

CONTRIBUTIONS OF WOMEN-OWNED ENTERPRISES ON SOCIO-ECONOMIC  
WELL BEING OF HOUSEHOLDS IN NYAMIRA SOUTH SUB-COUNTY, KENYA

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RESEARCH THESIS SUBMITTED TO THE BOARD OF POSTGRADUATE STUDIES  
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF  
DOCTOR OF PHILOSOPHY IN DEVELOPMENT STUDIES OF THE SCHOOL OF  
ARTS AND SOCIAL SCIENCES, DEPARTMENT OF SOCIOLOGY, GENDER AND  
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2023

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## **DEDICATION**

This work is dedicated to my parents, Rose Cheptutu and Aloycious wherever they are. I salute you for your encouragement and perseverance. I dedicate this work to my children Aron, Christabel, Maxwell and Anabel for persevering and most especially my daughter Christabel who gave me encouragement.

## **ACKNOWLEDGEMENTS**

I wish to appreciate God almighty father for granting me the strength and good health that enabled me to go through to the end with the writing of this thesis. First of all, I am grateful to my supervisors, Dr. George Aberi, Dr. Peter Gutwa and Dr. Evans Nyamwaka for their insights and guidance throughout the process of preparing this thesis.

I want to aknowledge Kisii University for allowing me to persue this PhD Programme in Development Studies. I also want to acknowledge with thanks the support from the staff and colleagues in the School of Arts and Social Science, for giving me humble time to carry out this reseach.

Finally, I would like to thank my family, particulary my hubby Fredrick Onkware for supporting my studies financially and morally. To my children; Aron, Christabel, Maxwel and Anabel, thanks for your patience, motivation and perseverance during the study. With determination, I know you will also follow suit. May God in heaven heaven bless you all in abundance.

## ACRONYMS

<b>RD</b>	Research and Development
<b>EASE</b>	East Africa Social Enterprise Network
<b>GEM</b>	Global Entrepreneurs Monitoring
<b>ILO</b>	International Labour Organization
<b>NGO</b>	Non-government Organization
<b>ROSCA</b>	Rotating Savings and Credit Association
<b>SE</b>	Social Enterprise
<b>TEA</b>	Total Entrepreneurial Activity
<b>UN</b>	United Nations
<b>UK</b>	United Kingdom
<b>UNICEF</b>	United Nations International Children's Emergency Fund
<b>SPSS</b>	Statistical Package for Social Sciences
<b>WB</b>	World Bank
<b>SEFA</b>	Small Enterprise Finance Agency
<b>MDGs</b>	Millennium Development Goal
<b>PPP</b>	Preferential Public Procurement Policy
<b>SMEs</b>	Micro and Small Enterprises
<b>ROSCAs</b>	Savings and Credit Associations
<b>IFC</b>	International Finance Corporation
<b>EASEN</b>	East Africa Social Enterprise Network
<b>GEM</b>	Global Entrepreneurship Monitor



## **ABSTRACT**

Women owned enterprises are vehicles and catalysts for sustainable development in rural communities globally. Unlike other businesses, women-owned enterprises utilize innovation and opportunities to generate, not only profits, but also solutions to socio-economic problems, facing households and the community as a whole. Sustainability pathways of women owned enterprises appear restricted in the implementation of their enterprises, due to the widespread of illiteracy, limited financial access and sustainability and lack of financial resources. The main objective of this study is to examine the contribution of women-owned enterprises on the socio-economic wellbeing of households in Nyamira South Sub-County, Kenya. Specifically, the study seeks; to examine the nature of women owned enterprises in Nyamira South Sub-County; assess financial access, utilization and women-owned enterprises on household wellbeing in Nyamira South Sub-County; analyse the gendered barriers to the sustainability of women-owned enterprises in Nyamira South Sub-County; evaluate the influence of capacity building interventions on women-owned enterprises for household wellbeing in Nyamira South Sub-County. The study adopted a mixed method research design and was guided by the Social entrepreneurship theory. The study population included 280 registered social entrepreneurs in Nyamira South Sub-County. Glenn's table was used in determining sample size of 280 women entrepreneurs; in which case, the researcher employed census survey. Purposive sampling techniques were used to sample 9 key informants, 5 Focus Group Discussions and 5 group leaders for the study. Data was collected using questionnaires, Focus Group Discussions, Interview guides and Non-participant observations. Version 20 of the Statistical Package of Social Sciences and computer software were used to facilitate the quantitative data organization and analysis. Quantitative data was analysed using content analysis and the results were presented using graphs, tables, percentages and pie charts. Qualitative data was analysed in verbatim quotations from the key informants' interviews and Focused Group Discussions. The tools were reviewed to ensure all the constructs and items in them were valid; pilot study was conducted by the researcher to ensure reliability. Findings from the study indicated that most of the respondents who operated in these enterprises worked on part-time basis at (74.3%), and most of their time were concentrated on household responsibilities with little or no strength in social networks. It was also revealed that most of the women operate small and medium size enterprises. Findings from the study also show that 84% of the respondents had their household socio-economic wellbeing improved, since they started involving themselves in the enterprises. It was revealed that 83.2% utilized funds from the enterprise for paying households bills. The study concludes that there is a gap in saving and accessing funds for sustainable enterprises and that the majority of the respondents used their personal savings from the chama to set up the enterprise. Based on the findings of the study, the researcher recommends that the government and financial institutions need to provide women entrepreneurs with access to financial resources from the bank so as to improve the socio-economic status of their household; the government and financial institutions need to provide women with networking links that can provide awareness on the management of finances enterprises. Government and financial institutions need to provide equal financial access to all and simplify lending process. Finally, learning and financial institution need to provide free of charge trainings on banking processes, financial management skills, market linkages and in training human resource management. This can also enable women entrepreneurs in to improve the size of their enterprises.

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## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

Globally, women are known for owning social enterprises (SE). These social enterprises are recognized as special vehicles and catalysts for Sustainable Development (Bansal, Garg & Sharma, 2019). Women are known to be contributors of their social wellbeing and their families with the aim of solving social problem, in their surroundings (Galvez, Tirado & Martinez, 2020). Moreover, they play a greater role in the productive and reproductive spheres of life in addition to their being care givers. They are engaged in the day today activities such as child rearing, fetching water and firewood, cooking, as well as being caregivers (Collins, 2019). These activities positively affect all sectors of the family and the community at large.

In addition, women are involved in businesses, such as taking farm products for sale at the market place, shop retailing and whole selling. Arguably, women entrepreneurs are gainfully emerging as employers, with their enterprises serving as avenues for employment that helps to improve both the social and economic status of the household and a way through which women can be assisted to claim a world of work for themselves and the household. Women entrepreneurship in this context is predominantly imperative to the social and economic improvement of households (Gavigan, Ciprikis, & Cooney, 2020). More significantly, Sustainable Development is achieved when facilitators and special leads are recognised as driven by women owned social enterprises. Unlike other common businesses, social enterprises utilize innovation and opportunities to generate, not only profits, but also to initiate solutions to social problems, such as poverty alleviation (Amofah, 2021).

Social Enterprises combine social mission with the pursuit of financial sustainability and self-sufficiency, using trading activities (Abbott, et al., 2019). According to Battilana (2018), social entrepreneurs combine economic and social value with the primary purpose of not only maximizing profits for shareholders, but also for driving transformational social change in the communities they operate. Besides, social enterprises also present a way of empowering women entrepreneurs to achieve Sustainable Development Goals (SDGs), which cannot be realised without women's participation. In 2000, world leaders committed to themselves to combat poverty, hunger, illiteracy and discrimination against women (Ritchie, roser & Ortiz-Ospina, 2018). Specifically, progress in women owned enterprises seeks to achieve Sustainable Development Goals, which aim at eradicating extreme poverty and promoting gender equality for sustainable development in our communities. Some of the developmental challenges addressed by women social entrepreneurship in communities are poverty, inclusion, and reduction of inequality (Amofah, 2021). This is possible, as women social entrepreneurs pursue innovative solutions to social problems (Onwuka, Nwadiubu & Isiwu, 2019).

Owing to competition and gender barriers to development through cultural practices, the majority across the world in the informal sector operating enterprises of entrepreneurs across the world operate in the informal sector (Igwe, et al., 2020). Through gender mainstreaming and affirmative action, however, participation in development has seen a considerable growth of the number of women entrepreneurs operating enterprises that not only contribute to the country's GDP, but have also positively impacted on the community's wellbeing. Presently,

a third of all businesses operated in the formal economy worldwide, are managed by women entrepreneurs, which accounts for the largest portions of small-scale enterprises (Alarcon, 2013). In 2012, for instance, Vietnam had 37% women-owned social enterprises in the sectors of health and agriculture. These enterprises were considered to be integral to the socio-economic development of Vietnam. On other parts, women are leading innovators in society and the change agents, through their involvement in the participation of economic activities (Kemppainen, 2019). In this context, Neiva (2015) observed that in the kingdom of South Arabia, women have occupied and participated in prominent places of the economic activities that are in the strategic national development plan in the country (Neiva, 2015). The same is the case with the women owned firms are increasing in the United States, as compared to other fields, in terms of employment creation of jobs, in addition to bringing development to the economy.

Women entrepreneurs are increasing in size and there are about 10 million formal small and medium enterprises in developing countries, which are operated by female entrepreneurs. While the numbers of women operating their own businesses are increasing globally, women continue to face huge obstacles, such as strict social constraints, lack of capital, limited time and skills that continue to stunt the growth of their businesses (Shoma, 2019). Generally, in developing countries, social enterprises engage in the improvement of households' wellbeing, since they facilitate the employment of locals. Moreover, some of the practices done by Social entrepreneurs seek to support vulnerable persons, such as the youths, women, persons with disabilities, and children in the community (Ikwaye, Ogembo & Kiarie, 2016). Women in Africa, until 1970, were barely visible businesswomen considering that their deeds were seen as not important in the society (Adom, 2015). In this respect, business and

entrepreneurial operations of Women have blossomed in recent years, as income generating activities for the economy of the nations of the world. In developing economies, women are emerging and getting involved in productive activities that create employment that serves as a means of financial improvement of their families, where they have become agents of economic growth and development (Agrawal, 2020). Note also that, women who are brave and involved in entrepreneurship have particular reasons that have influenced them and dramatically increased their motivations to operate enterprises. In Africa, social enterprises owned by women play a role in diversifying services and increasing production of goods and services. As a result, women enterprises in Africa are beneficial and crucial in the achievement of broader socio-economic development objectives of the Africa's economy (Ngoasong, & Kimbu, 2019). Furthermore, women involvement in enterprises empowers them to open up opportunities for women leadership, self-improvement among themselves, empowerment of women and their households (Agrawal, 2020). In Ghana, for instance, women owned enterprises have improved living standards of their household, by increasing employment opportunities, most especially, home keepers and in the enterprises, as income and children's education improved (Shelie & Oduro, 2018).

Regrettably, women-owned enterprises are operated under conditions that are more difficult than enterprises that men owned. As a result of constraints that hinder aspiring women entrepreneur, such as cultural beliefs, non-conducive business environments, poor infrastructure, high production costs, and political instability that tend to bring negative consequences on women (Ngoasong, & Kimbu, 2019). In the African continent, most of the women owned enterprises are found of nurturing enterprises and using traditional methods in promoting innovation and entrepreneurial culture, as a result of factors that are complex

and socio-cultural in nature (Jabeen, et al., 2019). Such factors confront women entrepreneurs, thereby creating complications that slow the development of enterprises among women entrepreneurs. Consequently, women take their traditional roles as a priority and other additional roles or enterprise activities have to be in harmony with traditional roles of women placed on them by the society, which are unprofitable and time wasting (Stone & Lovejoy, 2021).

In this connectivity, empirical evidence shows that women owned small and medium enterprises are embedded in socio-cultural and individual aspects of culture, a state that undermines their operations, thereby preventing them from growth and development. Likewise, lack of sufficient education and training for women is another obstacle to micro-enterprise (Shohel, Niner & Gunawardana, 2021). In this respect, available evidence shows that women owned small and medium enterprises are embedded in a socio-cultural and individual aspect of culture, a state that undermines the growth of small and medium enterprises owned by women entrepreneurs. In most cases, women are less educated as compared to men, which disadvantages them from having skills and knowledge for managing large scale enterprises (Boateng, 2021). Most of the time, women are deficient in the required training and level of education that includes entrepreneurial skills and technical knowledge (Shastri, Shastri & Pareek, 2019).

According to Wu and Zhang (2019), women as compared to men are heavily burdened in household financing and management. As a result, financial needs of the enterprises and the family are a major limitation to the growth of the women owned enterprises, because of the competing demands that are difficult to be fulfilled. Mostly, women are disadvantaged when it comes to savings as the demands of the household consume the earnings from the

enterprise, thereby making it difficult for them to save or have minimum savings. These means that inadequate financial savings in an enterprise is one of the major constraints to the growth of enterprises, as women's earned income from their enterprises is consumed at the household level with minimum savings.

In Kenya, survivalist level to socio-economic improvement and growth of the households depends on the enterprise that brings together millions of people from all walks of life. This is evident from the historic tasks of the entrepreneurs and the potential of the enterprise being operated. These are in line with Kenya's visions 2030, which aims to improve the prosperity of all Kenyans through economic development programmes, and by ensuring a clean and secure environment in which it seeks to build a cohesive and just society characterised with social equity in place (Mayianda, 2019).

Previously, women have been involved in basket weaving, bead making and gourd making for sale to improve the social wellbeing of their households. These ventures have been hindered by obstacles, such as trainings for advanced skills, rigidity by lending credit institutions, as well as economic, social and cultural factors. In recent times, sustainability of women owned social enterprises have been recognised by the Kenyan government, which notes that they are not on equal footing with those of men, more so, in terms of accessing opportunities for growth and development (Sikolia, Mathenge, & Ntale, 2020).

Women in their pursuit of socio-economic wellbeing need the intervention of the government in addressing the barriers to the growth of entrepreneurship and the improvement of their households (Young, Jones & Parry, 2020). Besides, women's socio-economic contributions and entrepreneurial potentials are unrecognized and untapped (Spiegler & Halberstadt, 2018). This constitutes part of the unique challenges that are faced by women entrepreneurs

which hinders their ability to contribute effectively to the sustainable socio-economic improvement of their households (Azunre, et al., 2022). Other challenges faced by these women include; inadequate education, poverty, lack of training, lack of access to credit due to requirements such as collaterals, entrepreneurial skills, infrastructure, inadequate or no market information (Shastri and Pareek, 2019).

In Nyamira County, Kenya, most of the basic needs of the households are provided by Women through agricultural activities and other survival farming methods supplemented through micro-enterprises. Despite their continuous contribution to the socio-economic improvement of the entire households, women in particular continue to be educated at an inferior rate, hence increasing their reliance on men. Moreover, they are also restricted from owning, acquiring and controlling property/assets (Gateru, 2016). As such, majority of the women are still living in poverty and lack capital to start or expand their own social enterprises. In addition to involving themselves in income generating activities, women also play multi faceted roles in the family that hinder their contributions to improve and expanded their enterprises.

In this regard, however, there is scanty data on the operations and contributions of women owned social enterprises on the socio-economic wellbeing of the households, especially among the households they operate in. What is more, many aspects of social enterprises, such as the impact of women owned enterprises are yet to be studied. Evidently also, the available literature reveals that low knowledge on the nature of the enterprises, financial access, utilization and capacity building for the management of women social entrepreneurs do impact the social wellbeing of households. Due to this reasons, the study sought to examine



the contributions of women owned enterprises on the socio-economic wellbeing of the households in Nyamira Sub County, Kenya.

## **1.2 Statement of the Problem**

Worldwide, women are increasingly considered to be a fundamental group to the socio-economic development of a country, considering their creativity, and innovativeness in establishing, managing and sustaining social enterprises (Benanav, 2019). In this context, women-owned enterprises make up 30-36% of small enterprises, compared to the 39-47% men owned small enterprises (Holmen & Mizzi, 2014). In Kenya, the sustainability pathway of women-owned enterprises is constrained by the limitations in terms of financial access and sustainability. In Nyamira South Sub-County, women face several constrains while managing their small enterprises, notwithstanding the widespread illiteracy, difficulty in accessing funding, lack of business training, experience and financial resources, coping with fear of failure, including balancing between business, the family and building supportive networks. Also, women face various forms of discrimination in accessing financial resources from financial institutions for their enterprises. This limits the capacity of women-owned social entrepreneurs to consolidate sustainable household livelihoods.

Despite, the aforementioned constraints, women's level of knowledge, financial access, practices, the gendered barriers, and capacity building interventions have received less focus in terms of improvement on the socio-economic well-being of their households. Most studies on women's entrepreneurship and women-owned enterprises have tended to focus on such factors, as barriers, success and impact of women entrepreneurship, but with little attention on the contribution of women-owned enterprises on the socio-economic wellbeing of households, hence, the knowledge gap that this study sought to bridge. This study sought to

examine the contributions of women owned enterprises on socio-economic wellbeing of households in Nyamira South Sub-County, Nyamira County, Kenya.

### **1.3 Objectives of the Study**

#### **1.3.1 Broad Objective**

This study sought to examine the contributions of women owned enterprises on the socio-economic wellbeing of households in Nyamira South Sub-County, Kenya.

#### **1.3.2 Specific Objectives**

The study was guided by the following specific objectives

- i. To determine the nature of women owned enterprises and the socio-economic wellbeing of households in Nyamira South Sub-County.
- ii. To assess' the influence of women-owned enterprise's financial access and utilization on their household's Socio-economic wellbeing, in Nyamira South Sub-County.
- iii. To examine the gendered barriers and sustainability of women owned enterprises in Nyamira South Sub-County, Kenya.
- iv. To evaluate the influence of capacity building interventions on women owned enterprises and their household wellbeing in Nyamira South Sub-County, Kenya.

### **1.4 Research Questions**

1. What is the nature of women owned enterprises and the socio-economic wellbeing of households' in Nyamira South Sub-County?
2. How do women-owned enterprises' financial access and utilization influence the socio-economic wellbeing of households in Nyamira South Sub-County, Kenya?
3. What are the gendered barriers to the sustainability of women-owned enterprises in Nyamira South Sub-County, Kenya?

4. What influence do capacity building interventions have on women owned enterprises and their household's wellbeing in Nyamira South Sub-County, Kenya?

### **1.5 Justification of the Study**

Women owned enterprises in Nyamira South Sub-County constitute activities that are most practised to help in the socio-economic improvements of their households. For this reason, the study was necessary in order to provide women and the general public with the required information and knowledge on the constrains, such as gendered biasness within the household and institutions that hinder the growth of women owned enterprises and wellbeing of their households and the socio-economic wellbeing of households in Nyamira South Sub-County, Kenya.

Findings from this study will contribute to the government's effort towards achieving Sustainable Development Goals more so (1), aims at goal one, two and three that are focused on eradicating extreme poverty, hunger, and promote gender equality and empowerment of women. This study was guided by the Kenyan government policy on achieving Sustainable Development Goals, which seeks to enhance household's socio-economic wellbeing and reduce poverty levels among Kenyans. Women-owned enterprises may have many obstacles hindering the socio-economic wellbeing of households for which this study is a strategy aimed at improving households.

The findings from this study will help the government, non-governmental organizations, community members and donors to formulate and design strategies for tackling poverty and improving the socio-economic wellbeing of the households in Nyamira County, through the empowerment of women through capacity building, trainings and the community as a whole.

Moreover, the study is a steppingstone to sustainable women-owned enterprises, that enables other affected areas to embrace the skills and knowledge to improve the living standards and conditions of households in Nyamira South Sub County, Kenya.

Furthermore, the study findings will contribute to knowledge and skills on sustainable women-owned enterprises and reference for academic purposes.

### **1.6 Significance of the Study**

Women-owned enterprises are essential in economic spheres of a nation, as they provide and create jobs, mobilise resources and generate wealth in the community that help to improve the social wellbeing of households.

In addition, women-owned enterprises are considered essential for the development of a community based on their contributions to the economic growth, the renewal of the socio-productive structures, re-launching regional areas and boosting the innovative process in the community (Setini, et al., 2020). This is in line with Benanav (2019), who notes that women worldwide are contributors to the social wellbeing of their families as they play a greater role in the productive and reproductive spears of life, in addition to their being care keepers. In this respect, women's activities are affecting positively all sectors of the family, as they are engaged in the day-to-day activities, such as child-rearing, fetching water and firewood, cooking as well being caregivers. In addition, they are involved in businesses such as taking farm products for sale at the market place, shop retailing and whole selling (Demmler, 2020). Furthermore, Shastri, Shastri, & Pareek, (2019) indicated that, the emergence of measures to support women entrepreneurship is widespread and the proportion of women who decide to start enterprises are lower than that of men. Women worldwide are contributors to the social

wellbeing of their families as they play a greater role in the productive and reproductive spheres of life.

