, 2005,p.vii)and Kenya's vision 2030. Value addition in this case refers to creating time utility, form utility, possession utility and place utility to the buyers of a product or service.

* SSEs are enterprises that employ from two to one hundred employees.

4.2 Ethnicity of the Women Entrepreneurs

The Ethnicity of the respondents were classified into three distinct classes namely: Cushites, Bantus and Nilotes. The results indicated that 54.9 percent (190) of the respondents strongly agree that profits have increased. 38.4 percent of the Bantus agree that profits have increased while only 1.2 percent (4) of Bantus strongly disagreed that their profits increased. The study revealed that only a small percentage of the Nilotes was captured and statistics show a uniform response in all measures of performance. 66.7 percent (2) reveal that they strongly agree with the increase in profits. Cushites (100%) were found to perform better in profits compared to the Bantus (93.8%) and Nilotes (80.6%). The study also noted that the Bantus were over represented (79.6%) in the study and therefore, this result may not be interpreted that they are better performers than other ethnic group. A further analyzes of other profits against ethnicity to establish the role of ethnicity on performance was conducted. The results showed that ethnicity and profits were significant at 95% confidence interval by P values of 0.025. This could mean that ethnicity influences profits of women SSEs in Kenya.

Relationship between Profits and Ethnicity

The cross tabulation results show the relationship between growth in profits and ethnicity.

4.3 Education Level of Women Entrepreneurs

The study also analyzed the level of education of the women entrepreneurs. It was observed that 41.8% had secondary education, 38.7% had college education, 5.6% had university education and only 0.3% (1) had post graduate qualification. Most entrepreneurs had not attained more than the secondary level education. However, the study observed that 5.9% had either a first degree from a university or a post graduate degree. This result disapproves the past research which assumed that entrepreneurship is relegated to those with low mental intellect. This study revealed that anybody with any level of education can be an entrepreneur because women entrepreneurship was spread across all levels of education.

4.4 Relationship between Profits and Educational Level

The study revealed that 47.9 percent (23) of the respondents below primary level of education strongly agree that profits have grown, while 55.6 percent (170) of the respondents with secondary education and above also strongly agree that their profits have gone up. 43.8 percent of the respondents with primary education and below agree that their profits have gone up while none of the respondents disagreed that the level of profits has gone up. The study also revealed that 37.3 percent (114) of the respondents with secondary education agree that their profits have gone up. All the women entrepreneurs with different levels of education seem to have registered growth in profits although those with secondary education and above level 55.6% seemed to have done performed better. This could mean that at least a minimum of secondary level of education is required for better performance. However, from this result it can be deduced that entrepreneurship start-up and development is not a preserve of those with certain mental intellect; all categories were well represented in profit growth.

According to Figure 1 over 65% are above the age of 30 years and only 35% are below age 30. It was also observed that majority (85%) of the entrepreneurs are below the age of 40. This observation could be attributed to the fact that at age 30 the women are now mature enough to start small scale businesses but when they reach age 40 they have either graduated to middle scale business people or they have been phased out of business by various challenges and constraints that hinder the success of women entrepreneurs.

4.5 Relationship between growth in Profits and age

The study reveals that the majority 63.5 percent (80) of the respondents who were less than 30 years of age strongly agreed that their profits had increased and the respondents in the age group between 30 and 39 years 50.9 percent (89) strongly agree that their profits have gone up. Only 27.3 percent (3) of respondents more than 50 years old only agree that their profits have gone up. 31 percent of the respondents less than 30 years agree that the profits have gone up as compared to 72.7 percent of the respondents who are above 50 years old.

The study also indicated that those entrepreneurs who are less than 30 years seems to be doing well in profits; this could be explained by the fact that they are still young, energetic and full of enthusiasm and risk taking required in an entrepreneurial venture.

4.6 Relationship between Improvement in sales and Marital Status

Cross tabulation result in shows the relationship between improvement in sales and marital status.