Women involvement in enterprises varies with different nations and their economies which determines the rate at which they are promoted to carry out entrepreneurship (Barr, 2020). Although women-owned social enterprises are growing, they are being implemented at a slower rate (Luchsinger, 2015). The study is necessary to enhance knowledge generation on implications of women-owned enterprises on the socio-economic improvement of the household's wellbeing in Nyamira County, Kenya. This study will enhance knowledge on the Promotion of women owned enterprises; for socio-economic improvement of their household's wellbeing, financial access, poverty reduction and women's economic empowerment.

### **1.7 Scope of the Study**

This research was done in Nyamira South Sub-County, Kenya. The study targeted registered women-owned enterprises within Nyamira South Sub-County. The study focused on registered women-owned enterprises and their households in Nyamira South Sub-County, Kenya.

Although there are several social enterprises in Kenya, this study only focused on registered women-owned social enterprises operating in Nyamira South Sub-County. The study was interested in the knowledge and practices used by women social entrepreneurs in impacting on household wellbeing. The study focused on the nature of women owned enterprises, financial access, gendered barriers and capacity building interventions for sustainability and accessibility to education, trainings, health services, and other basic needs to measure the

implication on women owned enterprises operating in Nyamira South Sub County on households' wellbeing.

### **1.8 Limitations of the Study**

The study's limitations were self-reported information from the women-owned enterprises that might limit credibility since such organizations fear giving information related to their operations. However, the study explains the purpose of the study and encourages participants to provide truthful information. Getting information from various household on how the enterprises have impacted their wellbeing was challenging owing to the multiple activities that most of them are engaged in.

The target population for this study may not represent well the views of the entire household, but the study expects that the entire household depends on these women's social enterprises.

### **1.9 Operational Definition of Terms**

Women Owned Enterprises; these are enterprises that are at least 51% plus operated, controlled and owned by women or groups of women on a daily basis.

Women Entrepreneur: this entails a woman or group of women producing and managing social enterprises. A woman here undertakes a risk to start up her own enterprise to generate profit and solves social problems in the household and the community.

Entrepreneurship: This refers to the capacity and willingness to organise, develop and manage a business venture along with any of its risks to make a profit and solve social problems. Entrepreneurship in this study entails the professional application of skills, competencies and knowledge to pursue growth, while generating wealth, employment, and social good (Santos, 2012).

Social Entrepreneurs:

This is a person who owns and makes deliberate decisions to solve social problems, rather than simply stumbling into their work by accident or circumstance. Social enterprises in this study entailed all practices undertaken by entrepreneurs for the well-being of households in the local communities with far-reaching economic and socio-cultural effects that enhance growth, reduce poverty, and improve large-scale social development.

**Wellbeing:** this entails the improvement in the socio-economic status of women entrepreneurs and their household.

**Household Wellbeing:** these are indicators of how well a household is doing in terms of accessing basic needs and quality of life. In this study, the economic well-being of the family comprised of employment at the household level, income levels, and accessibility to basic needs (food, shelter clothes, health services, and education of children).

**Social Wellbeing:** this refers to how well a household is doing socially and it comprises of aspects of social network, social security, and relations within different households.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter reviews past studies connected to the topic of the study with the aim of highlighting the lessons that have been or can be learnt. The chapter is chronologically presented in procession with the research objectives. In this context, the chapter discusses; the nature of women-owned enterprises on the socio-economic wellbeing of households, financial access and utilization by women-owned enterprises, gendered barriers and the sustainability of women-owned enterprises, capacity building interventions and sustainability of women-owned enterprises, research gaps, theoretical framework and conceptual framework.

#### **2.2 Nature of Women-Owned Enterprises and Socio-Economic Wellbeing of Households**

In developed countries, women have come out to take risks and exploit the available opportunities using the empowerment bestowed upon them as women social entrepreneurs for innovations. These women enterprises have been recognised as drivers of growth of their country's' economies. History indicates that progress in economies of developed countries have significantly been driven by women in empowerment, who are also willing to bring change (Anderson & Ojediran, 2022). In this context, it has been widely accepted that rural women in real entrepreneurship endeavours have transformed ideas from empowerment to economic opportunities for economic development. In the United States of America, for instance, women entrepreneurs have been documented as the driving force for employment, economic growth, productivity, and innovation (Kabeer, 2020). On their part, women in India



have been identified and seen to comprise half of the human labour that are agents for sustainability in development.

Women equality is central to the process of development for sustainability that gives a new approach to patterns of sustainable development of the world economies (Sharma & Das, 2021). Projects in action research indicates that development is largely determined by sharpening and changing women's mind sets into operational and by enabling them to participate in self-help processes in the community. This is critical since women participate in economic development and social transformation in the community, as well as family roles that are complex (Keter, 2018). In addition, women contribute 90% of workers that constitute the global human resource. Here, 78% of rural women, works in the Agricultural, sector (Harper, et al., 2013). Notice also that these women are aggressively involved in rural work for the socio-wellbeing of their households, despite the fact that they have no other sources of finance that could enable them to take up other activities that can empower them for sustainable development.

As early as the 19<sup>th</sup>, century the world had some of the most successful women owned entrepreneurs, such as Florence Nightingale, the founder of the first nursing school and developer of modern nursing practices (Kumar & Puranik, 2018). This included the likes of Ella Peinovich, Gwendolyn Floyd and Catherine Mahugu, who are founders of ethical manufacturing platform SOKO, anchored on the belief that innovation can empower women, connect markets and foster opportunities that change lives and bring development (Waldman-Brown, 2018). In Saudi Arabia, the formal concept of women social entrepreneurship was introduced in 2008, during the US-Saudi Women's Forum on Social Entrepreneurship (Varshney, 2019). During this forum, social entrepreneurship was defined

as the deliberate use of business principles to generate societal and economic value in response to a community's needs. These have witnessed the growth of women owned enterprises in Saudi Arabia to 37% of the total social enterprises in the country (Ghorfi & Jurd de Girancourt, 2022). Moreover, these women social entrepreneurs have promoted ideas that were initially taken up by mainstream public services in welfare, schools, and health care. In this context, local economies mostly help the new entrepreneurs to grow and contribute to the development of their communities, and society in general through their activities and innovations. Besides, entrepreneurs are a source and vehicle of economic improvement, and social change that results into growth by increasing the per-capita income and output of the community members (Nieuwenhuizen, 2022). Evidently, women entrepreneurship is a growing field of economic activity and academic interest; the organizations women create in the community are important actors in societal economic systems. This is in view of the fact that they transform resources into productive activities that create value for the society (Bansal, Garg, & Sharma, 2019). This means that, empowering women is the key to the success of women-owned enterprises, and social wellbeing of households.

Women-owned enterprises, however, face challenges related to access to capital, information, and networks reference. In Korea for instance, business owned by women experience challenges of stagnation, due to the difficulties women experience in terms of balancing finances, family and work (Lee & Kim, 2019). Similarly, women entrepreneurs in Indonesia face difficulties in terms of increasing the size of industrial production for export to the global market (Andriyani, et al., 2020). Furthermore, women's education level in Iran is 2% higher than that for men. However, there are more unemployed women than men due

to the disregard for women's ideas and involvement in social affairs and entrepreneurship. García-Palma and Molinab (2016) argue that marketing skills and knowledge are required for female entrepreneurs to be successful in business. Market knowledge guides entrepreneurship orientation. In Kenya, enterprises operate on economies of various sectors, such as agriculture, health sector, education, technology, and established offices in Nairobi and many other parts of the country. However, women's education level in Kenya is still below that of men, with limited evidence of the performance of women owned social enterprises.

### **2.2.1 Women Entrepreneurship**

Women entrepreneurship involves women who manage production effectively in operating a business or enterprises by taking initiative to create, engage, and manage goods and services (Ilie, et al., 2021). To start a business or enterprise, women entrepreneurs need to develop ideas and use their creative minds to generate profits that can support their households and or families (Moses, 2016). In the majority of cases, however, women were not recognised as entrepreneurs compared to men, hence why most of the enterprises operated were for men (Hassan & Almubarak. 2016).

For many years in Africa, women involvement in entrepreneurship was not known and recognized (Ojong, Simba, & Dana, 2021). That is, traditionally, women were traditionally known and relegated to inferior positions in the background, with no significance in the socio-economic affairs as compared to their male counterparts. This is as a result of Africa's traditional beliefs that are discriminatory in nature regarding the position and roles of women in the family (Murunga, 2017). Women have historically been restricted to their reproductive and domestic activities, thereby making them a target of subjugation and control by men

(Stoeltje, 2015). The state of affair led to unequal power relations characterised with unequal position and participations in all engagements with men in economic, social and political leadership. This prevents women as productive members of the society from achieving their full potential in the social development sphere.

Nevertheless, as communities struggles to survive the weakening conditions of the family and stricken household wellbeing, women realised that they could do better than just being domestic workers, farm workers / being responsible for providing their family with food staffs hence they need to engaged in entrepreneurial activities to support their families by creating employment that improves the social wellbeing of their families. These suggests that, women entrepreneurs are also agents of economic transformation and financial growth (Martínez-Fierro, Biedma-Ferrer & Ruiz-Navarro, 2020). With sufficient support to socio-economic wellbeing, women have started to contribute fully to the entrepreneurial field. Currently, women have increased their entrepreneurial activities and Africa, leading in the women's entrepreneurship; the highest number of entrepreneurship globally, is Sub-Saharan Africa is leading by 25.9% of women engaged in early stage entrepreneurial activities (MasterCard Index of Women Entrepreneurs, 2018).

In Europe, McCrackenetal (2015) recommended that women, more so from United Kingdom, Italy, Czech Republic and Sweden practice and are motivated into entrepreneurship for family reasons such as the need for self-actualization. It is in this respect that Ismail, Shamsudin and Chowdhury, (2012) argued that Motivation is pull and push factors of psychological stimulus that give direction and purpose to specific behaviour. Women in other parts of the world such as Ukrain, Norway and Russia are motivated to participate in enterprises to please their social needs, which are unique from those who concentrate on

traditional business desires that differ as they often pursue business opportunities for growth and earnings (Solesvik, Iakovleva & Trifilova, 2019). This is also different from the American women entrepreneurs, who accommodate work within family life and needs for major inspiration (Thébaud, 2015).

In Mexico Other motivating factors for starting an enterprise include are a combination of push and pull dynamics, such as unemployment, achievement, family needs, self-fulfilment, lack of economic prospects and independence (Cavada, Bobek & Maček, 2017). Here, women entrepreneurs desire to achieve and become independent amongst themselves in Turkey (Tuzun & Bahar, 2017). On their part, the foundational motivating factor for women in entrepreneurship, in Turkey, although young is family support which begun to shift to factors of personal worth and independence. In this context, Turkish are moving from engaging in enterprises to supporting the family income, so as to satisfy the desire to be financially independent individual level. This differs with what is witnessed in Nyamira county where there is a wide spread poverty that booms in the community. This explains why the activity is done so as to achieve the Socio-economic wellbeing of their households the sustainability of the household's socio-wellbeing.

In Indonesia, Angadwita and Dhewanto (2016) examined the women's entrepreneurial intentions of the social perception on micro and small scale enterprises. Their study used quantitative methods on a sample size of 222 women entrepreneurs involved in medium and small scale enterprises. The results from their research indicated that personal attitude is the main mediator of women entrepreneurial intentions. That is women social entrepreneurs' attitudes were found to be significantly influential by psychological characteristics and individual competencies while psychological characteristics were shown to have influential

on individual competencies. The study also showed that social perception, did not directly influenced the intention, but rather had a significant influence on personal attitude. This study observed a limitation on women entrepreneurship studies and recommended the need for further studies on women in entrepreneurship. Findings from this study cannot however be generalized, especially to the Kenyan situation, considering that Kenya's development index is below that of Indonesia, and the facts that the two countries do not share similar household socio economic backgrounds.

According to Ghiat (2017) women entrepreneurs in Africa and Algeria are particularly affected by the socio-cultural environment that define social attitudes as modelled by men, who dominate the entrepreneurial space. Ghiat notes here that, women entrepreneurs were discriminated in terms of roles, occupation, behaviour and jobs. Giant further stresses that entrepreneurship is largely reserved for men, thus creating a social attitude that continued to cause problems for women entrepreneurs. For instance, aspiring woman entrepreneurs in Algeria were founded to face negative reactions and pressures from their society, men, their families, women themselves. More interesting is the realization that several people, including females, do not accept to work under the supervision of women. Ghiat (2017) further notes that, their psychological characteristics and the socio-cultural environment and managerial performances of women entrepreneurs are influenced by those who operate in the activities. Women entrepreneurs were found to have marked by a spirit of adventure, strong personality's traits and initiatives that contributes to the success of their entrepreneurial ventures. While Giants study provides information on women in entrepreneurship, there is no information however regarding of attitudes, knowledge level, and practices in relations to women social entrepreneurs. This is in line with ILO (2019), which emphasizes that, social

enterprises lack supportive policies to give researchers an opportunity to study and seek to understand the knowledge level and practices among women social entrepreneurs, including how they use this knowledge to impact on rural households' socio-economic wellbeing.

Tonen and Mensah (2020) studied entrepreneurial behaviour among non-timber forest products provided by farmers in Ghana, and noted that market information and knowledge on value addition had a positive impact on farmers' entrepreneurial scores. In this respect, personal commitment and adaptability to technology were also found to significantly influence entrepreneurial scores. It became clear also that, knowledge and adoption of various practices, such as the use of technology had a positive impact on entrepreneurial success.

According to Pal and Altay (2019), Medium size women Social Enterprises in Kenya face constraints that hinder their development; such constraints include poor information on marketing and market access, more so, for women entrepreneurs. Currently, machineries such as mobile phones play a vital role in enabling women entrepreneurs' access to finance that is key to social development. Mobile phones also provide access to credit and it initiates innovativeness, as in the case of the Village Phone program in Africa, which it provides entrepreneurs with the training to set up mobile phone service businesses in rural communities so as to increase their social and economic participation and development (Polas, et al., 2022). Besides the initiatives emphasises access to information on marketing, which serves to elevate Medium Social Enterprises. Knowledge on the behaviour of their customers, their prices and Markets are the best sources of inputs. This approach draws on Tambunan (2019) view that, entrepreneurs operating small enterprises need to be supported with connections of internet up to rural areas where there is poor internet connectivity and

lack of statistical knowledge to interpret data. Notwithstanding, an important limitation of social entrepreneurship is the limited ability to capture the value that is created, particularly, in areas where an enterprise is focused on meeting basic needs, despite their lower levels of income (Fahrudi, 2020).

### **2.2.2 Knowledge and Performance of Women Enterprises**

As mentioned earlier, global, economic and social development is largely structured by enterprises managed by men and women. Currently, in the world economy, technological changes exist as a result of changes in global entrepreneurship. This can however be achieved if entrepreneurs are freed from the social, environmental and economic challenges (UN Development Agenda Framework, 2015). Governments are connecting to another to help eliminate the obstacles to entrepreneurship. This explains why innovation and entrepreneurship are considered to be the cornerstone of development in every country. Most countries connect innovative policies, with entrepreneurship policies which have similar characteristics of competitiveness. However, enterprises have dynamics in organizational structures that are processed by dispensation of the business products, including the creation of new firms and products of innovation (Donbesuur, Boso & Hultman, 2020). Women entrepreneurs, lack supportive environment from the cultural and social institutions (ILO, 2019), which explains the lack of few women entrepreneur role models are encountered to promote women's entrepreneurship.

Nevertheless, in the United States, between 2017 and 2018, women-owned enterprises increased to nearly 30% in number since 1972, as they started an average of 1,821 new ventures per day (State of Women Owned Business Report, 2018). These emerging trends indicate the attraction that entrepreneurship holds for the female gender due to certain gender



related motivational factors. Women have indicated high-growth potentials and recorded significant progress over the years in their enterprises with vital economic contributions, despite diverse socio-economic challenges that influence their enterprises in different settings (Poggesi, Mari & Vita, 2016). For women to succeed however, there is need to ensure they are free to pursue their passion and the flexibility to advance and acknowledged controllers of their resources and the future of their households (Castrillon, 2019).

Women around the globe are however, running away from employment to start their own enterprises and become entrepreneurs as a result of factors such as the needs to be balanced work with household activities, as well as Streams of income from their employment (Price, 2018). Evidently, they are ventures that motivates women to start an enterprise that are diverse in nature. Such ventures are unique and considerably different from what motivates men from adventuring into entrepreneurial activities, which also differ depending on the regions across the world. Furthermore, the aforementioned push and pull elements have been highlighted as part of the pressures propelling women entrepreneurs in Islamic society as a whole. Shastri, Shastri and Pareek (2019) posit that, in United Arab Emirates where patriarchal systems dominate, women in such regions venture into business and enterprises in search of freedom, need for autonomy, financial and social independence. In this request, factors such as government efforts and support, encouragement and frustrations of discontented wages all are part of the issues that motivates eminently due to low practical factors to be responsible for entrepreneurial motives of women to ventures into business.

However, this is not the case with African countries here very few or no support and access to micro financing for women entrepreneurs is witnessed as compared to the male counterparts (Ojediran & Anderson, 2020). In Kenya, women-owned businesses were not

prominent, as they were in the rest of the globe, women entrepreneurs and managers were only recognized in the 1980s (ILO, 2019). In Uganda, research shows that women who had been empowered by microfinance are found in small enterprises. Fifthly percent (50%) positions of jobs were created for women in rural Uganda are small enterprises and businesses that were owned by women (Uganda Central Statistics Authority, 2004). Women empowerment is a recent experience that has barriers that needs to be addressed from legal to domestic structure (IFC/World Bank, 2019).

Women social enterprises are generally recognised with challenges that vary and affect profits of the enterprise and eventually growth. This diminishes the ability to actualise sustainable development of the enterprises owned by women (International Finance Corporation, 2011). Earlier studies indicated that women social entrepreneurs encounter various challenges, such as lack of training and managerial experience, insufficient information on the available market, poor background in educational, poor infrastructure, limited access to credit and deprived skills that continues to hinder growth and limited innovative capacity have under privileged the growth of women owned enterprises (International Finance Corporation, 2011).

A study on the role of knowledge sharing on performance of social enterprises revealed that knowledge sharing and documentation practices on social enterprises were low and significantly affecting profitability and achievement of the social objectives set by the Social Entrepreneurs. Representing the knowledge on best practices among Social Entrepreneurs is scarce and has great implications on women-owned enterprises. Often, women entrepreneurs lack the required knowledge and practices that enhances maximum profit from their enterprises (Nderitu, 2015). Moreover, women entrepreneurs have limited bargaining power

and lack of knowledge on government bureaucracies and contacts of business partners that are essential for the success of their enterprises. In this respect, women have limitations in their growth as a result of fewer contacts of business with less bargaining power combined with little or no knowledge in dealing with bureaucratic structures in the government sector. Furthermore, most of the time, women find it difficult to access information since they are not part of the professional organizations or other networking bodies (Fauzi, Antoni & Suwarni, 2020).

Consequently, women tend to operate small enterprises that may not allow them to be part of the professional bodies thereby making it difficult for them to access information (Ngelechei, 2014). For economic transformation to occur, entrepreneurs need opportunities to innovate, create enterprise and take risks to create values for the communities and the organizations involved (Casrud, & Brannback, 2015). Furthermore, in Africa, where economies are inefficiently driven, the achievement of economic transformation of a nation depends largely on improved enterprises, sustenance of total early-stage entrepreneurial activities and promotion of emergent industrial opportunities. Such economic transformations can only be achieved by creating frameworks to foster innovation and quality of entrepreneurship programmes through a concrete design of policy frameworks (Van & Alemayehu, 2018).

Notwithstanding the ascribed meaning of social enterprises, the development of small, medium and micro enterprises requires the identification of positive influence and realization of the purpose of entrepreneurship, thus the ability to engage in productive outcomes of the entrepreneurial activities (Edoho, 2015). To mark matters worse, women social entrepreneurs who are not members of the professional bodies continue to work in small scale enterprises.

Moreover, their networks are restricted and are male dominated. This means that, women entrepreneurs can easily gain confidence in entrepreneurship if they are supported, but because of the nature of work, they are forced to participate in activities that normally start after work hours (Fauzi, Antoni & Suwarni, 2020).

Women by their nature also, are not well considered in trade and trade association in the business industry. Leadership of the associations of the Chamber of Commerce, industry and trade are male oriented and very few women are found to reach the leadership positions of large enterprises. This state of affair can be attributed to lack of good exposure to role models and networks for awareness on new innovations (Gorska, et al., 2021). Likewise, few women are invited to business delegations, owing to the nature of gender and the work sectors where women are invisible in enterprise lines, which affects and blocks them from joining the trade missions that could give them opportunities to be elected in leadership positions. It is noted that in some countries in Asia, women operate half of the medium social enterprise and trade fare of all the businesses. A study in Asia, found out that, out of 250 registered participants, women were less than 20, and most of them were not businesswomen but civil servants (Maina & Mwiti, 2016). These means that women entrepreneurs are not needed as part of the activities of the trade or business organizations, hence the view that women entrepreneurs do not fit into lobbying activities and policy making processes for such trading organizations. Further these suggests that Women's invisibility in these trade organizations is the result of busy schedules of women to manage the welfare of household needs that make it hard for them to find sufficient time to attend to both family and business meetings. Notice also that, these business organizations rarely consider the needs of women when scheduling for their meetings and few of them facilitate women to participate in business trade fairs. However,

in developed countries, programmes are fixed to provide for the partners and have room to the needs of the businessmen and allow them to come with their wives to conferences and meetings (Nuseir, et al., 2021, May).

### **2.2.3 Nature of Women Enterprises and Socio-Economic Empowerment**

Presently, several women entrepreneurs in many parts of the globe have witnessed development in their entrepreneurial activities. While, in developing countries, women entrepreneurs are pressed to practise entrepreneurship for the purpose of individual empowerment, self-expression, economic security and self-fulfilment (Panda, 2018). Compared with other parts of the world, women entrepreneurs in Africa are driven by the need to resolve issues to do with poverty need to support family income and to promote the socioeconomic well-being of the family and household. Further, in Africa, women are pushed to raise revenue for their household, a factor that continues to press women to venture into entrepreneurship (Mangadi & Ama, 2014). More significantly, women entrepreneurs in Africa today have the potential to contribute fully to different economic spheres of the nation, including the development of a nation and empowerment of economic agents to stabilize families and households. This suggests that, men and women can become core supporters of economic advancement of unexploited enterprise potentials, if they are connected to platforms characterised with equality.

Increasingly, female who are aggressive in entrepreneurship across the world have changed the economies of many countries. However as mentioned earlier, problems affecting women entrepreneurs still exist and are yet to be resolved. A number of obstacles that have influenced the growth and empowerment of female entrepreneurs include, among others things, lack of supportive technology and institution policies, cultural and traditional

practices, social inequality and gender roles (World Bank, 2019). Women lack environmental support for start of enterprises to enhance the development growth among them and their families. Moreover, women enterprises are considered important to all economies of the world, as they provide a source of employment opportunities, income distribution and national development. In this context, researches agree that, micro social enterprises have made a tremendous contribution towards recreation of decent jobs (vasan, 2020).

Women social entrepreneurs are regarded as the foundations of future investments, development of technology, and expansion of business or enterprises that eventually improve the development of the economies. This is commonly noted in developing economies, where social entrepreneurs aggravate savings, investments and market closer to the rural people. Most of the organizations that prosper, deal with a particular niche of interest and product to their capacity. As markets continue to improve, the empowerment of women will continue to enhance participation of in global supply, as an effective economic tool (Shabir& Ali, 2022). As seen from other countries, women empowerment has changed the notion that women work and produce for domestic consumption and market for entrepreneurs that own national resources commonly seen to be for the state. Besides, those women social enterprises facilitate in bringing new ideas and developing skills to assist in innovation of technology and provide opportunities that are significant for the development and flexibility to the economy and the society at large (Ferrant & Thim, 2019).

Notably, women entrepreneurs have less access to policy makers and neither do they participate in policy making (Shoma, 2019). Those who access policy makers are men and big companies that normally influence the policy making process. Also, women have limited

knowledge on the input of decision making in policy as a result of inadequate access to information (UNECE, 2004). Likewise, inadequate awareness on career options on entrepreneurship among young women, lack of information on collaterals, poor women entrepreneur mobilization, lack of management knowledge and skills, gender inequality and conflicting gender roles are part of the factors that constitute the barriers to women's entrepreneurship. In Africa like any other developing nations, women restrain from business reforms as a result of vulnerability and of those without assets find it difficult to make decision on how to improve of their enterprises (ILO, 2019).

Despite numerous advantages of women empowerment has, there are a couple of problems that comes with it. For example, Samiti (2006) acknowledged social and economic factors that continues to pose a challenge to women entrepreneurs. Such factors, include inadequate business training, business assistance and support, lack of market knowledge and competition, raw materials, capital, production, infrastructure, storage and power supply (ILO, 2020). Social factors here include social acceptability, fewer business contacts from outside women's residence, gender biasness among the community members and negative attitudes from the men on women entrepreneurs, among others. This includes, cultural attitudes among young entrepreneurs that do affect the success of rural women who want to undertake business (Rudhumbu, Du Plessis & Maphosa, 2020).

In Kenya, ILO (2020) identified women entrepreneurship initiatives that have been recognised by the government for initiating a number of strategies and initiatives to support women enterprises. These strategies were initiated to guarantee women with loans from Micro Finance Institutions that are distributed through women groups that are registered, including women enterprise development fund. As a result of the institutions that deal with

finance, the government recommended the need for products, such as lease hiring and asset financing facilities that would provide women tailored goods. This was important particularly to help women so as to minimise the problem of diverting funds from their enterprises initiatives which is common among women entrepreneurs (Arslanian & Fischer, 2019). Likewise, there is need for capacity building initiatives for their entrepreneurs to enhance their entrepreneurial skills to complement financial services for women enterprises. Such capacity building services ought to be monitored to realise the progress of the initiatives. These include the need to address gendered imbalances in the distribution of funds for women enterprises, which usually do not reach the needy women that are the sole providers of their household's (Nziku & Henry, 2020).

### **2.3 Influence of Women-Owned Enterprises Financial Access, Utilization on their Household Wellbeing.**

Women owned enterprises, especially those in developing countries do struggle to access financial resources. This has resulted to the vulnerability of women entrepreneurs there by leading to retardation of their enterprises (Andriamahery & Qamruzzaman, 2022). To this respect, internationally recognized scholars in social entrepreneurship have come up with initiatives for exposing women entrepreneurs. These include, Professor Muhammad Yunus' work of empowering women in Bangladesh. Here, the Grameen Bank, founded by Yunus in (2017) provides credit to the poor, creating a banking system based on trust, removing the need for collateral, accountability, creativity and participation of women entrepreneurs. As of October 2011, the Grameen Bank had 8.349 million borrowers, 97% of whom were women (Yunus, 2017). More recent efforts, such as Kiva, the first online peer-to-peer microcredit market place facilitates entrepreneurship initiatives across the globe by



leveraging the financial resources of similar minded individuals who are interested in the entrepreneurship. Kiva has been operating outside the United States since 2005 and later started lending loans to small scale United States based business owners in 2012. This initiative, introduced a significant innovation in the field of social underwriting or banking based on character. Kiva program has now sourced more than \$25 million in new loans (Sahni, Lanzerotti, Bilss, & Pike, 2017). Nonetheless, there is minimal data on funding sources for women social enterprises. Furthermore, difficulty in accessing finances has been noted by several surveyors in many organizations (Andriamahery & Qamruzzaman, 2022). Where many financial institutions, such as banks and shylocks have always failed to provide loan services to women enterprises. This could greatly help women in developing their business ventures, thereby enhancing their empowerment for the sustainable social welfare of their households (Vuong, Phuong & Tushar, 2021).

### **2.3.1 Financial Access and Women-owned Enterprises**

Access to finance for women owned enterprises seems difficult for most of the developing countries across the globe. In 2016, World Bank reported that, in Sub Saharan Africa, merely 30% of the small firms have access to proper financial capital that is affordable. The major reasons for the unwillingness of the formal banks to lend the majority of entrepreneurs who own small and micro enterprises are unstable business plans, due to entrepreneurship illiteracy, lack of collateral requirements, difficulty in filing tax repayment reports and low income (Sacerdotal, 2015). Similarly, other studies also indicate that, barriers such as; absence of credit, lack of collateral as tradition would rarely compromise property rights to women and most women businesses are informally organized due to the absence of credit histories (Adewusi, 2021). Holloway, Niazi, and Rouse (2017) confirmed that women lack

the correct financial tools to save, borrow and receive money and increasing risk for management. In Sub-Saharan Africa, women entrepreneurs are disadvantaged partially because of their lack of control over family resources, such as land, which makes it hard for them to get collaterals as security for accessing loans from the lending institutions, such as commercial banks for expansion of their micro enterprises within the community (Domeher, Musah & Hassan, 2017).

Cardella, Hernández-Sánchez & Sánchez-García (2020) posit that despite the existing literature on women entrepreneurship in Africa, success stories that have been recorded on women entrepreneurship in Africa, it remains evident that the majority of women owned enterprises are still under financed. Globally, organizations such as the Bill and Melinda Gates have put up interventions to address financial inclusion, thereby advancing women's economic empowerment. Along similar lines, Hendrick (2019) notes that cultural barriers and gender roles do affect women's access to finances. In this connection, Karlan's (2016), emphasis that, women's access to individual secure (private) savings accounts in the Philippines do control over financial resources, foster economic resilience and boost their and household decision-making power. Similarly, the Commonwealth reporting on financial inclusion strategies for developing countries emphasises the need for financial inclusion of women, rural communities, the poor, persons living with disability and marginalized communities. In this respect, the report shows that, these groups in developing countries had largely been excluded from accessing finance for entrepreneurial ventures (Commonwealth, 2015).

Nevertheless, women in developed countries are making significant contributions towards economic growth and job creation, which has been witnessed by the Global Partnership for

Financial Inclusion (GPFI, 2016). In this context, women tend to setup enterprises faster than their male counterparts in developing countries. Although the comparable rate of development is slower, the same is true for transition economies. For instance, research in Indonesia, confirms 8 percent growth in women owned enterprises as 0.3 percent of men owned enterprises reduced in size (Elhan-Kayalar, Sawada & Van Der Meulen, 2022). In Thailand, a 2.3 percent growth of women owned enterprises was also noted. This slowed growth rate was an indication of problems associated with limited financial access that constitute hindering factors to growth of women owned enterprises in developing countries (Adewusi, 2021).

In countries, such as the United Kingdom, social enterprises act as an alternative mode for the delivery of state-sponsored services (Varady, Kleinhans & Van Ham, 2017). Moreover, many of the social enterprises have leveraged on social determinants affecting the accessibility of citizens to health services, thereby helping to address health inequality among the citizens of the United Kingdom (Weaver, 2020). In the same way, Sassmann Shausen and Volkmann (2018) emphasise that, social enterprises are gaining maturity in the development of many countries. In this respect, enterprises are gaining Economic transformation and financial growth as a result of Entrepreneurs' activities. With fundamental support to the economy, agents of entrepreneurs have started the quota contributions which are done by women entrepreneurs in the field of entrepreneurship. Participation of women entrepreneurship initiatives has increased with African continent being number one, in search endeavours. In this context, Sub Saharan Africa has the highest number of female entrepreneurs, with 25.9% of its adult female's engaging in entrepreneurial activities (Master Card Index of Women Entrepreneurs, 2018).

In Asia, Medium and Small Enterprises are rated by a well-organized credit rating schemes for banks to lend money to Small Enterprises. Based on this, their financial health status has greatly enhanced the banks confidence to lend out money in a more rational way that reduce risks to the bank. In this respects, it was noted by Yoshino (2016), that various Standards and Poor rating in large enterprises, such as credit rating indexes are used to help banks in rating the amount that is to be given as business capital. Small and Medium Enterprises have no comparable ratings, since the issues are more complicated. In Botswana Civil Society Organizations observed that the majority (56.2 percent) of women were employed in the informal sector, while (24.9 percent were the youth) without employment. In this case there were 75 percent of women who were more likely to be self-employed, as compared to men. Besides, women also owned 67 percent of the informal enterprises where only 17 percent belonged to the youth (Charmes, Charmes & Bakker, 2019).

What is more in states such as Botswana have initiated programmes to tackle the problems faced by Medium and Small Enterprises; when the government of Botswana created a government credit scheme that allows the small medium enterprises in terms of access to formal bank credits such programmes include the Youth Development Fund and Entrepreneurial Development Agency which gives credit at an affordable interest rates to Small and medium size Enterprises (Boateng & Poku, 2019). According to Mbogori and Luketero (2019), inaccessibility of credits amongst women entrepreneurs is one of the major reasons for stagnation of the women owned enterprises in Kenya. Likewise, other scholars also note that, deficiency in physical capital compelled them to seek for financial assistance. These physical capitals have always compelled women entrepreneurs to savings capital for their enterprise development (Mbogori, andLuketero, 2019). On the same note, Sawe (2021)

reiterates that women owned enterprises in Nyeri and Nairobi lack start-up capital and are faced with high interest rates from the banks, including their lack of collaterals for securing finances and lengthy procedures for loan application that hinders them from acquiring loans from the bank to expand their business enterprises

Concerning the advancement of women's enterprises in Nakuru County, Opil (2019) noted that, women entrepreneurs were facing several challenges when attempting to utilize and access the women enterprise funds. In this respect, Opil noted that women's accessibility to the Funds was low and that they continued to face tough policies of funding that include, low loan limits, the need for husband's consent, limited markets, lack of skills on entrepreneurship and husband demand for cash. These women entrepreneurs also faced Challenges such as mismanagement of funds, unplanned spending, delays in loan disbursement, lack of information on saving in the bank and emerging family needs which hindered their efforts to improve their enterprises

In Nyamira County, Bosire, Wamue-Ngare, and Okong'o, (2022) identified specific problems on accessibility and utilization which includes financial segregation in accessing credit and lack of training on entrepreneurial financial management among women. In this case, Shoma (2019) notes that, women enterprises in Kenya, have succeeded to access funds from banks and other financial institutions that can access lending facilities (Shoma,2019). In Kenya, enterprise fund for women was established in 2007 by the government of Kenya to support entrepreneurial development and credit gaps for women who wished to adventure into entrepreneurial activities. The government of Kenya thus provided funds and continues to advance loans at low interest rates of 8% per year for women initiatives. KIPPRA (2019) however, notes that women entrepreneurs operating small medium enterprises in Kenya,

continue to face similar challenges such as difficulty accessing credits for their enterprises. Other barriers identified that prevent women entrepreneurs from accessing financial credits includes; insufficient capacity of financial institutions to deliver monetary services to social entrepreneurs, lack of measures that are safe in lending facilities, and legal regulatory measures that are unsuitable for the improvement of women social enterprises (Agwaya & Mairura, 2019).

In addition, Shoma (2019) posits that women who acquire legal assets and track records of credit are below the required financial security to guarantee external finances for business enterprises that are usually secured by personal legal assets. Women often tend to have limitation in terms of options from the sector of finance for the enterprises they venture unto which need external sources. Moreover, the internal source that they prefer is limited in financing, hence disadvantaging women entrepreneurs from venturing into main enterprises (Mwirigi, 2021).

Other scholars have also indicated that formal organizations that deal with lending such as banks have failed in financial provisions such as bank credits to social women entrepreneurs due to strict terms and conditions for lending loans and credits to the women. Likewise, institutions that deal with formal financing have rules and regulations for banking services that every individual and institutions ought to abide by, which means that if one fails to provide the requirements such as collaterals, he or she does not qualify for credits or loans to facilitate their enterprises (Silong & Gadanakis, 2020). This is an indication that both informal and formal lending financial institutions lack supply as a result of limited use of available credit in those financial institution. However, in favour of women owned social enterprises, improving lending services by formal credit institutions, in terms of conditions

is important to the accessibility of credits to women social entrepreneurs (Silong & Gadanakis, 2020). According to Putra and Cho (2019), aiding women enterprises to improve financially can greatly enhance the improvement of their enterprises and motivate the creation of new enterprises, boosting economic activities and enable expansion of old enterprises, thereby leading to increased productivity and growth. Financial empowerment enhances the bargaining power of women at the family level and this allows larger latitude for investment in child-nutrition, health and education, hence regenerating the future workforce.

Beyond the family, financial freedom is a precursor to gender equality, and consequently, the assurance of social security (Frigo & Fernández, 2019). Evidently, not only do women comprise of the increasing population in the household, but they are also accountable for the population that makes up the generations to come. For this reason, women's socio-economic wellbeing has an implication on these women's lives and their entire households and community. Thus, the ability of women depends on the strength of the support given by their society which determines the feasibility of their development. In this context, the empowerment of women is critical in the development of the economy that calls for a re-examination of policies and financial support for their activities and implementation of programmes that deal with their activities and re-assessment of main concerns.

Currently, developing countries, such as Kenya have developed mechanisms that allow women to borrow credits. These credit markets have been simplified in Kenya and in many parts of Africa where women entrepreneurs borrow and develop their social enterprises. However, as already mentioned earlier, to be given credit, it needs collaterals. In this case, borrowers lack assets to act as collaterals that are required to secure loans, thereby forcing

them to pledge before a loan is granted (Oyugi & Wainaina, 2020). Generally, these women have insufficient assets to pledge as collaterals, considering that, they have low earnings and limited access to amenities that could offer them credit (Kimanzi, 2016). Consequently, the credit worth of these women depends on the assets secured for collateral, hence why they resort to social capital as a means of improving their access to the finances (Moyo & Sibindi, 2022). Most of the times, the majority of women tend to depend on trust and social connections that exist among lenders and borrowers, such as professionals, members of the family and friends to access finances (Groce, Farrelly, Jorgensen & Cook, 2019).

Presently, avenues for financial institution to connect with women entrepreneurs have resorted to self-help associations. These Self-help groups operate in the villages and require the members of the group to meet frequently. Moreover, funds of these groups are collected and deposited in rural banks or are used to loan other members of the group (Madie, 2022). In this context, rural banks greatly influence the group savings, by providing additional capital to be used for agricultural activities after the group has demonstrated the capacity to collect loans (World Bank, 2019). These demonstrates that women entrepreneurs are key to economic growth, private enterprise development and contributors to job creation and economic growth worldwide (Pandey & Kumar, 2019). Importantly, enterprises support programmes and policies such as mentorship programmes, coaching and financial initiatives that greatly help women-owned enterprises to develop their socio-wellbeing.

### **2.3.2 Microfinance Services and Barrier to Financial Accessibility**

Microfinance services are services provided for the expansion of enterprises and businesses by financial institutions. Such services include; savings and leasing among the poor members, microinsurance, small loan facilities and transfer of money (Mamun, 2016). These



are services offered in areas where small enterprises are not able to access funding with limitation from commercial banks and microfinance services. These financial services are also offered to low income customers such as those on self-help groups and self-employment basis with low income.

On the other hand, products offered by enterprises ought to be sustainable for continual services that ensures planning practices and Market facilitation, which, the enterprises are to effectively serve the market, hence the improvement of the revenue generated as a result of assistance from Microfinance institutions partnering with social entrepreneurs. Markets encompass customer based markets, thus making it easier for the organizations to exist (Zulfiqar, 2017). Microfinance organizations affect the financial performance of women enterprises, which directly impacts the revenues generated in the industry of operation. Industry of operation should be able to contain the market shares of the business owners that are facilitated in the market (Welsh, 2016).

Babiker, Mohammed and Shawal (2017) categorized the aforesaid services of microfinance into financial intermediaries' services, credit and savings, financial literacy and group formation that serve to impart enterprise owners with the requisite knowledge and the skills for managing their enterprises. Microfinance Services encompasses all the needs of the enterprises and entrepreneurs. Microfinance institutions normally offer microfinance services. Statistics from the CBK (2017) indicated that by December 2017, there were 13 licensed MFIs in Kenya. Between the year 2016 and 2017, customer's deposits increased. Subsequently, microfinance services improved amongst the enterprise owners. These services have positively influenced the growth of the national economy. Nevertheless, these

organizations have significant roles to play in the development of the enterprises, more so through offering savings services, enhancing capacity building and market facilitations.

Microfinance institutions offer loan facilities which are customised to cater for the needs of the borrowers with flexible conditions of loan repayment terms. The credit facilities have the advantage of lower interest rates as compared with charges by commercial banks. For this reason, low income individuals borrowed funds are used to support the operation of their enterprise (Akotey & Adjasi, 2016). Individuals are allowed to save and borrow the portions of their savings which are a source of investments that are saved as wealth by individuals in microfinance institutions. As such, Microfinance institutions play a significant role in their services in stale savings that are used by low income earners and enterprise owners for investment purposes. Microfinance institutions equally contribute in capacity building for entrepreneurs who need to improve their skills and knowledge on entrepreneurship (Alshami, Razali & Rashid, 2018). The Capacity building is done by organizing seminars, holding meetings with accounting holders and conferencing. At this point, important information such as how effective and efficient managing the enterprise can be when disseminating the financial literacy to the members that includes savings and seminar presentations can enable women entrepreneurs to improve their enterprises for socio-economic wellbeing. Besides improving decision making of the entrepreneurs, capacity building also acts as a tool for improving skills and adding knowledge to the small and medium enterprise owners (Alhassan, Hoedoafia & Braimah, 2016).

In contrast with commercial banks, Microfinance services are customized to the needs of small and women-owned enterprises. Such needs are financial and capacity building needs. As such, Microfinance institutions can be used to expand and develop women-owned

enterprises through provision of access to loans and training services. These services have increased women's ability to practice entrepreneurship and enhanced their performance in financing. Even though microfinance provides such services to women entrepreneurs, women-owned enterprises are still underprivileged (Oyugi & Wainaina, 2020). Largely, women entrepreneurs find it difficult to access lending institutions for financial services and information to secure credit facilities. At the same time, commercial bank managers tend to segregate women when it comes to offering loans as compared to men. However, there are many existing loop holes that prevent access to credit facilities among women-owned enterprises even though there is availability of credit in providing institutions (Lebovics, Hermes & Hudon, 2016). Women-owned enterprises stand to improve the sales revenues and increase stock by benefiting significantly through accessing credit services. Most of these enterprises are at risk when they anticipate the returns to be better in the event that the project booms (Belás, Vojtovič & Ključnikov, 2016).