The results indicated that 54.7 percent (127) of the married respondents strongly agree that there has been an improvement in sales. The study also indicated that 35.3 percent of the married women agreed that sales had improved while only 2.2 percent (5) of married women strongly disagree and disagree respectively that sales had improved. The study also revealed that the vast majority of the widowed women (75 percent) single women (56.3 percent) separated (57.1 percent) strongly agree that the sales had improved. The study also indicated that although none of the divorced women strongly agreed that their sales had improved all of them (100 percent) agreed that sales have improved. All the entrepreneurs in all the categories agreed that their sales had improved; sales are therefore not influenced by marital status; any entrepreneur in any category can register improved sales if the right business practices are employed.

4.7 Relationship between improvement in sales and Ethnicity

The cross tabulation result in Table 6 shows the relationship between improvement in sales and ethnicity. Improvement in sales was also used as a measure of performance of the small scale enterprises in Kenya. The results indicated that 55.8 percent (193) of the Bantus strongly agreed that sales had improved. Results also show that 36.1 percent of the Bantus agree that profits have increased while only 1.7 percent (7) of Bantus strongly disagreed that their profits increased.

The study revealed that only a small percentage of the Nilotes was captured and 40 percent (2) agreed that sales had improved while 20 percent (1) strongly disagreed, disagreed and strongly agreed that sales had improved. When analyzing the ethnicity, Bantus 91.9% improved in sales. The study only captured 4 respondents from the Cushites community and 2 of the respondents strongly agreed that sales had improved. The disproportionate representation of Bantus may misrepresent the results.

4.8 Relationship between improvement in sales and age

The study sought to establish the relationship between improvement in sales and the age of the respondents and the results are shown in **Table 3**. Cross tabulation results indicated that 59.2 percent of the people below 30 years strongly agreed that sales had improved. More than half of the people between the ages of 31 and 50 years also strongly agreed while 35.9 percent (109) also in this age category also agreed that sales had improved. Half of the respondents (3) who were aged more than 50 years and above agreed and strongly agreed that sales had improved.

4.9 Relationship between capital growth and marital status

The cross tabulation result in Table 5 shows the relationship between capital and marital status. The results indicated that 50.4 percent (117) of the married respondents strongly agree that there has been capital growth. The study also indicates that 36.6 percent of the married women agree that sales have improved while only 4.7 percent (11) of married women strongly disagree that there is capital growth. The study also revealed that only the vast majority of the widowed women (75 percent) single women (54.4 percent) separated (57.1 percent) strongly agree that there is growth in capital, all the divorced women (100 percent) agreed that capital had grown. All categories of marital status reported growth in profits; capital growth is therefore not influenced by marital status of women SSEs in Kenya.

4.10 Relationship between capital growth and age

The study sought to establish the relationship between capital growth and the age of the respondents and the results are shown in Table 6.

Cross tabulation results shows that 55.6 percent of the people below 30 years strongly agree that there is growth in capital. Almost half (49.5 percent) of the people between the ages of 31 and 50 years strongly agreed while 37.4 percent (77) also in this age category also agreed that sales had improved. Half of the respondents (3) above 50 years old agreed and strongly agreed that sales had improved. The difference in age and capital growth is not significant; capital growth is not influenced by age.

4.10 Relationship between capital growth and Ethnicity

Result in Table 10 shows the relationship between capital growth and ethnicity. The results indicated that 52.1 percent (181) of the Bantus strongly agree that sales have improved. Results also indicate that 37 percent (128) of the Bantus agree that profits have increased while only 2.9 percent (10) of Bantus strongly disagreed that their capital has increased. Only a small percentage of the Nilotes was captured and 40 percent (2) strongly disagreed that there is capital growth while 20 percent (1) strongly agree, disagree and agree that sales have improved. The study only captured only 3 respondents from the Cushites community and 2 of the respondents strongly agree that there is growth in capital. A further analyzes of capital against ethnicity to establish the role of ethnicity on performance was conducted. The results showed that ethnicity and capital growth were significant at 95% confidence Interval by p values

of 0.016. This could mean that ethnicity influences capital growth of women SSEs in Kenya.