Ngoasong and Kimbu (2019) contend that, there are several sources of credit in Kenya ranging from commercial banks to microfinance organizations, formal and informal savings groups. Furthermore, the information on the extent in which women small and medium enterprises are not accessing funds from the various sources of commercial institutions are not available to the public and government institutions. Nevertheless, it is clear that when financial institutions are more formal and only few women qualify to access the loans. Still, the type of products offered by the financing institutions are generally standardized to all the enterprises. According to Mayoux (2020), fifty percent of the banks confirmed that they offer highly standardized products for both men and women, thirty-eight percent of the responding banks also stated that they offer an equal proportion of standardized and tailored products.

Only thirteen percent of the total sample confirmed that they offer products that are specifically targeted and tailored for social entrepreneurs and less for women (Mayoux, 2020).

Kenyan banks largely offer a mixture of standardized and tailored products (50%), with one bank offering mostly tailored products. Many of the banks in Kenya indicate that the most popular social enterprise products are non-traditional banking services, such as order and invoice financing services. In this case, only one Kenyan bank offers standardized products to its small and medium enterprises. On their part, the majority of Tanzanian banks (75%), offer an equal amount of standardized and tailored products with one bank offering standardized products (Mcharo & Cobbinah, 2022).

The setting up of enterprises without security on the part of finance is one of the biggest barriers to most of the women who desire to start up social enterprises (Porter & Kramer, 2018). As mentioned earlier, other barriers include; lack of information on how to get loans and discrimination on laws and practises related to financing (Common Wealth Secretariat, 2002). Shoma (2019), also agrees that, to obtain a loan can be very difficult to some entrepreneurs due to poor credit records. Further, the requirements of accessing loans and paying back are not well-known by the women. In addition, Microfinance institutions tend to provide a limited amount of loans with shorter grace period to return and high interest rates (Mayianda, 2019). In order to cater for both social and business needs, most of the women entrepreneurs are forced to acquire smaller amounts of loan, which may not be enough for their needs as entrepreneurs (Mayianda, 2019). Wamwara, Spillan & Onchoke, (2023) argue that women entrepreneurs consider support from formal financial agencies as expensive,

hence their laxity in terms of borrowing from banks which are then treated as the last resort for borrowing.

Access to credit by the entrepreneurs is determined by the ability of the borrower to provide the loaning agency with a loan security (Wamwara, Spillan & Onchoke, 2023). As agreed upon, loan repayment if default by the borrower makes the lender to assume the possession of security that was provided for the loan so as to get back any losses incurred. Collaterals or securities are used to guarantee the borrower of the loan in case he or she defaults, thus subjecting the lender to losses. Loans that are guaranteed are given at low interest rates than those that are not secured. Furthermore, collaterals act as a disciplinary measure for the borrower to ensure timely repayment for fear of the loss of the collateral by the borrower.

Traditionally, some of the cultures have beliefs that properties are for the males hence where women were not allowed to use family property to secure loans (Udoh, Folarin & Isumonah, 2020). These practises limit many women from accessing land that could be used as security to access good amounts of loan for the development of their enterprises. In the households, culture is used to give an explanation for the subordination of women, which the community relies on to women from owning home property that could be used to access loan for starting or improving their enterprises. According to the World Bank Report (2019), women in most of the developing countries in Africa, have fewer rights to property ownership than men. In this respect, women could formally own title deeds, but have less control over them, as compared to their male counterparts who may not legally own land. Notwithstanding, both widows and daughters are always disadvantage when it comes to inheritance of land, where the male relatives are largely granted rights over the land (Daibu, Daibu & Aimienrovbiye, 2018).

In 2018, the Ministry of Finance, Kenya, confirmed that 1281 women in Migori Township from different sectors established and owned enterprises. However, accessing funds by these women has been a major challenge, since they do not have collaterals to secure loans, even though commercial banks are unwilling to lend finances and advance credits to women entrepreneurs. These are as a result of limited ownership of the afore said assets that make them to be considered low credit worth and lack collateral that could act as loan security in commercial banks. In this respect, Moid and Dixit (2019) argue that low accessibility to funding facilities remains a major obstacle to women entrepreneurs that restricts them to the micro level with limited ability to transit into larger firms. Despite such challenges, existing research literature does not show how microfinances intend to enhance such enterprises performance (Agussani, 2019).

### **2.3.3 Financial Utilization and the Size of the Enterprise**

Organizations are largely focused on revenue generating activities from funds invested by owners in their enterprises. These enterprises are owned by men and women and others are jointly owned by both men and women as a company. Notably, enterprises owned by women have increased due to the present day opportunities given to access start-up funds, including the training opportunities for such women entrepreneurs. These was motivated by the research done in United States, which confirmed the enterprises women owned are over 8 million with an employee base of 7 million people that account for \$1.5 trillion of revenues generated in their economy (Alhassan, Hoedoafia & Alhassan, 2016).

Chen, Chang and Bruton (2017) confirmed that in Kenya, informal sectors are characterised with highly competing women-owned enterprises. By the year 2016, for instance, women who owned small and medium enterprises constituted 32.2%, while 47.9% of them were

licensed and owned by men. On the other hand, most of the enterprises in the informal sector are women-owned at 60.7% which are unlicensed enterprises, while 57% of the income generated by women-owned enterprises account for 57% of the enterprises owned by men. Moreover, here in Kenya, the government constitutes 30% of the procurement opportunities for women owned enterprises. This has however, not yielded the required results and since 2016; men entrepreneurs have continued to outpace women entrepreneurs in Kenya.

In Uganda, Eckhoff, et al., (2017) argued that tailoring financial products is necessary for overcoming any cultural and social norms that affect women's access and utilization of finances. In this context, further use of technology for money transfer and saving were found to increase women's accessibility to finances. This study, however, focused on women in financial accessibility at household levels and utilized lessons from the CARE-Digi financing project.

Lakuma, Marty and Muhumuza (2019), assert that, women enterprises are associated with size, type and age, which are important financing determinants. In this respects, the larger the enterprise, the easier it is to access credit. Lenders are more comfortable with loaning funds to enterprises with high value assets, considering that in the event of default, these assets can be liquidated to offset the outstanding debt (Li, et al., 2018). Along similar lines, Khursheed, Khan and Mustafa (2021), stress that the size of the enterprise constitutes the opportunity to credit access.

Most of the enterprises in Tanzania, for instance, operate in small and medium enterprise sectors because of difficulties experienced in start-up of the women enterprises and the growth of barriers associated with shortage of finance. In this respect, Pham and Talavera (2018) emphasise that firm size impacts small enterprises access to debt finance from

commercial banks, whereby small enterprises are less favoured by financial institutions compared to large enterprises. As such, imaginary existence of positive association between the size of an enterprise and access to loans by women entrepreneurs by loan financing was noted.

Regarding the age of the enterprises, Lakuma, Marty, and Muhumuza (2019), emphasizes that mature enterprises, with longer histories of performance, have higher chances of having required information for credit assessments and provision. This means that, the prolonged existence of the enterprise in business operation has a direct co-relation to its survival chances and resistance to unpleasant economic circumstances (Lakuma, Marty & Muhumuza, 2019). Studies here confirmed that operators of such enterprises need to own more tangible assets that can create a higher value on their firms to accelerate their borrowing security. Further still, collaterals solve the information on irregularity of problems in the evaluation of investment projects, the worthiness of the project, risk that might be involved by a borrower as well as the cost related to supervision of borrower's characters. Moreover, young enterprises in many instances don't qualify for bank loans and other forms of credit because of their limited performance history (Dang, et al., 2019).

In this case, for example, Iwalewa (2021), confirms that it was easier for enterprises with a long relationship history with banks to access bank base and make decisions on how long and healthy the enterprise has conducted its transaction in the bank account. The same understanding is expressed by Brown, Pham and Talavera (2018), who emphasizes that enterprises with less than 5 years of operation are less likely to rely on debt financing from lenders. Other studies have supported the argument that immature enterprises face hardships and more costs in terms of accessing external financing from lenders because of information



irregularities concerning their account status (Kimuru, 2018). Drawing on their study in Indonesia, Yang, Chen and Liang (2023) confirmed that microcredit provides income to women households and the community. Based on 1438 families sampled from six regions with regard to microfinance assistance, research found out that low income households were running small enterprises. These enterprises were essential, in that, they used loans from the enterprises for basic household needs with 30% of the time needed. The researcher further noted that there were other expenses that were not related to business undertakings which included; paying for repairs in the house or outside, paying fees for school going children, paying hospital bills, needs for daily consumption and expenses for holidays (Yang, Chen & Liang, 2023). All these issues were found to be contributing to the retardation of the growth of the women-owned business enterprises thereby compromising the social-economic wellbeing the households

#### **2.4 Gendered Barriers to the Sustainability of Women-owned Enterprises**

Both men and women participate in entrepreneurship that is growing at a really fast rate Tinkler, et al, 2015. For these reason, it is important to find out the barriers and differences in both activities and outcomes of both gender. As a result, the impact of entrepreneurship on women and men depends on the effects of gender roles on business development (Zampetakis, et al., 2016). Research done in Italy shows that the status of women entrepreneurs versus men entrepreneurs confirms that the proportion of female entrepreneurs is significantly less compared to that of male entrepreneurs and that women's performance in terms of the average scale of operations was also low (DalMas & Paoloni, 2020). According to the UN (2019), access to land, credit and formal credits is largely based on gender difference. This was based on their study which indicated that enterprises managed

by men are given priority when it comes to receiving loans as compared to those managed by women.

Women entrepreneurs face several barriers such as financial gaps that characterise the women unmet financial needs. Women face not only barriers that affect medium and small enterprises but also face problems that affects the big firms such as lack of security, lack of business networking and lack of change in understandings of women traditional roles that constitute barriers to women entrepreneurship (UN, 2019). Moreover, women face difficulties in getting information on the opportunities, business partnership and accessing credits. However, entrepreneurship and self-employment are some of the areas which are lucrative for economic development through fostering women access and increased opportunities for employment (Porter & Kramer 2018).

Women's access to employment is the beginning of satisfaction of their households and the community in which they live (Porter & Kramer 2018). However, majority of those in developing and transitioning economies operate in small micro enterprises with little potential for growth. Apart from being under-represented in enterprises of all sizes, women are unlikely to head big enterprises. Despite this state of affairs, women's social entrepreneurship is an innovative solution mechanism for solving social problems in the society and one of the key indicators of success in social stability that gives room to social development (Iqbal, Khan, and Gill & Abbas 2020).

Over the past decade, women-owned enterprises have tremendously ventured into managing enterprises for the livelihood of their households. Nevertheless, there are notable stratifications between men and women in the entrepreneurship structure. For instance, sectors enjoying financial benefit are most likely to be dominated by men (Ahl & Marlow

2021). This is despite the fact that women are the majority in sectors such as health, welfare, social security and education (Komin, et al., 2021). Moreover, women's inequality in the society has resulted in social entrepreneurs' attitude that discourages many women from venturing into enterprises that are often taken into a preserve for men (Padovani, et al., 2022). Evidently, women social entrepreneurs are competent although some of them are still unable to solve and identify certain gendered related issues. Further, family demands and enterprises are dual responsibilities which most women entrepreneurs have to cope with, including problems created by the men or husbands which require coping mechanisms (Cesaroni, Pediconi & Sentuti, 2018).

Notably also, women social entrepreneurs tend to have networks that are largely informal and which fulfils the utilitarian purposes, which are different compared to those of men's which tend to be formal and in most cases, geared towards corporate purposes or profits (Vinnicombe & Colwill, 2015). Relatedly, it is worth noting that getting seats as corporate boards of directors is a direct link to advancement of the enterprise, which in this case, disadvantages women. That is, women are in most cases excluded, meaning that their ability to advance is limited (Greguletz, Diehl & Kreutzer, 2019). Likewise, despite the fact that women's networks have effects that are felt in the informal sector than those of men in the recent past, it remains evident that women continue to be disadvantaged in higher ranking positions hence the imbalance in entrepreneurship growth (Pratchett & Wingfield, 2016).

#### **2.4.1 Women Enterprises beyond Economic Empowerment**

In North Africa, women entrepreneurs participate in entrepreneurial activities as entrepreneurship emanates from their family background, where all the members of the family participate as part of their traditional values and activities for survival. In this respect,

women with higher educational qualifications use their competences to exploit the market for personal and community development, which enhances the social economic wellbeing of their households (Bastian & Zali, 2016). Consequently, given the depleted social economic wellbeing of the households, women tend or resort to starting business enterprises regardless of their qualifications, values, needs and status in the family (Ukanwa, Xiong & Anderson, 2018). Family requirements are in most cases crucial to the livelihood of the households. That is, many women in the community are largely poor but tend to give the family needs a priority by utilizing the earned income from the enterprise for the demands of the households thus compromising the need to save and develop their enterprises (Wu & Zhang, 2019).

According to Kogut and Mejri (2022), most women in Kenya are entrepreneurs in small and medium-size enterprises, where most of them have six dependants and above in their households; many are also married but without any or little assistance from their spouses. Likewise, financial burdens of the household tend to be heavier for women entrepreneurs as compared to their male counterparts. As said earlier also, access to limited resources, such as credit, land for collateral/development and the socio-cultural environment, constitute a hindrance to the growth of women's enterprises. Currently, we are living in a changing world with constant technological changes, which calls women entrepreneurs to have relevant skills that they do not have for success in their ventures.

Studies by Duncanson 2019, Al-Dajani and Marlow (2013) demonstrate the empowering potential of entrepreneurship in enhancing women's status, while also contributing to household, community and political causes. Bellido (2018) also confirms the same scenario with regard to the mechanisms by which indigenous social enterprises contributes to rural community sustainable development in Mexico and Peru. Bello's study found out that gender

equality, sustainable utilization of resources, labour as a source of quality of life and equitable distribution of benefits in economic, social and environmental dimensions were the main mechanisms used in ensuring indigenous social enterprises hence contributing to sustainable development in rural communities.

Notably, there is an imbalance in the development of social enterprises between developed and developing nations. In Kenya, for instance, some of these indigenous social enterprises have been ignored, more so, those operated by women to the extent that their contributions to the rural wellbeing is ignored. A different scenario is evidenced in Saudi Arabia, where, as a result of a shift in political and economic landscape, women entrepreneurs have taken advantage of a move away from social constraints on their gender to follow their dreams and build thriving businesses thus becoming a catalyst for change. On the other hand, Societal attitudes and culture hinder some women from starting business enterprises, while the majority of women are hindered by systemic barriers, which means that women enterprises are informal in the economy and operate in one place by limiting their ability to realise their full potential, in terms of earning for themselves and their households (International Labour Organization, 2019).

Women empowerment in development and gender literature is typically clustered under the theme of empowerment on economic and non-economic outcomes of entrepreneurship (Rothermel, 2020). To this end, five measures of entrepreneurial success for women are identified. These include: performance of the firms, work- place relationships, personal fulfilment, community impact and personal capital rewards (Wach, Maciejewski & Głodowska, 2022). While the last index (personal capital rewards) achievement of women empowerment in a non-economic measure that was achieved through entrepreneurship with

economic indicators of women empowerment. To support this view, the aforesaid, scholars posit that, in India, women are empowered in areas such as: development of entrepreneurial behaviour, increased contribution to the family welfare, economic security and increased contributions to the needs of the households. This is in addition to the fact of the opportunities that women entrepreneurs can contribute towards social inclusion of women and the achievement of gender parity (Duque & Castiblanco Moreno, 2022).

Whereas, economic empowerment is the key to prosperity and peace, women's empowerment movement and microfinance agencies that enable women to be at peace in development by providing them with access to finance for their enterprises (Shkodra, Ymeri & Ibishi, 2021). Accessing microfinance requires empowerment of women to understand equity and how microfinance operates. However, this is not achievable because of the attitude that many men and women have concerning gender, which continues to hinder the growth of women enterprises and performances if not addressed (Noor, Isa & Nor, 2021). In Ghana, Uganda, Tanzania and Kenya, a growth assessment tool was developed to promote markets for gender entrepreneurs whose aim was to help untapped potentials of women and increase their access to finance. This was also meant to address gender barriers in the development of businesses enterprises thereby creating an enabling environment (Mpofu, 2022).

Notwithstanding, a study by Nguyen and Hoang, (2021) on contextual factors and motivational issues that concerns female entrepreneurs in coffee industries of Vietnam, found out that, the collectivism family support and culture significantly affected women entrepreneurship success. This study, however, did not perceive gender inequality as a serious constraint to women's entrepreneurial activities which contradicts most studies that confirms gender inequality as a factor responsible for women's underdevelopment. On a

similar note, Anggadwita and Dhewanto (2016) stress that personal responsibility towards a business affects the formation of entrepreneurial behaviour especially among women.

Laviada, Gutierrez and Perez (2019), used the Global Entrepreneurship Monitor (GEM) data to analyse the entrepreneurs' perception of the development on social enterprises as a pillar of economic development. They found out that there was no clear consensus, as perception on determinants of social enterprises growth varied by country, gender, education level and size of the enterprise. Further, the scholars established various factors that determine the development of women-owned social enterprises which were lacking. Consequently, gender was found to be a great moderating factor for the outcome of social enterprises. Often, many men-led social enterprises have been considered profitable and are in a position to gunner wider social networks than the women-led enterprises. In this context, El Chaarani & Raimi (2022), contented that the gender of social enterprise owners affects decision making, self-confidence about one's skills and ability, knowledge about other entrepreneurs, alertness to unexploited opportunities, and resilience to the likelihood of failure.

In Kenya, data on decision-making, self-confidence and alertness to opportunities by women social entrepreneurs is limited. As a result, there is a need to understand some of the gender-related aspects that affect the operation of women-owned social enterprises and their impact on rural households' wellbeing. Moreover, social entrepreneurship includes services such as: credit associations, rotating savings and merry-go-rounds which are informal services (Nasong'o, 2019). These informal service providers are very popular for the reason that they are traditional mutual guarantee systems in nature. Several credit associations (ROSCAs), serving as sources of credit, fund for the low income people in many parts of the county where most of them were women, estimated 76% particepants as compared to men. These

credit associations appeared in Jua Kali sectors which were also owned by a good number of women (Kurgat, 2022). On the other hand, women who attended a Nairobi summit which was facilitated by Faulu Kenya, retaliated that mutual guarantee groups and savings were narrowly perceived to be women's financial need solvers (Kurgat, 2022). It was in this context that it was proposed that women need to start saving groups which also attend group meetings with the need to save for at least six months before starting to borrow. This initiative, however, did not solve the problem of financing as it was reported by one of the entrepreneurs who was interested in credit financing that they experienced difficulty when it came to dealing with lender and to get bank loans (Kosgei, 2020). To the context, however, most researches that have been done have proved that there is no disparities in the Banks when lending finances to both women and men. Here, women appear reluctant to apply for loans as they are likely to face rejection from the lenders since most of them have no collaterals. (Statnik, Vu & Weill, 2023).

#### **2.4.2 Barriers to Sustainability of Women Owned Enterprises**

Enterprises, over years, have been dominated by men with contributions towards financial expansion and economic development. In TingLing, et al., (2018) words, male enterprises have historically enjoyed excessive monopoly of the sector. Nevertheless, in recent years, women have emerged progressively in hunted of the need to be contributors to the development of the economies through entrepreneurship practised within locally and globally economic development, job creation and reduction of poverty in the household and the community (Goyal & Yadav, 2014). This has proved to be a catalyst, in these contexts, women-owned enterprises are strongly taxing foundations of traditional entrepreneurship. This calls for the need to encourage and create women enterprises in diverse sectors to



contribute to the economic diversity and inclusion and to recognize the provision of financial independence of women (Yunis & Hashim, 2020).

Culturally, the existing perceptions of women are less dominant and has continued to impact their individual capacity and entrepreneurial behaviour. Particularly when accessing funds to venture into enterprises, gendered cultures becomes an obstacle to economic advancement of these women entrepreneurs (Bastian & Sidani, 2018). In a similar vein, women's capacity to find market access and opportunities to exploit enablers such as management, market and money, impact motherhood or gender roles positively or negatively on larger environments. As a result, adherence to the cultural norms that exist in the community determines enabling atmosphere for women, empowerment, support and their perceptions and attitudes towards entrepreneurship. Here, gender stereotypes play an important role in determining the extent to which observance and perception of cultural norms impact on existing environment for women's enterprises (Yunis & Hashim, 2020).

Likewise, continued observance of traditional and cultural values continue to limit the expansion and growth of women-owned enterprises. Hence, the need to regulate the socio-cultural on women entrepreneurship. Gender inequality and success are patriarchal settings that regulate the connection that determines women's social enterprises (Naidu & Chand, 2017). Consequently, elevated disparities persist among the female and male entrepreneurships which hinder women's success in favour of men. Note that, gender structures are different in accessing resources and empowerment of entrepreneur's success. In such a case of entrepreneurial start-up and sustainability, access to training and networking, personal savings, family and friends and education greatly influences the success in entrepreneurship (Ukanwa, Xiong & Anderson, 2018). This gap in women entrepreneurs

influences engagement in women and men entrepreneurships on how they start and develop their enterprises (Guzman & Kacperczyk, 2019).

Women owned enterprises a combination of several factors that influences the conditions in environmental, including sustainability and growth. The influence of the 5m, that is environment, management, money, market and macro environment and 3m which is management, market and money on female entrepreneurship are the UN tools for addressing sustainability and growth barriers in women entrepreneurship in Africa (Lock and Smith 2016). For women entrepreneurship to succeed, diverse strategies to support them are critical in empowering you through training and development (Lock and Smith 2016).

In Fiji Island, women entrepreneurs face challenges that hinder them differently from what men in the same place experience. These diverse barriers are based on such factors as; education, marital status, ethnicity settings, age and culture (Naidu and Chand, 2017). The barriers constitute a major hindrance to the success of women entrepreneurs and their entrepreneurial practises. Notice also that, these hindrances are connected positively to the barriers of the national culture of gender inequality that obstructs the activities in small, medium and micro enterprises (Naidu & Chand, 2017). Seemingly, in North Africa, gender specific issues limit entrepreneurial performance and restrict them to activities done at home. These activities progresses in highly patriarchal settings with restrictions that hinders women's access to resources, and financial services, training for starters and discrimination in the business environment (Kalafatoglu & Mendoza, 2017).

Similarly, Welsh, et al., (2018), emphasises that in Morocco, there is need for improvement of gendered related problems that prevents and influences culture to prevent the performance and adaptability of women entrepreneurs. However, the researchers agree that

communication between family, financial support, and a country level of economic progress and women entrepreneurs' performance is related to the firms of women entrepreneurs' performance such as food processing industries in Tanzania where unique women entrepreneurial challenge was presented. These challenges are fuelled by socio-cultural conditions and gender stereotypes that restrain access to pivotal factors for the growth and sustainability of women enterprises, as compared to their male counterparts (Kapinga & Montero, 2015).

In Kenya, studies on the determinants of the growth of women and youth-owned micro-social enterprises revealed that, there is a continued lack of technical capacity, difficulty in innovating products and services that impedes the growth of youth-owned enterprises. These enterprises face challenges and had difficulties in accessing capital, legal and regulatory boards. They also face difficulties in adopting technology and accessing markets and low standards in the type of entrepreneurial activities they engage in. Moreover, women entrepreneurs also face challenges, such as elevated credit processing fee and fluctuating interest rates which were basically, the major obstacle that women owned enterprises faced. In this context, research done in Kisumu town Jua Kali sector, confirmed that, there exists positivity in the connection between performance and access to finance for sustainability of small enterprises (Kiyai, Namusonge & Jagongo, 2019). In the same vein, the performances of such women owned enterprises were significantly affected by management skills. Gituma (2016) research found out that, entrepreneurial determinants effects sustainability of the enterprises owned by women in Kenya. It was established that, women entrepreneurs in Mt. Kenya region were engaged in agribusiness ventures for survival. The study noted that the sustainability of women owned enterprises is also affected by unhealthy competition,

inadequate skilled labour, underutilization of information technology and lack of access to capital for sustainability of these women owned enterprises in Kenya.

### **2.4.3 Sustainability and Women-Owned Enterprises**

Women enterprises have grown globally and are the driving forces of the global economy. In Nigeria and Ghana, for example, women enterprises are rated highly in their entrepreneurial activities, but continue to face socio-cultural barriers specifically for women entrepreneurs (Master Card Index of Women Entrepreneurs, 2018). These women entrepreneurs have been restricted by socio-economic factors that hinders opportunity for effective strategies for sustainable social enterprises. An Investigation of the methods to overcome the hindrances to sustainability of enterprises in Nigeria was dominated by women entrepreneurs. These strategies if put in place may reduce the concentration of hostile conditions, eliminate poverty and also remove challenge to the entrepreneurship growth hindering socio-economic wellbeing of these women and their households (Panda, 2018).

In Nigeria, Mohammed, Ibrahim & Shah, (2017) argued that constrictions to the development of women enterprises have increased gendered disparity affecting success of the enterprises. Plans to promote women entrepreneurship include ensuring access to equal opportunities for men and women entrepreneurship (Kimbu, et al., 2019). Other methods used for developing women enterprises that contributes to the improvement of women's economic advancement (Obi, Okechukwu & Egbo, 2017). Women entrepreneurship could be a gainfully venture of buying and selling of goods and services to integrate aspects of production (Omoruyi, et al., 2017).

As part of entrepreneurs' engagement in economic activities for personal gains, social entrepreneurs' activities are for the good of the family and the benefits are extended into the

community. This means that, social enterprise is operated in anticipation of earnings and providing support for the family and the community members to earn a living (Hui, et al., 2018). Besides, social enterprise is different from other entrepreneurial ventures which were created out of the 3M; that is money, market and management, for the entrepreneurial theoretical foundation for economic gains and capital creation (Tran, 2022).

As mentioned earlier the field of entrepreneurship has historically, enjoyed near-monopoly of male dominants (Ting-Ling, et al., 2018). That is, the existing hierarchies have placed men on top and segregated women, thereby resulting into cultural conditions that brings an equal distribution of resources and responsibilities, between men and women which resulted into entrepreneurship with male dominant culture in unequal materials (Tillmar, 2016). Furthermore, in tanzania, Self-employment and entrepreneurship are male controlled which places men at the top of the hierarchy (Shoma, 2019). As such, African women have been suppressed as a result of the traditional culture and gender norms that have been responsible for biasness against women entrepreneurs. Currently gender norms have been challenged through the promotion of women global business to become significant entrepreneurs (Yunis, Hashim & Anderson, 2019). However, many women entrepreneurs largely concentrate on small scale farming and other low income sectors, where they are less dominated by men. In this context however, gender barriers and gaps have largely concentrated in demeaning women entrepreneurs (Olanrewaju, 2019).

As part of the work force in sub-saharan, women continue to progress to new heights, due to the hospitality, retailing outfit, over represented in petty trading and Powering the economy (Etim & Iwu, 2019).

In Nigeria, other barriers to women entrepreneurs include, early girl child marriages, lack of effective economic empowerment, lack skills and education which impacts the capability of women entrepreneurs (Obi, et al., 2017). Motherhood and gender roles also sources of barrier that negatively hinder women access to resources for the sustainability of their enterprises consequently these enterprenural success is affected by increasing gender disparity (Hussain, Mahmood & Scott, 2019). This means that gender barriers/disparity and biasness are a major barrier to women's womens entrepreneur endeavours (Kelvin-Iloafu, Igwe & Enemuo, 2019). Other challenges that have been identified by women entrepreneurs include: pressure to provide for extended families, corruption, strigent credit procedures, lack of customer care, high taxes, maintaining steady customer bases, getting and maintaining reliable staff, lack of planning and business discipline, product branding and security. Most of these barriers have also been observed as constraining enterprises in East African Countries (Eijdenberg, et al., 2019). According to National Bureau of Statistics (2018), it is indicated that in Nigeria, the percentage of women in entrepreneurship activities are high. These fundamentally, contribute to the development of Nigerian economy (Nwankwo & Okeke, 2017). Despite aforesaid advancement, Motilewa, Onakoya & Oke, (2015) stated that, plans to overcome hindrances to women owned enterprises sustainability have not been taken into consideration in terms of finding out solutions to these challenges. The scholars further noted that, effective strategies to overcome barriers to the success of women entrepreneurs may not be effective This explains why it is important to identify and explore these gaps to help diverset a strategy that exposes difficulties that women experience in their entrepreneurial activities (Panda, 2018). These enterprenural activities are needed to improve the social economic wellbeing by

encouraging successful women entrepreneurs to ventures and contribute to the development of the households and the economy.

## **2.5 Influence of Capacity Building Interventions on Sustainability of Women-Owned Enterprises**

Capacity building is the key to sustainability of any enterprise. It entails an arrangement that is done to facilitate and create awareness that ensures every woman entrepreneur improves on their entrepreneurial skills. This is largely achieved through attending of conferences, meetings, events and organizing seminars. These arrangements include; trainings that aimed at imparting skills and knowledge that women entrepreneurs require to succeed in business (Kapoor, 2019). In this respect, for women to perform better in their enterprises, they need to be trained on how to handle conflicts with employees, customer's complaints as well as how to manage finances and make informed decisions (Maina & Mwiti, 2016).

Knowledge in a firm is considered the most important source of competitive advantage required to stir any kind of enterprise (Porter & Kramer, 2018). This practice is advanced through capacity building a process of improvement in an individual and organizational development in terms of knowledge, expertise and skills that can help sustain the community members. Capacity building is also strategy that helps and determines the advantage of social capitals that are crucial drivers of financial performance (Porter & Kramer, 2018). Capacity building can also be achieved through mentoring in view of the fact that women entrepreneurs need the problems that they are facing to be addressed effectively. This is in view of the facts that managers of the majority of women enterprises are poorly trained, hence the need for capacity building initiatives to bridge the gap. Inadequately trained people managers of these women owned enterprises can lead to poor management of enterprises.

(Mori, 2016). For this reason, it is important to understand practices adopted by women entrepreneurs in the management and success of social enterprises and the supporting agent on social welfare of household wellbeing (Khalid, Dixon & Vijayasingham, 2022).

Capacity building interventions are aimed at solving complex issues using the enhanced knowledge of entrepreneurship to better the environment of their business operations. Most of the time women are found of having limited skills without strong foundation on technical training on entrepreneurship. women enterprises are still at the lower levels. In other words, women entrepreneurs who own enterprises require skills and adequate training to manage their enterprises for better performance (Baltov, 2016). In developing countries, men are given first priority in education as compared to women who are given less priority in accessing schooling. These makes it difficult for women to access training, hence their limited on knowledge and skills. In entrepreneurship most women in developing countries have difficulties interms of accessing vocational and technical training due to the poor foundations (UNCEF, 2016).

Globally, women entrepreneurs have been documented in literature to be indispensable tool for development of economies which has been successful as a result of entrepreneurial capacity building. Capacity building is a tool that characterizes and enhances strengths in obtaining administrative capacities, information and disposition of the enterprises visionary for the improvement of the human abilities of accomplishing short-term and long-term engagements of developments in an economy (Idawati & Gufran, 2016). Research on capacity building and the success of enterprises that are owned by women entrepreneurs in developing countries such as Kenya, Uganda, Ghana, Indonesia, Thailand and other emerging economies. Scholarly, there has been constrained research on women entrepreneurial



capacity building with regards to developing economies. Furthermore, that accessible studies indicate that Nigeria is significantly centred with large organizations (Isgogo, 2014). In this context, Capacity building can empower women entrepreneurs by widening their knowledge about what is required for successful entrepreneurial ventures in the real-time world of work (Agarwal, et al., 2020). On this note, the current research addresses the existing gaps by evaluating the effectiveness of capacity building interventions on women owned enterprises for household wellbeing in Nyamira County. The investigations supported the need of accomplishing Sustainable Development Goals (SDGs) of the vision 2030 in enabling women entrepreneurs to exploit their full potentials to transform developing countries like Kenya into an industrialized Country.

In England, women entrepreneurs tend to lack information about some parameters such as entrepreneurial development, skilled labour, effective networking capabilities, and business training opportunities, which constitute a major obstacle to the growth of their entrepreneurs (Rudhumbu, Du Plessis & Maphosa, 2020). Vidocic and Peric (2015) investigated social enterprise and its role in empowering women in rural areas of Croatia. It was discovered that when women engage in sustainable social enterprises they improve on their financial status, that boost the welfare of the household and these women learn new things for development. Workshops and entrepreneurial activities facilitated in social enterprises enabled women to gain skills and knowledge that improved women's engagement in businesses. In this respect social entrepreneurship was found to have significant positive changes on rural households in terms of increased income levels; employment opportunities, access to education, increased mobility, and widened social networks.

In Poland, Pacut (2020) studied the drivers towards entrepreneur's engagement by identifying the influence of institutional economic involvement of individuals on social entrepreneurship. A total of 22 social entrepreneurs were interviewed and 10 stakeholders from Poland's economic sectors formed key informants. Notably, social enterprises operate in a very competitive and dynamic global environment that require women to have self-confidence, be more self-sufficient and self-independent. In Bangladesh, Simi (2011) explored the sustainability of women entrepreneurs and discovered that few women entrepreneurs were self-sufficient. These women social entrepreneurs required the capacity building to be self-sufficient through their improved ability to make effective decisions for their enterprises. This means that, sustainable social enterprises indeed generate a long-lasting impact on the household welfare.

Global Entrepreneur Monitor survey conducted in 46 countries worldwide observed that 43.5% of social enterprises were owned by women, while men-owned 56.5% of these enterprises. The study revealed that for social entrepreneurs to build their capacity in understanding policy issues related to their enterprises, workshops and trainings were useful in increasing their awareness of social problems, acquisition of resources and coordination with other partners for greater impact in the communities they serve (Bastian, Metcalfe & Zali, 2019).

Women entrepreneurs have been distinguished by researchers, financial specialists, experts and analysts as the instrumental catalyst of development and economic growth in the community of both advanced and of emerging economies. Earlier investigations in most developed nations and emerging economies confirmed that women enterprises help in job creation, poverty eradication and wealth generation for all in the society (Sajuyigbe &

Fadeyibi, 2017). It is in this connection, that, the World Bank (2019) emphasised that, attests women entrepreneurs (small and medium size enterprises) are the mainstays of sustainable economic growth and development of every country; They contribute over half to the Gross Domestic Product (GDP) of the most advanced and emerging economies.

In Africa, a report by the Global Entrepreneurship Monitor (2018) revealed that the most notable pace of women's entrepreneurial intentions is found among low-income nations (37.8%) trailed by middle-income (21.3%) and high-income nations at (12.6%), which suggests that enterprise owners evidently are significantly the majority in Africa. To advance women entrepreneurs, Successful governments have put in place entrepreneurial programmes through capacity building coupled with various government and non-governmental organizations (Amuchie & Asotibe, 2015). As a result of broad disparity in education, the normal development pace of entrepreneurs is still lower among women-owned enterprises than enterprises run by men, despite the facts of the impressive programmes that have advanced women entrepreneurs. Obstacles such as; lack of opportunities for expansion and poor access of finances (Sajuyigbe, 2017), lack of financial and social inclusion, absence of access to innovation and expansion of administrations are also hindering factors to these women entrepreneurship development (Akpodono, 2016).

However, Falola, et. Al., (2020), confirmed that in Africa women have been culturally excluded and marginalised from having access to high quality education, abused, economic and social inclusion, financial inclusion, denied their rights in most spheres of human endeavours including restricting their work of women to the home environment with no management positions. These inequalities were found to be unfair to women, considering their direct consequences for women entrepreneurs and their households.

### **2.5.1 Capacity Building Strategies for Women Entrepreneurs**

Capacity building and women entrepreneurship are planned innovations aimed at achieving the needs of women entrepreneurs including re-engineering their behaviour in the business world. For instance, Ray in the study by Kier, and McMullen (2018), recommends the need for enhancement of practical skills and knowledge for sustainable development. In this respect they emphasize, entrepreneurial capacity development, entrepreneurial capacity building and approaches have a relationship that connects with their stakeholders (Kier & McMullen, 2018).

Arguably entrepreneurial training is a programme for people who need the entrepreneurial skills for their career development (Puni, Anlesinya & Korsorku, 2018). In this case Entrepreneurial culture needs a specific training to be created with emphasis on practical skills for orientation to the management of business entrepreneurs .this means that education and training can strengthen ones entrepreneur skills that are needed to alleviate fear and failure by enhancing confidence for achievement (Neck & Corbett, 2018).Gandarillas and Goswami, (2018) investigated a programme designed for the delivery of synergistic learning methods to teach programmes to pilot innovative entrepreneurship capacities. However, some programmes defined entrepreneurs apathy with holistic approach to actions of a situation or surroundings that is taken by entrepreneurs (Suprobo, Laksmana & Wulani, 2021).

Entrepreneurship development programs need to be properly designed to ensure entrepreneurial success (Lizarelli, et al., 2022). In these connection, Matic (2022), stresses that, development in small and micro enterprises owners requires entrepreneurial education, moreover, formal education. Similarly Kristiansen (1999), posits that training women

entrepreneurs in entrepreneurship is the key to sustainable development of the small and micro enterprises. This explains why capacity building development of programmes in the entrepreneurship are approached from the perspective of using the International Labour Organization, which emphasises business training that targets women entrepreneurs (ILO, 2019).

Furthermore, studies by Saban (2015) which was done in Nairobi city indicated that, women owned enterprises are largely influenced through transactional cost, access, performance of micro enterprises and women entrepreneurial financial management skills. To the contrary, the research also indicated that there was low financial literacy among women entrepreneurs, which affected the performance of micro enterprises in Nairobi County. The same scenario was confirmed by Rukaya (2019), whose study on the progress of female entrepreneurs in Kenya as part of their economic empowerment, revealed that, public procurement preference was 30%, which indicated that, financial constraints continue to block women out of many of the tenders.

### **2.5.2 Financial Improvement and Market aid for Women-Owned Enterprise**

Organizations are largely motivated by their financial performance to improve their shares in the market and satisfaction of their clientele. These clientele responses to the organization determine the financial performance of these women-owned enterprises. Such enterprises are specifically formed to serve targeted customers, which means that the performance of their finances greatly depend on customer services in the context of entrepreneurship. Terjesen, Bosma & Stam, 2016). As already mentioned limited access to the market by most of the women entrepreneurs is largely responsible for their concentration in the small scale enterprises. That is women owned enterprises are limited in resources which remains a

hindrance to the advertisement and promotion of their products to the clientele. Such promotions serve to increase the market through the media and other forms of advertisement requirerious investments. This suggest that largeinvestments are expensive and cannot be managed by these women entrepreneurs. This is because of the limited resources owned by the majority of women entrepreneurs. Unfortunately, limited resource translates to small enterprise with low customer base, that generates low revenue that affects the financial performance of the enterprises (Ratten, 2016). However, providing micro finances to these enterprises, helps to invest in marketing whiche aimed at increasing financial performance of women owned enterprises. As a result of advertisement of their products, market for thei products will be available and hence positively influence financial performance of women owned enterprise. Here, market facilitation ensures that more and more customers are attended to and the needs of these customers are effectively met. Market facilitation ensures that a broad range of products and services are available to customers for choosing the products thatincreases the level of satisfaction. Increased customer satisfaction could give better financial performance of the organization (Inman, 2016).

### **2.5.3 Women-Owned Enterprise and Training**

Capacity building remains a key to successful women-owned enterprises. Extensive training programmes targeting the diversity of people in the field such as decision makers, educators, supervisors, field attendants, marketers, sellers, programme officers and trainers are the drivers to sustainability. Training is a specialization in the educational system that is used to meet the demands that promotes developing economies to realise its success in specialization and growth. It's recognized that training is important for economic viability and rejuvenation of the political thinking and support (Kaminer, 2019). The study by Joseph and Ijeoma (2019)

recognizes the critical role in capacity building that meets challenges faced by women and youth entrepreneurs which is aided by the educational system for training during the process of nation-building and state development of the developing countries (Joseph & Ijeoma, 2019). Few or no women have access to attend the vocational and technical training for the specialised programmes for those who are interested. Consequently, measures taken for training are critical needs that highlights the mismatch of firm practises. This is done through research that needs attention from both graduate and skill seekers (Doherty & Stephens, 2021). Doherty and Stephens (2021) describes training as an attempt to increase job related knowledge and skill with no boundaries on the level of human resource in the organization but with the interest of either being a manager or an employee.

Training is a concept that is difficult to quantify. Swanson (2022), affirms that training is to provide a comprehensive overview that is different making things even more confusing in a variety of cases most especially in terms of format where the distinction must be very clear on weather it's an informal or a formal training exercise. Formal training is referred to as a structure that is systematically graded initiative that is delivered to the participants by the instructor as a method of intervention aimed at imparting new knowledge and awareness of a process or an activity (Mustafa, 2020). Whereas, informal training is defined as non structured and non official initiatives of sharing knowledge. For informal training, initiatives depend on the environment, nature of work, type of clients, and lack of structures and objectives of the training (Chams & García-Blandon, 2019). There is evidence that demonstrates the effectiveness of management in training people effectively and can produce substantially enhanced economic performance (Abbas & Sagsan, 2019). Performance of the organization is determined by successful training hence giving results of good practice in

management of organizations. These practises include: employment security, team management, decision making, following the essential principles of the organization, careful hiring of new personnel and training. It's evident that the improved performance is as a result of training in essential aspects of the organization which is crucial in the overall effectiveness of the organization (Ozkeser, 2019).