4.11 Relationship between improvement in sales and marital status

Table 11 shows the relationship between improvement in sales and marital status. The results indicated that 54.7 percent (127) of the married respondents strongly agree that there has been an improvement in sales, 35.3 percent of the married women agreed that sales had improved while only 2.2 percent (5) of married women strongly disagree and disagree respectively that sales had improved. The study also revealed that a majority of the widowed women (75 percent), single women (56.3 percent), separated (57.1 percent) strongly agree that the sales had improved. None of the divorced women strongly agreed that their sales had grown. However, all the divorced women (100 percent) agreed that sales had improved. The study indicated that all the classes of marital status agreed that their sales improved. Sales are not influenced by marital status.

4.12 Relationship between improvement in sales and Ethnicity

Cross tabulation result shows the relationship between sales and ethnicity.

Improvement in sales was also used as a measure of performance of the small scale enterprises in Kenya. The results indicated that 55.8 percent (193) of the Bantus strongly agreed that sales had improved. Results also showed that 36.1 percent of the Bantus agreed that profits have increased while only 1.7 percent (7) of Bantus strongly disagreed that their profits increased. The study revealed that only a small percentage of the Nilotes was captured and 40 percent (2) agree that sales have improved while 20 percent (1) strongly disagree, disagree and strongly agree that sales have improved. The study only captured 4 respondents from the Cushites community and 2 of the respondents strongly agreed that sales had improved. Ethnicity against sales was significant at 95% confidence interval with P values of 0.094. Ethnicity could be said to influence sales.

4.13 Relationship between improvement in sales and age

The study sought to establish the relationship between improvement in sales and the age of the respondents and the results are shown in Table 9. Cross tabulation results shows that 59.2 percent of the people below 30 years strongly agree that sales have improved. The results also indicated that more than half of the people between the ages of 31 and 50 years also strongly agreed while 35.9 percent (109) also agreed that sales had improved. Half of the respondents (3) who were aged more than 50 years and above agreed and strongly agreed that sales has improved.

5.0 Conclusion

Education influences profit growth, Ethnicity influences capital growth. Marital status influences profit growth. Age also influences profits growth. However, when the demographic characteristics of women entrepreneurs were analyzed together, against performance indicators, results indicated that there is no statistical significance between the demographic characteristics and the components of performance as shown by the p-values of: 0.152 (sales), 0.484 (assets), 0.433 (capital) and 0.543 (profits). None of these factors together as a mix influence the overall performance of SSEs in Kenya.

6.0 Recommendations

Since a majority of the entrepreneurs have attained secondary level education, there should be focus on post secondary level of education such as emphasis on the girl-child education at tertiary level of education and also at the levels of colleges to impart entrepreneurial skills that may be required for better performance. Results seemed to indicate that better performance was registered by those women SSEs who had secondary and above level of education. The women SSEs should be encouraged to have inter-community networking and inter-age networking to improve their knowledge of operating successful business enterprises. This study noted that ethnicity did influence business operations; the Cushites seemed to have done better. It also noted that those in age group of less than 30 years also seemed to have performed better in profits. The youths should therefore be encouraged to start and operate successful businesses. The networking may assist the entrepreneurs in different age and ethnic groups to borrow a cue from the groups that seemed to have performed better in profits and other indicators of performance.

7.0 Suggestions for Further Research

Research should be undertaken all over the country to capture all the ethnic groups in Kenya. This research was done in Nairobi, the capital city of Kenya and it captured only 12 ethnic groups yet Kenya has 42 ethnic groups. The study also noted that the Bantus were overly misrepresented at 79.6% of all the respondents investigated in this study. There is a possibility that the results may also be skewed; The Bantus seemed to have performed well in all indicators of performance.