Many women do not have a start-up support in earlier training after trying out the skills learned (Isaga, 2019). Subsequently, implementation of management training strategies assists women entrepreneurs in selecting the appropriate work family management and strategy. Programmes on women entrepreneurs and the effectiveness of other programmes are to be enhanced. Women who are owners of enterprises are empowered to be able to address family conflicts. These conflicts are potential stumbling blocks that can be removed from women ventures so as to improve the performance of the programme for social wellbeing (Spagnoli, Presti at al., Buono, 2020). Women entrepreneurs face specific problems addressed through providing mentorship as a method of support. Assistance directed to them can be grouped based on group or individual assistance (Hägg, Politis & Alsos, 2022). Where, the higher rate of start-up improves women's perception of the new entrepreneur aspirants. The entrepreneurial environment is less favourable for women than men and that women perceive themselves as vulnerable (Polas, Raju, Muhibbullah & Tabash, 2022).

#### **2.5.4 Women-owned Enterprises and Networking**

Networking in women owned enterprises offers benefits by increasing the flow of information. It does not just serve to exchange information and experiences, but also as a way of accessing innovation and foreign culture. As indicated by Anwar (2018), networking



alludes to the linkage and relationship of women entrepreneurs with clients, suppliers, and colleagues to expand their entrance to innovation and global markets. These network connections give coaching and prepares the way towards building strong networks with individuals, corporate bodies and government officials. Moreover, expansion and utilization of networks for women entrepreneurs in small and medium enterprises have been reported to be a strong pillar of entrepreneurial activities (Sila, 2015). For instance, Kariuki and Iravo (2015) exhibit that networking has a critical relationship with the performance of women-owned enterprises. Xie and Wu (2021), additionally discovered that, networking is significantly connected with the performance of small enterprises. Other studies also concur with the previous researchers who argued that, women-owned enterprise performance is associated positively with networking (Al Mamun, Fazal & Muniady, 2019). This is not the case with studies by Sajuyigbe, Eniola, Ayeni and Oladejo (2021) which indicates that there is no connection that is significant between small enterprise performance and networking. Ngoasong and Kimbu (2019) in their studies stated that there are few contacts among women entrepreneurs, less bargaining power and little knowledge in dealing with government bureaucracy. All these issues limit the growth of women entrepreneurship. In view, most of these women entrepreneurs are not members of the professional organization; they operate in small scale enterprises and accessing information is often very difficult. Women often prefer excluding themselves mainly as a result of dominance of male in the existing networks who are not friendly (Ngoasong & Kimbu, 2019). Even if women do not venture in the networks, these networks are often difficult to access since most of them take place after regular working hours. As a result, women barely have networks which can make them gain confidence, get promoted and get awareness and exposure to good role models. Few of them

are invited to join trade delegations (Rani & Narang, 2022). For instance, it was discovered that women-owned enterprises are fewer in the representation in the industry of business association or trade (Ouali, 2020).

Most of the leadership positions on the mainstream enterprise organizations are dominated by men. Women who join are very few as compared to men who are dominant in the association of membership of Chambers of Commerce Business Trade and Industry (Scheuerman, 2021). Fewer women in entrepreneurship sometimes could be a reflection of different household needs of women that may prevent policy makers although lobbying is done in their organizations. These households and other activities may pull down representatives from advocating for women entrepreneurship (Ozasir-Kacar & Essers, 2023). Management of household and family activities are part of the reasons why women organizations are invisible. This is because it is difficult for women to split and manage time to attend to the organizational meetings and manage the household. Nevertheless, the entrepreneurship organizations never consider such needs when preparing the organizational meetings such as conferences and trade fairs. Most of the organizations do not give an opportunity or space for children when organizing and inviting members for those meetings. As a result, most women have been hindered from participating in such forums which provide trainings that can enhance knowledge for growth and development of their enterprises (Marquardt, Banks, Cauwelier & Seng, 2018). Surprisingly, in many developed countries, when organising such entrepreneurship conferences, the organisers slots space for spouses and children accommodation and programmes in order to facilitate the needs of the non-working spouses (Hewamanne, 2020).

Currently, several women in countries such as India, Bangladesh and Pakistan have emigrated to come and participate in those enterprises in the region. On the other hand, the existence of such organizations does not ensure visibility of these women entrepreneurs (David & Eichenberger, 2022). These organizations steering entrepreneurship need to provide all service needs that are required by clients so as to ensure all the interested participants take part in the development of entrepreneurship and be positive and effective in policy grounds. It's in order that different voices are heard and organizations recognize women and their many activities. Many women organizations suffer from inadequate funding and acceptance by legitimacy in the government (Pathak & Muralidharan, 2022).

## **2.6 Knowledge Gaps**

The studies reviewed have attempted to define women social entrepreneurship. The concept has been understood differently in many countries thus living a gap in understanding of its role in the household welfare. According to Adro and Fernandes (2022), social enterprises are mainly used in solving social problems; many have perceived it as an entity that operates between the government, NGOs and profit making businesses. The lack of consensus on the existence and operation of social enterprises provides this study with an understanding of the contribution of women social enterprises in enhancing the wellbeing of households.

Many studies are yet to integrate the role of women in social entrepreneurship while other studies (International Labour Organization, 2019) have cited an increase in women social enterprises. Less is mentioned on how gender barriers influence women-owned social enterprises in enhancing household wellbeing. As such, there is a gap in terms of understanding women in relation to access and use of skill, knowledge and information in navigating the gendered barriers in social enterprises.

## **2.7 Theoretical Framework**

The study adopted the theory of social enterprise, which advocates for the adoption of good practices that have both a social mission and for profit making in their operations. The theory emphasizes that social enterprises portray unique behaviours, characteristics, and typologies that does not only focus on private wealth, business performance but also creates sustainable public wealth for social wellbeing of the community (Ko, & Liu, 2021). Social enterprise is seen as entrepreneurial business that deals with the objective of developing a community by impacting positively on social and environmental factors through trading, surplus distribution and re-investment. This theory has tenets such as; pursuit of social mission above financial mission, innovative action solution for social problems, pursuit of self-sustainable business and impact measurement (Koe Hwee, Nga & Shamuganathan, 2010).

Social entrepreneurship combines the passion of a social mission over financial target with an image of economic logic, innovation, and determination (Lin, Lin & Wang, 2021). The need for the development of social enterprise theory was mainly informed by the lack of specific theories that explained socio-entrepreneurial activities (Singh, Rigsby & Ramgulam, 2017). The theory was therefore developed with the main aim of understanding Social Enterprise with a purpose to have passion on social mission over financial achievement (Devine, at al., 2021). This was influenced by a combination of different perspectives such as; economic, psychological, cultural and sociological aspects, multidisciplinary approaches that holistically capture and explain the behaviour of social entrepreneurs (Singh, 2017).

According to Mersland, Nyarko & Szafarz (2019) Social Mission is applied in finding solution to eliminating poverty, women empowerment and financial inclusion. Social mission over financial pursuit in this study is applicable in finding solution to eliminating

poverty through lending loans and training, enhancing women empowerment by giving priority to women borrowers, women inclusion in collateral for financial advantage and for these women to advance in their social economic development and to improve the welfare of their households.

In expounding the Positive Theory of Social Entrepreneurship, Santos defined Social Enterprise as the pursuit of sustainable business to solve neglected problems with positive functions (Pangriya, 2019). Using an economic argument to advance theories on social entrepreneurship, the researcher describes the central goal and approach of social entrepreneurs as improving household well-being and removing deprivation by developing solutions that are built on the logic of empowerment rather than the logic of control. The logic of empowering here means giving all the required in learning and well-heelled detail work while making a major theoretical contribution to the investigation into development of a genuine understanding and beliefs in empowerment (Santos, Neumeyer & Morris 2019). In this tenet, Kutlu & Ngoasong (2023) Sustainable business is applicable in the study in establishing social policies and activities that supports, encourage and empower women entrepreneurs in their pursuit to social development and the welfare of the household.

Social entrepreneurship theory is preferred rather than the economic and strategic theories that are based on the assumption of self-interested economic actors for profit making. Social entrepreneurs exhibit economic behaviours that seem inconsistent with this motivation. Similarly, while strategic theories suggest how organizations can develop sustainable competitive advantages, often social entrepreneurship does not seem to involve competitive behaviour. Social enterprises involve both entrepreneurships that are normally seen as a mixture that combines components of entrepreneurship for profit making and

entrepreneurship for solving social problems in social organizational sectors (Battilana, 2018). Most of the literature on Social Enterprise focused on defining and describing the phenomenon of Social enterprise by stressing two elements, namely social mission and entrepreneurial activities that results into sustainable business for social wellbeing of women owned enterprises and their household (Saebi, Foss & Linder, 2019). For these reason, this study seeks to investigate women social entrepreneurship from a household wellbeing perspective.

Other tenets of social entrepreneurship theory that are relevant are innovative solution for solving social problems. This tenet of the theory was relevant to the study as it acted as a mechanism for social change and sustainable development. It also promoted technologies that were needed to improve the productivity of the women owned enterprise that will solve most of the problems of ineffectiveness in the enterprise. Social innovations acted as social enterprise as an instrument for solving social problems as it innovates and does not depend on external forces (Kostetska & Berezyak, 2014). Some theorists however focus on the capabilities and potential of social entrepreneurs in making changes in the lives of people. Social entrepreneurs innovate (building local capacity, disseminating a package, and building a movement) and transform the lives of the poor and the marginalized (Vestergaard, et al., 2020). This was achieved by creating local opportunities and contributing to social, human, and economic sustainable development through the lives of real households and the systems that create and sustain poverty (Li, Deng & Zhou, 2022). However, some scholars have excluded 'social activism' from the boundary of women social entrepreneurship (Saebi, Foss & Linder, 2019). In this context, they believe that the inclusion of social activism within women Social Enterprise would confuse the general public.

Social Enterprise has also been extended to include impact measurement by teachers as educational social entrepreneurs, who create social value in the contexts of socio-economic and educational deprivation (Ko & Liu, 2021). Santos (2012) advocated for the adoption of a holistic view in the conception of the theory and to develop a well-bounded social entrepreneurship theory. Specifically, this study argues that a combination of women entrepreneurship, social aspects in the household and community at large has impacts that are measured of its surrounding environment and community. Women specifically are interested in entrepreneurship to bring a holistic social welfare of the household. This is achieved by the mere facts that women entrepreneur's practises are more focused in eliminating unemployment, boosting innovation, support economic growth and develop competitiveness. Social entrepreneurship theory practice is relevant on realizing the significance of enterprises owned by women and activities women entrepreneurs are involved into the realization of household wellbeing of the local communities. From the gender perspectives, women must engage in entrepreneurial practices with far-reaching economic and socio-cultural effects that enhance household wellbeing, growth, reduced poverty and improves large-scale economic and social development (Nega & Schneider, 2014).

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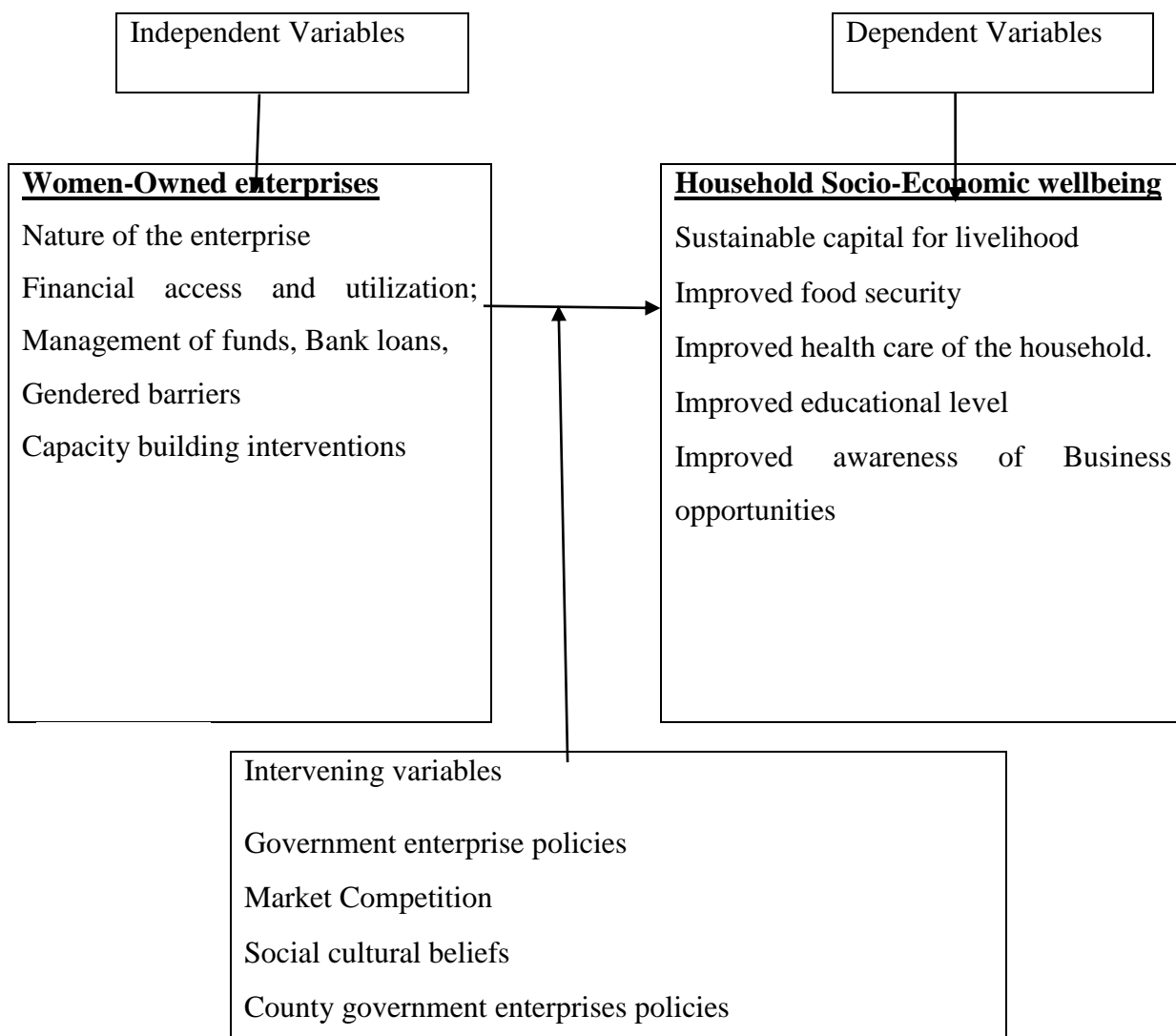
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## **2.8 Conceptual Framework**

The conceptual framework contains the independent and the dependent variables of the study. The diagram below presents the independent variables, which comprise of women-owned enterprises, women's level of knowledge, capacity, financial access, and gendered barriers. The dependent variable for this study is household socio-economic wellbeing. The economic wellbeing of the household is represented by sustainable capital for livelihood, improved food security, improved health care of the household, improved awareness of business opportunity, employment, access to basic needs (food, education, and shelter) and increased income level of the households. The intervening variable for this study is government policies related to social enterprises and market competition. An empirical review of women social entrepreneurship practices and community empowerment is presented in this section. Studies

indicates that women owned entrepreneurship offers economic opportunities, household social welfare and for the poor through the implementation of practices in women social enterprises aimed at empowering the less fortunate in the community and society at large.

This section presents study conceptual framework that is presented diagrammatically below.



Source:(Researcher, 2022)

### **Figure 2.1 Conceptual Framework**

The conceptual framework shown in figure 2. Nature of the enterprise, financial access and utilization, management of funds, bank loans, gendered barriers and capacity building interventions are viewed as the major determinant of women owned enterprises for socio-economic wellbeing of households. the improvement of women-owned enterprises have an effects on household socio-economic wellbeing which is indicated by the improvement of sustainable capital for livelihood, improved food security, improved health care of the household, improved educational level and improved awareness of business opportunities. The mechanisms such as government enterprise policies, market competition, social cultural beliefs and social county government enterprises policies intervenes between the contribution of women-owned enterprises and household socio-economic wellbeing.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

The section introduces the discussion of the following subtopics in the chapter; research design, study area, target population, sample size and sampling procedures, data collection methods and instruments, data collection procedure, data analysis and interpretation, validity and reliability and the study ethical considerations.

#### **3.2 Research Design**

A research design refers to the structure of investigations that brings the answers to the research questions (Kerlinger, 1973). In this study, mixed method research design was used to gather both qualitative and quantitative data from respondents. The design was used to investigate population that was targeted by selecting samples to analyse and discover occurrences from which gave the researcher understanding on how women entrepreneurs develop enterprises and different pathways that this women entrepreneurs can use for development. In this case the researcher tried to follow the patens of the nature of the enterprises and how they can change status that exists among these women entrepreneurs.

Descriptive survey was used as a method which enabled the researcher to investigate the experiences of the respondents. These enabled the researcher to summarize and organize data in an effective and meaningful way in relation to the responses. Mixed method design helped researcher to collect in-depth data from respondents about women owned enterprises. The design targeted groups within the study area and was based on the overall findings on the views of the women entrepreneurs and the key informants with the assumptions that they represent typical of the whole target population.

### **3.3 Study Area**

The area of study was Nyamira County that has a total population of 605,576, of whom 290,907 are men and 314, 656 are women. Administratively, Nyamira County consist of 5 sub counties, that is, Borabu, Manga, Masaba North, Nyamira North and Nyamira South. The study specifically collected data from Nyamira South, which has 280 registered women enterprises and a representative from the Sub-County in Nyamira County. The county's major economic activities are businesses which are major source of livelihood for lowest income earners. The sector employs a big number of people and therefore, there was need to put proper structures in place to enhance their income and ultimately reduce poverty. The 2016 National MSME survey notes that there are a total of 35,700 licensed and 62,700 unlicensed MSMEs in Nyamira County (County Integrated Development Plan, 2018).

The County has been selected because it lags behind in terms of the national economic growth rate, which is seen from the index done by Kenya Bureau of Statistics, (2019). The area was chosen due to its implication in the constituency on the country's economy. Nyamira County annual development plan reports that the Human Development Index (HDI) is lower than the national HDI. Similarly, the county Human Poverty Index (HPI) is lower than that of the nation which makes it an area of interest, more, so, Nyamira Sub-County that has less understanding on the contribution of women owned enterprises in the eradication of poverty and in the elevation of household's social wellbeing (Nyamira County, Annual Development Plan, 2019).

### **3.4 Target Population**

Target population is a group of people that the researcher intended to gather information from and make a conclusion about an issue of concern. This study targeted registered women social

entrepreneurs. There are 82,965 thousand females in Nyamira South Sub-County (Kenya National Bureau of Statistics. 2019).According to the ministry of Social Services Nyamira County, there are a total of 280registered women owned social enterprises in Nyamira South Sub-County (Department of Social Development, Nyamira County,2022).The study targeted the women groups that have registered social enterprises, officials from the department of social services and chambers of commerce in Nyamira County who are knowledgeable on the issues of women enterprises and the wellbeing of their households living in Nyamira County.

### **3.5 Sample Size and Sampling Procedures**

To determine the sample size, a predetermined published table under the normal curve of the total population indicates that, when the assumption of the normal population is poor then the entire population is sampled (Yamane, (1967). For that reason, census survey was used to determine the sample size of 280which was the total number of respondents who were registered women entrepreneurs in Nyamira South Sub-County. The study purposively sampled five (5) women groups and the groups ranged between 10 to 20 members and five (5) group leaders from the same groups, four (4) officials from the department of Social Services Nyamira County and the Chambers of Commerce in Nyamira County.



**Table 3.1. Sample Size**

Sample Size	Population
Registered Women-owned entrepreneurs	280
Women groups	5
Group leaders	5
department of social services and Chambers of commerce	4

Source: (Researcher, 2022)

The researcher employed census survey to sample all the respondents who participated in the study (Singh, A. & Masuku, 2014). A census survey is the procedure where the entire population is studied to collect the detailed data about every unit (Singh & Masuku, 2014). The researcher sampled all the 280 registered women entrepreneurs in Nyamira South Sub-County as the respondents. Purposive sampling procedures were also used to select the key informants who were knowledgeable and able to provide information on the issues of women-owned enterprises. The respondents included: two (4) Officials from the Chambers of Commerce and the department of Social Services and five (5) Focus Groups Discussion involving women entrepreneurs and their group leaders, were also selected from the five Sub-Counties in Nyamira County.

### **3.6 Data Collection Instruments**

The study used questionnaires, key informant interview, Focus group discussions and observation as presented and discussed below.

### **3.6.1 Questionnaire**

A questionnaire was used to gather the required data from the investigation of the study. Both closed and open ended questions were used to collect information from the respondents by utilizing self-managed questionnaires which collected data about the implication of women owned enterprises on Socio-Economic wellbeing of households in Nyamira County, Kenya, were gathered. A total of 280 Questionnaires were administered to the respondents with registered women enterprise with the assistance of the researcher both collected data both qualitative and quantitative that were obtained during the analysis

### **3.6.2 Key Informant Interviews**

Key informant interviews are in-depth interviews conducted by a researcher who purposively identifies as knowledgeable about the phenomena in question (Akhter, 2022). Key informant interviews were done with officials from the Chamber of Commerce, officials from the department of Social Services and leaders from women owned enterprise groups in Nyamira County. The interviews were geared towards an in-depth understanding of the nature of women enterprises, financial access and utilization, gendered barriers and capacity building of women owned enterprises and the implication of the same on socio-economic status of their household's wellbeing. Face to face meetings were conducted to allow some level of opportunity and flexibility in dissemination of data.

### **3.6.3 Focus Group Discussion**

Focus group discussions (FGDs) is a semi-structured data gathering method in which randomly selected set of participants gather to discuss issues and concerns based on a list of key themes drawn up by the researcher (Kumar, 2005). During focus group discussions, the researcher randomly selected the numbers (8-12) of the participants in the five (5) groups

from the Sub-County. Discussion guide was used to select purposively women groups who are knowledgeable and educated and owned enterprises within Nyamira South Sub County. Focus Group Discussion was used in gathering qualitative data to explore some of the issues that emerged during the study and need for clarification. Women told their views and challenges they faced in carrying out the enterprises. In setting out these women, researcher gave attention to the women to give room for free discussions.

#### **3.6.4 Non-Participant Observation**

Observation involves systematic study of an occurrence, an event, a process or physical object in its natural setting (Finlayson & Roy, 2019). Participant observation method was used to gain an in-depth understanding and involvement of the study population in women owned enterprises, nature of the enterprises, financial access and utilization and other socio-economic activities involved. The researcher used observation check list (Appendix 3) as a tool containing specific issues concerning their socio-economic wellbeing, captured in the study. The researcher established residents in Nyamira County where there are women entrepreneurs' women enterprises and their households for some days and observed the activities and development of their enterprise.

### **3.7 Validity and Reliability of the Research Instruments**

#### **3.7.1 Validity of the Research Instruments**

Instrument validity determines whether an instrument precisely measures what it should gauge (HR & Aithal, 2022). An instrument is valid if it measures what it is expected to measure (HR & Aithal, 2022). In this context, validity of an instrument is based on the relationship between the research questions and the aims of the research that enables the

researcher to arrive at appropriate conclusion (Kumar, 2011). To achieve validity, the tools were reviewed to ensure all constructs and items in them are valid.

### **3.7.2 Reliability of the Research Instruments**

A measurement is reliable when it eliminates any threats that can cause bias or random error (Mitchell & Jolley, 2007). A researches instrument is reliable when another researcher at another time can conduct the same study, using the same methodology and obtain the same findings (Wisker, 2001). To ensure that the instrument of this study were reliable, a pilot study was conducted by the researcher, which assessed the feasibility of the research. Twenty (20) women social entrepreneurs from Kisii town were used in the pilot study. This represents 10% of the target participants for the study. This helped the researcher to ensure that questions posed in the survey are clear and understandable, including enabling the provision of reliable data and results, to estimate how long it takes to complete the questionnaire and give an idea of unexpected challenges that the researcher might encounter, thereby allowing him or her to anticipate those problems (Creswell, 2018).

### **3.8 Data Analysis**

All questionnaires and field notes were gathered for coding. The data obtained from the respondents were coded and clustered for subsequent analysis. Data from respondents was used in Statistical Package for Social Sciences (Version 25). Computer software was used to facilitate the quantitative data organization and analysis. Quantitative data results were presented by use of tables, graphs, pie charts and percentages. Qualitative data was analysed using content analysis. Systematic coding of verbatim transcriptions of Focus Group Discussions was done in order to establish the emerging themes. Findings were presented using texts and verbatim quotations.

### **3.9 Ethical Considerations**

Data was collected with permission from the National Commission of Science, Technology and innovation (NACOSTI). An introductory letter for the researcher was obtained from Kisii University to NACOSTI for the grant of a research permit for the study. This enabled the researcher to be allowed by Social Development office into the study area. The respondents were educated regarding the reason for the research and given a questionnaire and interview guide to fill. The researcher utilized close and open personal meetings as an information gathering apparatus. This method was adopted to ensure that each meeting responded to the same inquiries, in a similar request. The meetings were directed by the research objectives to realise the intended theme, from the point of view of the interviewee. A letter of introduction was acquired from Kisii University as a proof of the motivation behind the study. To shield the witnesses from any maltreatment, results from the information given, were displayed without names of the respondents so as not to connect with people who were providing the data. Cooperation of the respondents was free and wilfully in that they were to pull back whenever they did not want to participate in the investigation. The instrument was additionally guarantee security of respondents as their personalities mentioned.

## **CHAPTER FOUR**

### **FINDINGS AND DISCUSSIONS**

#### **4.1. Introduction**

Chapter four presents the findings of the study and discussion. This was done in relation in the order of the objectives. Chronologically, following objectives, the study examined the nature of women owned enterprises for households' wellbeing; financial access and utilization by women owned enterprises; the gendered barriers to the sustainability of women-owned enterprises and the effectiveness of capacity building interventions on women-owned enterprises for sustainable capital and subsequent household wellbeing in Nyamira South Sub-County, Nyamira County, Kenya. The findings and discussions are presented, analysed and discussed below.

#### **4.2 Demographic Characteristics of the Respondents**

Demographic characteristics of the respondents discussed here were drawn from 280 respondents interviewed. The responses were categorised based on their age, marital status, level of education attained, occupation of the respondents and size of the households. The summary of the results is presented below;

##### **4.2.1 Age of the Respondents**

Respondents' age was indicated in the responses according to the age brackets indicated in the questionnaire. Below is the summary of the responses.

**Table 4.1 Age of the Respondents**

Age of Respondents	Frequency	Percent
11-20yrs	1	0.3%
21-30yrs	75	25.4%
31-40yrs	129	43.7%
41-50yrs	51	17.3%
>51yrs	24	8.1%
Total	280	100

Source: (Researcher, 2022)

Table 4.1 shows the age of the respondents, the majority of the respondent's age ranged from 31-40 years with the highest being 43.7%, followed by 21-30 years with 25.4%, 41-50 years with 17.3% and 51 years and above with 8.1%. Findings revealed that young energetic women aged 31 to 40 years dominated in women owned social enterprises in Nyamira South Sub-County. These indicated that more young women are actively involved in entrepreneurship. Most of the respondents in this age group have a solid network and their families and the households depend on them to get food, medication and education for their children and siblings. These proved that the age of the respondents influences the entrepreneurship activities among the women entrepreneurs in Nyamira South Sub-County.

The study findings are similar to those by Vasani (2020) in India who pointed out that more young women in a similar age bracket actively participated as entrepreneurs. The study revealed that more successful entrepreneurs were young in age. In addition, young women

who manage and participate as entrepreneurs perform better for social livelihoods and development (Rodriguez et al., 2019).

According to British council (2016), most social enterprises in Kenya are headed by young women (between age of 25 and 44) women entrepreneurs. However, in countries such as Spain and Poland, studies indicated that young people are immensely under academic progression pursuing their careers which is more valued at such specific age group.

In addition, studies have indicated that the relationship between entrepreneurship success and age is complex and influenced by a number of factors and roles such as gender and stage in life, and the fact that the elderly are to some extent insignificantly successful in running an enterprise (Zhao et al., 2021).

#### 4.2.2 Respondents Marital Status

Below are the responses of the question that required the respondents to give their marital status. Table below shows the results of the statuses of the respondents.

**Table 4.2 Shows Marital Statuses of the Respondents**

Marital Status	Frequency	Percent
Single	53	18.0
Married	201	68.1
Divorced	10	3.4
Widow	16	5.4
Total	280	94.9

Source: (Researcher, 2022)

Respondents were asked to indicate their marital status table 4.2 shows respondent's distribution in terms of their marital status. In this respect, out of 280 respondents for the study majority, (68.1%) were married, (18.0%) were single, and (5.4%) were widow, with the lowest, (3.4%), being divorcees. This means that the burdens of the household to look for



social economic survival to help their families were bestowed upon married women. Subsequently, most women resorted to enterprises to earn a living and largely provide food, household social wellbeing and support. The study also revealed that despite the fact that many married women were involved in running their enterprises; their successes to meet the social responsibility and to make profits were restricted by the commitment to household responsibilities. This puts women in an awkward situation of being less committed to pursuing enterprise activities, limiting their success in business thus leading to cyclic poverty. This state of affair echoes that of by Vasan, (2020), whose study revealed that, family commitments restrict the success of women-owned enterprises. This was also similar to studies by Archuleta, et al., (2017), which indicated that married women did not influence the success of the enterprises.

#### 4.2.3 Level of Education

Education is the key to the achievement of social welfare and because of that, the respondents were asked to tick their level of education attained. Below are the responses;

**Table 4.3 Level of Education of the Respondents**

Educational Level	Frequency	Percent
None	26	8.8
Primary	74	24.8
Secondary	122	46.7
Tertiary	58	19.7
Total	280	100

Source: (Researcher, 2022)

Regarding the level of education of the respondents (see table 4.3), 46.7% of the respondents had secondary school level education, followed by 24.8% tertiary, and 19.7% primary, while 8.8% confirmed that they have never gone to school. This is a clear indication that despite the fact that, these women have gone to school, formal employment might have been very

difficult to come across. As such, they resorted to enterprises for the social economic wellbeing of their households. Most of these women were married, and had no other means for providing food, school fees and also for social networks. Others may have joint entrepreneurship as a result of not being successful in completing their education but wanted to have financial independence for sustainable development.

The results that are summarised in table 4.3 indicate that the majority of the respondents attained secondary school and a few of them managed to go to tertiary institutions for training. These further reveals that most women owned enterprises in Nyamira South Sub-county are managed by women who are secondary school leavers without entrepreneurial skills and knowledge to enhance the success of their enterprise. Notably, if undertaken, this training could boost the understanding and operations of the enterprises.

Lucas (2017) and Vasan (2020) indicated that the higher the level of education, the likelihood of improved performance of women owned enterprises. Moreover, the scholar argued that, women owned enterprises growth are significantly influenced by the increased level of their education. This is also in line with findings by the British Council (2016), which notes that many of Kenyan elite are currently dominating social enterprise sectors and majority of them are said to have attained masters' degree.

#### **4.2.4 Occupation of the Respondents**

During the interviews the respondents were asked to indicate their occupation, below are the results of the respondents

**Table 4.4 Shows Occupation of the Respondents**

Occupation of the Respondents	Frequency	Percent
Peasant Farmer	112	38.0
Poultry Farmer	32	10.8
Teacher	10	3.4
Pharmacists	3	1.0
Business Person	110	37.3
Fruit Vendor	7	2.4
Fish Monger	2	0.7
Fashion Designer	3	1.0
Veterinary	1	0.3
Total	280	100

Source: (Researcher, 2022)

Table 4.4 above shows that, most of the respondents were peasant farmers constituting 38%, followed by those who were engaged in enterprises (37.3%), then 10.8% dealing with poultry farming as the rest of the respondents below 10% were involved in various occupations, such as teaching at (3.4%), fruit vendors (2.4%), fashion designer and pharmacist each (1%) respectively. This indicated that most of the respondents were women entrepreneurs and peasant farmers, who worked part-time as entrepreneurs. These revealed that women's curiosity to start the enterprise and their success depends more on the previous experience. From the findings, it became evident that, majority of these women had entrepreneurial ambitions of operating the enterprise. These findings indicated that most of the respondents initially participated actively as entrepreneurs in their business or relative's enterprises.

Similarly, studies by Vasan, (2020) indicated that previous participation in and observation brings quicker understanding on these women about the operation of enterprises. In the same way, studies by Otunaiya, Ambali and Idowu, (2013), indicated that, the majority of women were mainly traders. Most of the women were traders when viewed from the form of business enterprise with the majority 55.8% of the women sampled. Others were artisans, hair dresser and fashion designers, service providers such as event planning, master of ceremony, event decoration for social events and petty trading to big supermarket. Result of the findings implied that majority of the women entrepreneurs depend largely on their enterprises for sustenance. Women entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social household (Otunaiya, Ambali & Idowu, 2013).

#### **4.2.5 Size of the Household**

The structured questionnaire was used to gather information on the size of the households of the respondents. The result is summarised in the table below.

**Table 4.5 Size of the Household**

Size of the Household	Frequency	Percent
<3members	45	15.3
4-6members	123	41.7
7-10members	65	22.0
>10members	47	15.9
Total	280	100

Source: (Researcher, 2022)

The findings in table 4.5 present household size of respondents. It is evident that the size of households for the majority of the respondent's household was between 4-6 members with (41.7%), followed by those with 7-10 members (22%), 10 and above members constituting 15.9% and, 3 members and below at 15.3% of the households. This then indicates that most of these women have medium size of household at 4-6 members of the household that depend on their enterprises to feed, cloth, medicate and educate. Studies in Pakistan on microcredit, gender and poverty reduction indicated that women entrepreneurs in Pakistan had many members of the household and that they were supported by these members, which significantly helped in Human poverty reduction. Hussain, Mahmud and Scott (2019) indicated that reduction of human poverty can help in alleviating household poverty and this can only be achieved if supported by benefits from Micro Finance Institutions such as trainings, micro credit and macro loans that help women establish medium and large enterprises. These enterprises can allow them save and bank the profits and further access to finances from lending institutions.

Households with large number of children have greater chance of increasing the welfare of women and their family through the use of loans from MFIs for sustainable capital (Hussain, Mahmood & Scott, 2019). Furthermore, utilization of microfinance facilities and repayment is majorly determined by the size of the household which have been involved in entrepreneurship in the area of start-up and credit procurement. Ironically, similar study results indicated that families with a higher number of children experienced higher human poverty reduction, compared families that had fewer children. (Zavyalova, Studenikin & Starikova, 2018). Studies done by Zavyalova in Central Asia & the Caucasus region revealed that the Majority (76.7%) of the women had their family size ranging between 4 and 6. This

indicated that the majority of women entrepreneurs had similar size of households (Zavyalova, Studenikin & Starikova, 2018).

### **4.3 The Nature of Women-owned Enterprises and their Socio-economic Wellbeing in Nyamira South Sub-County**

The first objective was to examine the nature of women owned enterprises for household’s socio-economic wellbeing in Nyamira South Sub-County, Nyamira County, Kenya. the results of the findings from the study were presented under the following sub headings; demographic information, type of enterprises, conception, size, operation and registration of the enterprise, rating business with other women enterprises, rating knowledge on improvement in performance of women owned enterprises, rating household socio-economic status of women entrepreneurs, utilization of resources from the enterprise and forms of housing for women entrepreneur livelihoods.

#### **4.3.1 Type of Enterprises**

In regard to enterprises, respondents were asked to present the type of enterprise they had ventured unto. This is summarised in table 4.6 below.

**Table 4.6 Type of Enterprise**

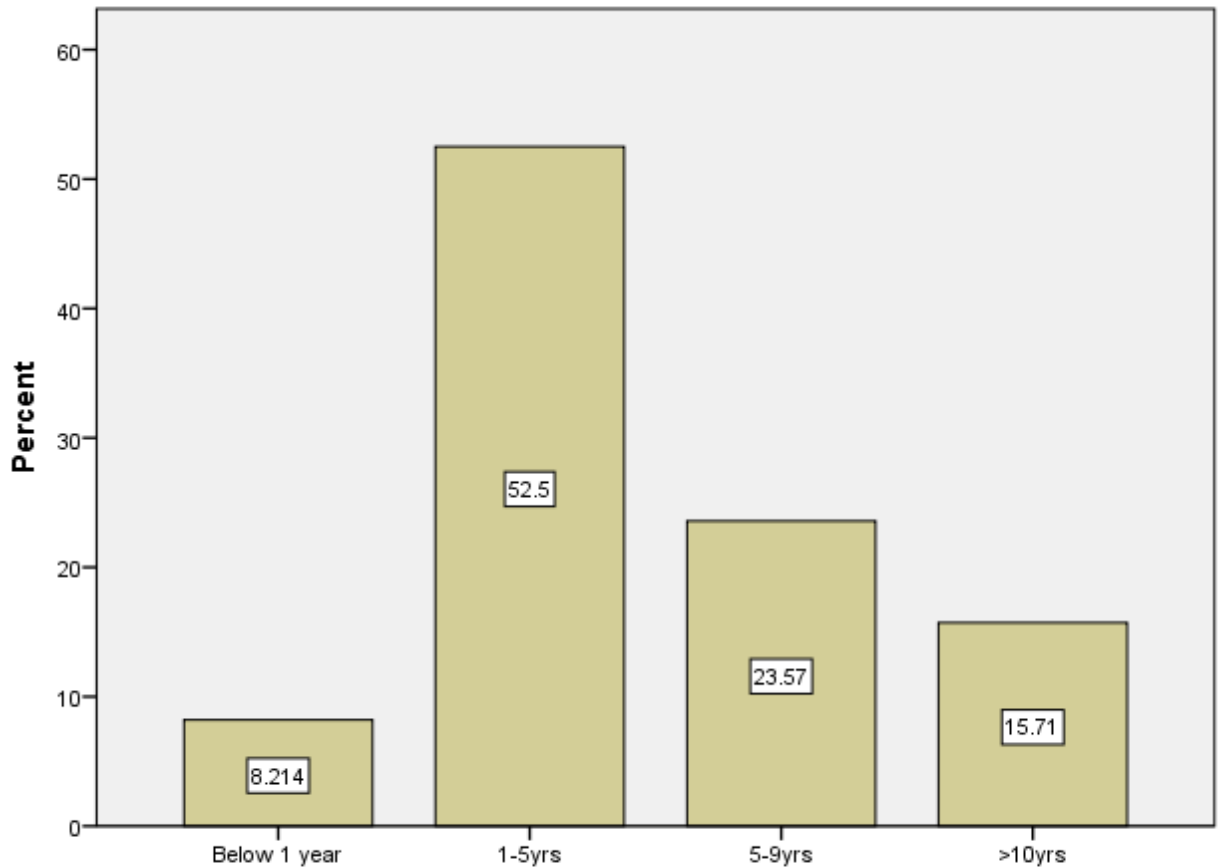
Type of Enterprise	Frequency	Percent
Sole proprietorship	172	63.4
Partnership	105	35.6
Company	3	1.0
Total	280	100

Source: (Researcher, 2022)

As indicated in table 4.6 most of the respondents were sole proprietors constituting 63.4%, those in partnership with 35.6% and those with companies at 1%. Findings in the study, revealed that most of the respondents are sole proprietors which specifically points out the level and size of the enterprise. Equally, in India (2020), Vasanin his study revealed that, the type of enterprise run by entrepreneurs is largely associated with the size and performance of the enterprise (Vasan, 2020).

#### **4.3.2 Conception of Women-owned Enterprise**

This study was also interested with the years and the time that Nyamira South Sub-County women entrepreneurs started their enterprise. The respondents were asked to declare when they started their enterprise. The responses are summarised in the figure 4.1 below.



Source: (Researcher, 2022)

**Figure 4.1 Conception of the Enterprise**

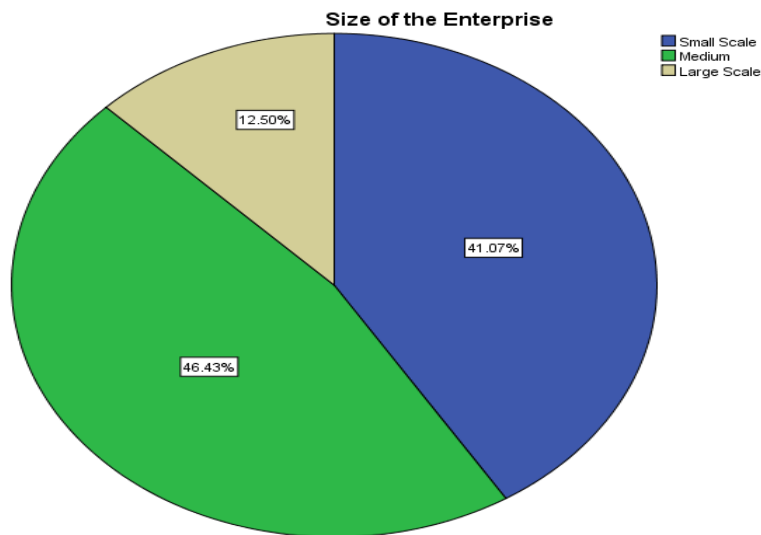
As revealed above, most of the respondents started their enterprise in the period ranging between 1-5years, (52.14%) 5-9 years, (23.57%), above 10years, (15.71%) and below one year, (8.21%). This indicates that most of the respondents interviewed have been in the business for a period of between 1-5 years. Findings indicated that majority of the respondents started venturing into their enterprises at the range of between 1-5years. This is not the case with the study done in Lagos State Nigeria by Otunaiya et al, (2013) which revealed that the entrepreneurs years of experience determines the success or otherwise, by a large percentage



of the entrepreneurs have spent longer years on their enterprise, implying sustainability (Otunaiya, Ambali & Idowu, 2013).