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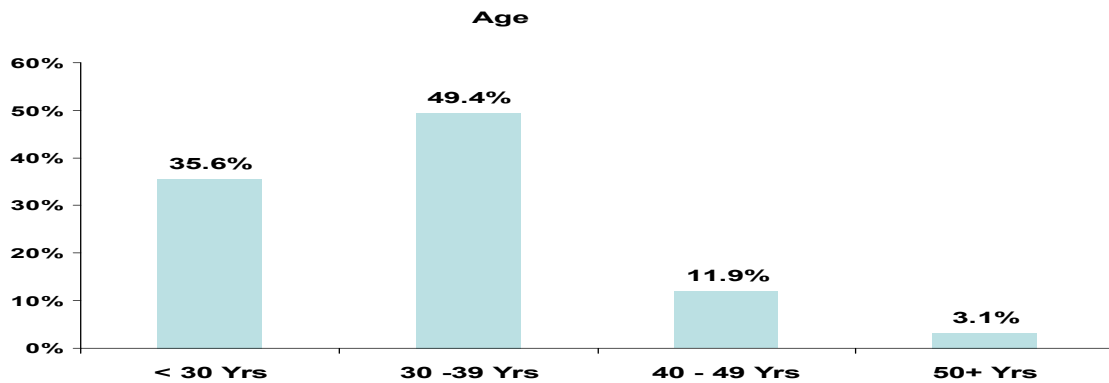
ANNEX

Table 1 Cross tabulation between growth in profits and Ethnicity

Growth in Profits	Ethnicity			Total
	Bantu	Nilotes	Cushites	
strongly agree	190 54.9%	1 20.0%	2 66.7%	193 54.5%
Agree	133 38.4%	1 20.0%	1 33.3%	135 38.1%
Neutral	15 4.3%	1 20.0%	0 .0%	16 4.5%
Disagree	4 1.2%	1 20.0%	0 .0%	5 1.4%
strongly disagree	4 1.2%	1 20.0%	0 .0%	5 1.4%
Total	346 100.0%	5 100.0%	3 100.0%	354 100.0%

Source: Researcher, 2012

Figure 1 Age of the Women Entrepreneurs



Base = 354 All women entrepreneurs interviewed

Table 2 Cross tabulation between growth in profits and education level

Growth in Profits	Education level		Total
	Primary & Below	Secondary & Above	
strongly agree	23 47.9%	170 55.6%	193 54.5%
Agree	21 43.8%	114 37.3%	135 38.1%
Neutral	4 8.3%	12 3.9%	16 4.5%
Disagree	0 .0%	5 1.6%	5 1.4%
strongly disagree	0 .0%	5 1.6%	5 1.4%
Total	48 100.0%	306 100.0%	354 100.0%

Source: Researcher, 2012

Table 3 Cross tabulation between improvement in sales and Ethnicity

Sales Improved	Ethnicity			Total
	Bantu	Nilotes	Cushites	
strongly disagree	6 1.7%	1 20.0%	0 .0%	7 2.0%
Disagree	4 1.2%	1 20.0%	0 .0%	5 1.4%
Neutral	18 5.2%	0 .0%	1 33.3%	19 5.4%
Agree	125 36.1%	2 40.0%	0 .0%	127 35.9%
strongly agree	193 55.8%	1 20.0%	2 66.7%	196 55.4%
Total	346 100.0%	5 100.0%	3 100.0%	354 100.0%

Source: Researcher, 2012

Table 4 Cross tabulation between improvement in sales and age

	Age			Total
	1-30	31-50	51 and above	
strongly disagree	1 .7%	6 2.9%	0 .0%	7 2.0%
Disagree	2 1.4%	3 1.5%	0 .0%	5 1.4%
Neutral	5 3.5%	14 6.8%	0 .0%	19 5.4%
Agree	50 35.2%	74 35.9%	3 50.0%	127 35.9%
strongly agree	84 59.2%	109 52.9%	3 50.0%	196 55.4%
Total	142 100.0%	206 100.0%	6 100.0%	354 100.0%

Source: Researcher, 2012

Table 5 Cross tabulation between capital growth and marital status

Capital growth	Marital status					Total
	married	Single	separated	divorced	Widowed	
strongly disagree	11 4.7%	1 1.0%	0 .0%	0 .0%	0 .0%	12 3.4%
disagree	6 2.6%	1 1.0%	0 .0%	0 .0%	0 .0%	7 2.0%
neutral	13 5.6%	9 8.7%	0 .0%	0 .0%	0 .0%	22 6.2%
Agree	85 36.6%	36 35.0%	6 42.9%	1 100.0%	1 25.0%	129 36.4%
strongly agree	117 50.4%	56 54.4%	8 57.1%	0 .0%	3 75.0%	184 52.0%
Total	232 100.0%	103 100.0%	14 100.0%	1 100.0%	4 100.0%	354 100.0%

Source: Researcher, 2012

Table 6 Cross tabulation between capital growth and age

Capital growth	age			Total
	1-30	31-50	51 and above	
strongly disagree	6 4.2%	6 2.9%	0 .0%	12 3.4%
disagree	4 2.8%	3 1.5%	0 .0%	7 2.0%
neutral	4 2.8%	18 8.7%	0 .0%	22 6.2%
Agree	49 34.5%	77 37.4%	3 50.0%	129 36.4%
strongly agree	79 55.6%	102 49.5%	3 50.0%	184 52.0%
Total	142 100.0%	206 100.0%	6 100.0%	354 100.0%

Source: Researcher, 2012

Table 7 Cross Tabulation between Capital growth and Ethnicity

Capital Growth	Ethnicity			Total
	Bantu	Nilotes	Cushites	
strongly agree	181 52.3%	1 20.0%	2 66.7%	184 52.0%
Agree	128 37.0%	1 20.0%	0 .0%	129 36.4%
neutral	21 6.1%	0 .0%	1 33.3%	22 6.2%
disagree	6 1.7%	1 20.0%	0 .0%	7 2.0%
strongly disagree	10 2.9%	2 40.0%	0 .0%	12 3.4%
Total	346 100.0%	5 100.0%	3 100.0%	354 100.0%

Source: Researcher, 2012

Table 8 Cross Tabulation between Improvement in Sales and Marital Status

Sales growth	Marital status					Total
	married	single	separated	divorced	widowed	
strongly disagree	5 2.2%	2 1.9%	0 .0%	0 .0%	0 .0%	7 2.0%
disagree	5 2.2%	0 .0%	0 .0%	0 .0%	0 .0%	5 1.4%
neutral	13 5.6%	5 4.9%	1 7.1%	0 .0%	0 .0%	19 5.4%
Agree	82 35.3%	38 36.9%	5 35.7%	1 100.0%	1 25.0%	127 35.9%
strongly agree	127 54.7%	58 56.3%	8 57.1%	0 .0%	3 75.0%	196 55.4%
Total	232 100.0%	103 100.0%	14 100.0%	1 100.0%	4 100.0%	354 100.0%

Source: Researcher, 2012

Table 9 Cross tabulation between improvement in sales and age

Sales Growth	Age			Total
	1-30	31-50	51 and above	
strongly disagree	1 .7%	6 2.9%	0 .0%	7 2.0%
Disagree	2 1.4%	3 1.5%	0 .0%	5 1.4%
Neutral	5 3.5%	14 6.8%	0 .0%	19 5.4%
Agree	50 35.2%	74 35.9%	3 50.0%	127 35.9%
strongly agree	84 59.2%	109 52.9%	3 50.0%	196 55.4%
Total	142 100.0%	206 100.0%	6 100.0%	354 100.0%

Source: Researcher, 2012

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