### 4.3.3 Size of the Enterprise

The study also sought to know the size of the enterprise operated by the women entrepreneurs in Nyamira South Sub County. In this regard, respondents were asked to indicate the size of the enterprise they operated. The results are summarised in figure 4.2 below;



Source: (Researcher, 2022)

**Figure 4 2. Size of the Enterprise**

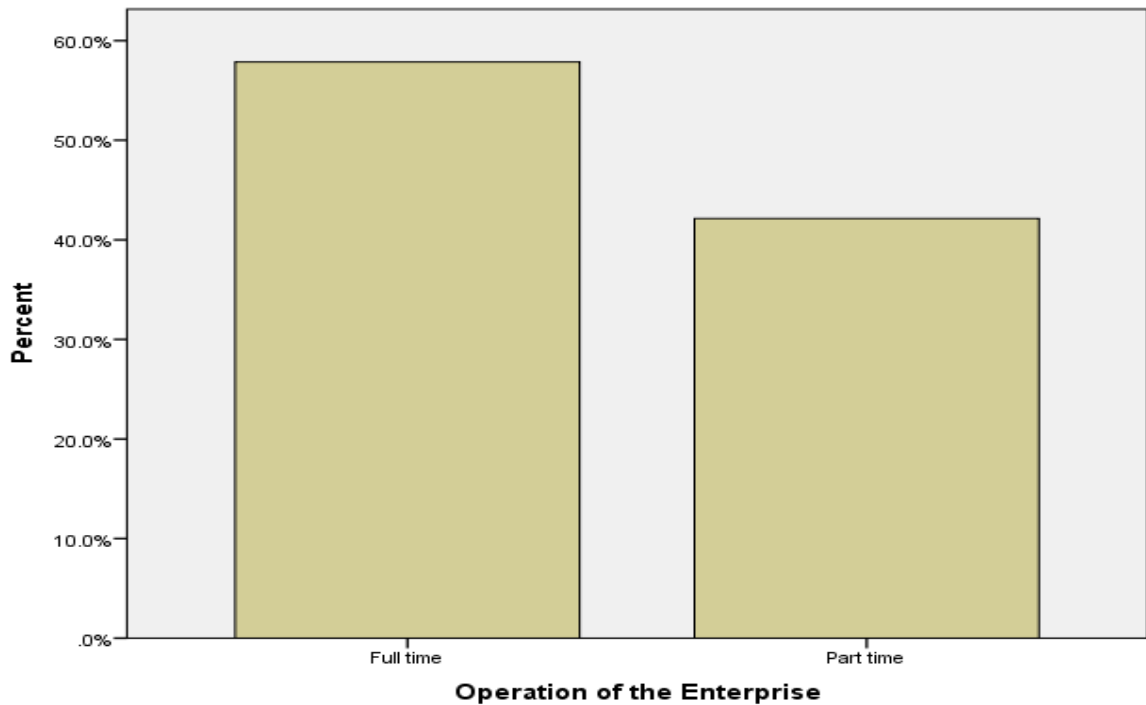
As shown in figure 4.2 above most of the women enterprises in Nyamira South Sub-county operate medium and small size enterprises constituting 12.50% large scale, 46.43% medium, followed by small scale with 41.07%. These indicated that majority of the enterprises lie in small and medium enterprises. They operate as retail and service business which is attributed to the traditional roles of household responsibilities. Notably, the starting capital was inadequate to setup a large enterprise. Since the enterprises were operated within the family

premises, they were always interrupted by activities done by the households. All these together contribute to the size of enterprises women in Nyamira South Sub-County operate. Similarly, Oxfam briefings on business (2008) confirmed that most of the enterprises in rural communities were small and medium. They together continue to contribute to the realization of vision 2030 and sustainable Development Goals. This shows that, at the local level social entrepreneurs continue to fulfil the objectives of the SDGs (Dhanarajan & Fowler, 2008). Globally, the majority who are the private sectors in the world's activities that took place at the local level were small and medium enterprises as compared to large firms and corporations. Moreover, huge range of additional replication of business approaches are rendered by the world's small enterprise scale operators who are the contributors to global development (Fanelli, 2021).

On the other hand, studies done in India indicated that most of the women operate small and medium enterprises which made them suffer when it came to accessing of finances from financing institution due to poor historical cash flow and difficulties of these institutions in assessing the security of their lending (Richa, Sharma & Bawa, 2020).

#### **4.3.4 Operation of the Enterprise**

The operation of the enterprises under investigation was found to be determined by the busy schedules that women faced in their households and other activities outside the enterprise. The types of operations however, were used to run the enterprises. This is in Figure 4.3 below.



Source: (Researcher, 2022)

**Figure 4 3. Operation of the Enterprise**

Concerning how the enterprise operates, it was noted that most of the respondent operates their enterprises on part time basis (74.3%) and fulltime basis (25.7%). In addition; the study revealed that women enterprises were legally established and were paying taxes to the government. The respondents further indicated that part of the time is spent in household responsibilities which they could not account for. This was also noted by most of the groups (4) interviewed during the Focus Group Discussion where they indicated that; *'Apart from the enterprise, we do not have any other employment that will enable us to earn a living'*. They further argued that Household activities consumed part of their time that is why they could not earn their expected income from the enterprises.

Similar studies by Carter et al. (2015) indicated that, currently, the number of women working as part-time and among those wanting more flexible working hours to complement

domestic commitments was women who engaged in self-employment and business ownership which had risen to medium size, and much of the growth has been witnessed. This suggests that a substantial proportion of self-employed women may be working very few hours (as little as an hour per week) fitting in flexible self-employment around family commitments. Indeed, more women than men use their home as a trade base and some women do not even consider their self-employment as ‘proper work’.

#### 4.3.5 Knowledge on Improvement of Performance in Women Entrepreneurship

Respondents were also tasked to rate the knowledge they had for improving their enterprises in terms of performance this was in terms of whether they used techniques such as; using aggressive advertisement techniques innovative digital technologies are embraced, Building new networks and diversification of business customer products. Likert scale was used to measure the range of the responses starting from strongly agree, agree, disagree and strongly disagree. These findings were simplified these by putting together strongly agree and agree answers responses together as agreed as those signalling statement and strongly disagreed and disagreed together signalling disagreement. These results were summarised in the tables below showing the frequencies and percentages that were used to discuss the findings.

**Table 4.7 Knowledge on what can Improve Women-owned Enterprise**

Knowledge to Improve Women Enterprise	% of Agreed	% of Disagreed	Total
Aggressive advertisement techniques	(60.3%)	(39.7%)	100
Innovative Digital technologies	(73%)	(27%)	100
Building new networks and diversification of business customer products	(77.2%)	(22.8%)	100

Source: (Researcher, 2022)

The table 4.7 above indicates that 169 (60.3%) of the respondents agreed to the idea that aggressive advertisement technique improves the performance of women-owned enterprises, while 110 (39.7%) disagreed with the same idea. This finding reveals that the majority of the respondents 60.3% agreed that performance of the enterprise can be improved by aggressive advertisement techniques. These can be improved through social capital that influences the use of bootstrap techniques. Other aggressive advertisements such as network diversity and utilizing social capital asset as levels of education are used during the advertisement period. Similarly, studies by Shamaki, et al., (2022) indicated that the presence of a diverse network and bootstrap technique can use personal sources that are associated with the entrepreneurs' network. This was found to have improved the performance of the women entrepreneurs. According to Setini, et al., (2020), most of the respondents used diversity of women entrepreneurs' network technique as the trusted technique, for improving the enterprises (Cho, et al., 2021). The limited network of supporters was not associated with loans, equity financing, or bootstrapping techniques. Other studies previously indicated that frequent strategies, involving timing when advertisement is to take place (Martinez-Jimenez, Hernandez-Ortiz, & Cabrera Fernandez, 2020).

Regarding use of innovative Digital technologies to improve women-owned enterprises for improving the socio-economic wellbeing of their households, 202 respondents (73%) indicated that they were in agreement with the idea, that uses of innovative digital technologies do improve women-owned enterprises, and 80 respondents constituting (27%) disagreed with the suggestions. The study significantly indicates that the majority of the respondents agreed with the idea that the digital technology enhanced the performance of the

enterprises. These can help them in performing their duties of entrepreneurship at the site and even when they are at home doing their household responsibilities.

During the Focused Group Discussion interviews, participants revealed that:

Innovative digital technologies and networking could improve women owned enterprise. They pointed out that given the nature of responsibilities these women have, digital technology such as connecting to business sites online could improve their business networking and might ease their activities without interfering with the family responsibility (FGD1).

These findings indicated that women can do their business with ease, if they are digitalising and their networking is improved. Furthermore, many of these women entrepreneur seems to be interested with the digital and mobile networking. According to Dana et al. (2022) emerging markets of digital technologies on business innovations can upshot positively in local and international markets. In addition, available research literature shows that new digital technologies and international markets led to the entrepreneur orientation of the business that can improve the level of the enterprises leading to business innovation in emerging markets in the world. Other, studies by Chege, Wang and Suntu (2020) indicated that digital technology enhances new ways to organise the economic activities that influences business, innovation costs, strengthens trust in the ecosystem of actors.

The same argument is reiterated by Shamaki et al., (2022) who noted that, the digitalisation awareness may not be sufficient to manipulate business performance. In addition, it's also indicated by Chaker and Zouaoui (2023), that digitalization of enterprises questions traditional entrepreneurial processes and forces new behaviours related to digitalization in the businesses process. However, in value additions, adapting and adapting to new technologies is critical to meet and exceeding client's expectations.

For improvement of strategic competitive advantage and economic development of the women entrepreneurs, it was established that digital technology plays an important role in the enhancement of business performance and exploitation of the vast potential of the women-owned enterprises (Shamaki et al., 2022).

To the Contrary, Olsson and Bernhard (2020) earlier research on the same showed that from a societal perspective, it is of importance that small entrepreneurs survive and adapt to digitalization and the changes of their industries in order to generate local and regional growth. In similar strength, online technology has been of great help for instance during the time of COVID 19 pandemic in our communities most of the organization utilize digital and media to sell their services and products online and some of them delivered digitally. Enterprises were on and with a slogan working from home (Olsson & Bernhard, 2020).

In Tunisia it was discovered by Chaker, and Zouaouithat Digitalization and social media have great implications on women entrepreneurs. Digitalization and social media is part of their business processes in terms of involving learning new skills, knowledge, judgments and strategic recruitment of digitally skilled employees. Furthermore, it also affects work life balance (Chaker& Zouaoui, 2023). Besides that, Women entrepreneurs face challenges of work life, balancing the risks, stress and burnout that may indicate gender equality that comes with women entrepreneur cause tension in any notably online stereotype (Olsson & Bernhard, 2020).

Table 4.7 above confirms that building new networks and diversification of business customer products was a great means for improving the socio-economic wellbeing of women-owned enterprises in Nyamira South Sub-County. Findings of the study revealed that 77.2% of the respondents agreed to the idea that building networks and diversifications of

the business customer product improves the size and standard of the enterprise, while 22.8% of the respondents disagreed with the same idea. This is an indication that women entrepreneurs are in need of networking and diversification of the products of their enterprises. During the focus group discussion, *participant revealed that:*

For them to build new network and to diversify the products, the road map is to have a starting point. That is to have training on networking and diversification of the products needed in preparation for public and private partnership. Provision of training on government incentives to private enterprises and storeroom of recourses can improve women social enterprises.

One of the Key Informants asserted that: *women entrepreneurs can be train through local authorities' offices found in the community that can further enhance this training effort.*

These training can enhance knowledge and skill to these women entrepreneurs which can improve the standards of their enterprises and the socio-economic wellbeing of their households. Similarly, studies done in Oman indicated that, the government is creating a significant effort to create awareness and spending more efforts in enhancing girl child education. Such social understanding efforts are to improve women entrepreneurship across the country that can have profound effects at different level of the society (Ghouse, Durrah & McElwee, 2021). In addition to that, these women entrepreneurs continuously seek out new growth and new products service line and sources of capital to fund the ventures. This is because; they are basically trying to supply-side self-motivated and attempting to add new customers on board. As a result, these can improve on the sales of their products and the quality and the size of their enterprise (Rosca, Agarwal& Brem, 2020). According tithe studies done in India in 2017, on women entrepreneurs, the sole existence of distinct resource is not a determinant of Indian women entrepreneurs' success, but the growth of social capital that impacts on their growth and ventures. In this regard, instead of them succeeding they



have to transfer their core skills to support the organizational culture that helps them to build master of the art and their environment that would help them build their ventures competitively (Kothari, 2017).

#### 4.3.5 Women Entrepreneurs and Household Socio-Economic Status

During the rating, Likert scale was used to rate the respondents answers for household socio-economic status of women-owned enterprises. The study summarises the results in the table by putting result as agreed and disagreed idea. The findings were presented and discussed using frequencies and percentage in a table form. The results of the findings are summarised below.

**Table 4.8 Improvement of Household Socio-Economic Status of Women Entrepreneurs**

Rating	Improvement of Household Social	% of Agreed	% of Disagreed	Total
Economic Status of Women Entrepreneurs				
	Social status improved after starting the enterprise	(83.6%)	(16.4%)	100
	Household socio-economic status improved after starting the enterprise.	(91.8%)	(8.2%)	100
	Skills and knowledge enables women to successfully own enterprises.	(93.9%)	(6.1%)	100
	Workers are comfortable with management of women in enterprises.	(83.2%)	(26.8%)	100
	Difficulty for a woman to be an Entrepreneur due to gendered roles of the households.	(26.4%)	(73.6%)	100
	Recognition of women entrepreneurs by men	(67.9%)	(32.1%)	100

Source: (Researcher, 2022)

The findings from 280 respondents were gathered on the improvement of social economic status of their households and presented as follows. Table 4.8 above shows findings from the respondent's responses on rating of their social status improvement after starting the enterprise. The majority (83.6%) of the respondents agreed to the idea that their social status improved after starting the enterprises while (16.4%) disagreed with the idea.

Findings further shows that (91.8%) of the respondents agreed with the idea that household socio-economic status improved after starting the enterprise while (8.2%) disagreed with the statement that their household socio-economic status improved after starting the enterprise.

The study also shows that (93.9%) agreed with the suggestions that skills and knowledge enables women to successfully own enterprises while (6.1%) of the respondent disagreed with the statement that knowledge and skills enabled women to successfully own enterprises.

In this context, it was realised that (83.2%) of the respondents agreed with the idea that workers were comfortable with women as managers of the enterprise by women while (26.8%) of the respondents disagreed with the facts that workers were comfortable with the management of the enterprise by women. These findings also show that (73.6%) of the respondents disagreed with the suggestion that there is difficulty for a woman to be an Entrepreneur due to gendered roles of the households while (26.4%) of the respondents agreed with the idea. Results in table 4.8 above also indicated that (67.9%) of the respondents were in agreement with the idea that there was recognition of women entrepreneurs by men while (32.1%) of the respondents disagreed with the suggestion.

The findings from this study show significant indication of the positivity of the improvement of social status in the presence of an enterprise. Here, it was revealed that starting an enterprise could improve social status of the entrepreneurs most those women in the

entrepreneurship and the social wellbeing of their households. Additionally, as a result of these women involving in the enterprises, they act as a social link between the household and other social networks (Shastri, Shastri & Pareek, 2019). It was also indicated that after the establishment of the enterprise, there was a remarkable improvement in food security, opportunity to meet household needs and responsibilities (Cavada, Bobek & Maček, 2017). According to Cavanda. et al., (2017), although women have other problems, it was confirmed that all ten of the clients interviewed in their study indicated that because of the loan provided by Microfinance Institutions, their lives had become better than before. Indeed, the respondent's financial situations and household status had significantly improved according to the respondents. Shastri, Shastri and Pareek, (2019) furthermore, noted that proportions of the returns were kept for future expenses during their children's marriage.

Additionally, women have been empowered with non-financial benefits of the programmes that are authorising dynamics. Managing an enterprise is a sign of improvement in the welfare of the women and the entire households. Further, it was also indicating that not all the problems of women were solved but most of them considered improvement in their lives than before. Provision of the microfinance loans helped these women to start the enterprises and significantly guaranteed employment which drives them to run the enterprise smoothly with influence (Cavada, Bobek & Macsek, 2017). This shows why, there is need for them to be supported for the betterment of households in the community Shastri (2019).

The suggestion that household socio-economic status improved after starting the enterprise revealed that 91.8% starting an enterprise has a significant rate of improvement in the households' socio-economic status. This is an indication that women enterprises are a source of livelihood and development to their household. This is also an indication that women

participate greatly in socio-economic welfare of the households and piloting of poverty reduction in the community. These findings are in line with Shastri (2019) who revealed that most of the women were significantly below the poverty line before starting the enterprise, especially those who did not secure microfinance. They were categorically grouped as core poor, because they lived below poverty line.

Nevertheless, after investing in their enterprises and obtaining loans from micro finances, these women entrepreneurs' income, education, expenditure and health improved. Shastri, Shastri and Pareek, (2019) also posit that returns from the yield of the enterprise were mostly used by these women entrepreneurs to improve their quality of life and for their household members. This is as a result of provision of microfinance loan which were used to support women in the income generating activities. Islamet. et al., (2018) also indicate that the loans, acquired were easily repaid in terms of instalment and notably, these women entrepreneurs were also able to realised improved standards of living of their households, which were significantly noticed.

Interestingly, it was revealed that women complained of irregular and inadequate flow of income and there was no enough money to buy all foodstuffs, worst of all, loan repayment defaults were rampant, hence not all the needs could be supplied (Cavada, Bobek and Macek,2017). According to Ezeanyeji et al. (2020) microloans do not contribute significantly towards human poverty reduction. Instead they take the loan and use it for household needs. Women taking higher loan amounts were more likely to escape from the vicious cycle of poverty with their increased income, expenditures and savings (Hussain, Mahmood & Scott, 2019). Indeed, closer scrutiny of the research revealed that reduced human poverty is positively correlated with medium-sized or large loans but not with small loans as presented

(Hussain, Mahmood & Scott, 2019). Significantly, findings from table 4.8 above reveal that knowledge and skills in the area of entrepreneurship enabled women to successfully owned enterprises as attested by the respondents. Considering the kind of knowledge and skills instilled to the women who are interested in learning and taking advantage to be creative and innovativeness in entrepreneurship it automatic that there will be development in the enterprises they operate. During the focus group discussions, one of the participants said that '*it is important to have entrepreneurial education to improve the skills such as digital skills and financial skills of these women entrepreneurs*'.

These enhance the ability to do better in entrepreneurship and to improve the status of the enterprise (Agarwalet al., 2022). According to Hussain, Mahmood and Scott (2019); their studies were aimed at explaining the impact of microfinance loans on women's financial poverty, human poverty and to confirm knowledge on microfinance lending and utilization. It was indicated that such knowledge in the implementation of the enterprises by the women regarding microfinance products such as loans, positively impact women entrepreneurs' ability to overcome financial poverty. Again during the focus Group Discussions, Women who were interviewed confirmed that, '*after the meetings which were done several times in their groups, there mind set changed to a new way of doing business and financial management.*'

One of the most important benefits here is that most women entrepreneurs were mentored by their peers by attending monthly meetings which would guaranteed them microfinance loan. They also received and gave advice and support for one another (Shastri, Shastri & Pareek. 2019). According to the studies done by Cavada (2017), it was noted that during the mentoring of these women, they were provided with three learning process to prevent debts

and informal loan which were not allowed. These processes are motivation, business planning and continuous support (Cavada, Bobek & Maček, 2017).

The respondents were asked to rate the statement that workers were comfortable with management of women in the enterprises. The study finding from table 4.8 above indicated that (83.2%) of the respondent agreed that women are good managers and they were capable of driving the business to the higher levels. This is similar to the study by Berraies, et al., (2020) who argues that women manager's plays a mediating role in the link between the relationships of social capital and sharing knowledge. Furthermore, it revealed that dimension of social capital as a level for boosting knowledge sharing among members in the entrepreneurship world is positively significant on knowledge sharing (Berraies, Lajili & Chtioui, 2020).

Table 4.8 above indicates that the majority 73.6% of the respondents disagreed with the idea that gendered roles are obstacles to women owned enterprises. Furthermore, during the Focus Group Discussions respondents argued that, *'it is possible for women to hire workers who provide them with human resource and labour both at the enterprise and the home state'*. In response to this also, a Key Informant revealed that *"the gendered roles that can create employment for the unemployed could only come true if women were financially supported by their family and the government to start up enterprises for those who are in need."*

These findings revealed that, women owned enterprises are a source of employment for both men and women. There is need for the support for these women so that they can improve their enterprise to enable them create more job opportunities. This will enhance socio-economic welfare of the households. The above findings are in agreement with Cava et al. (2017) which revealed that after accessing the microfinance, women entrepreneurs enjoyed

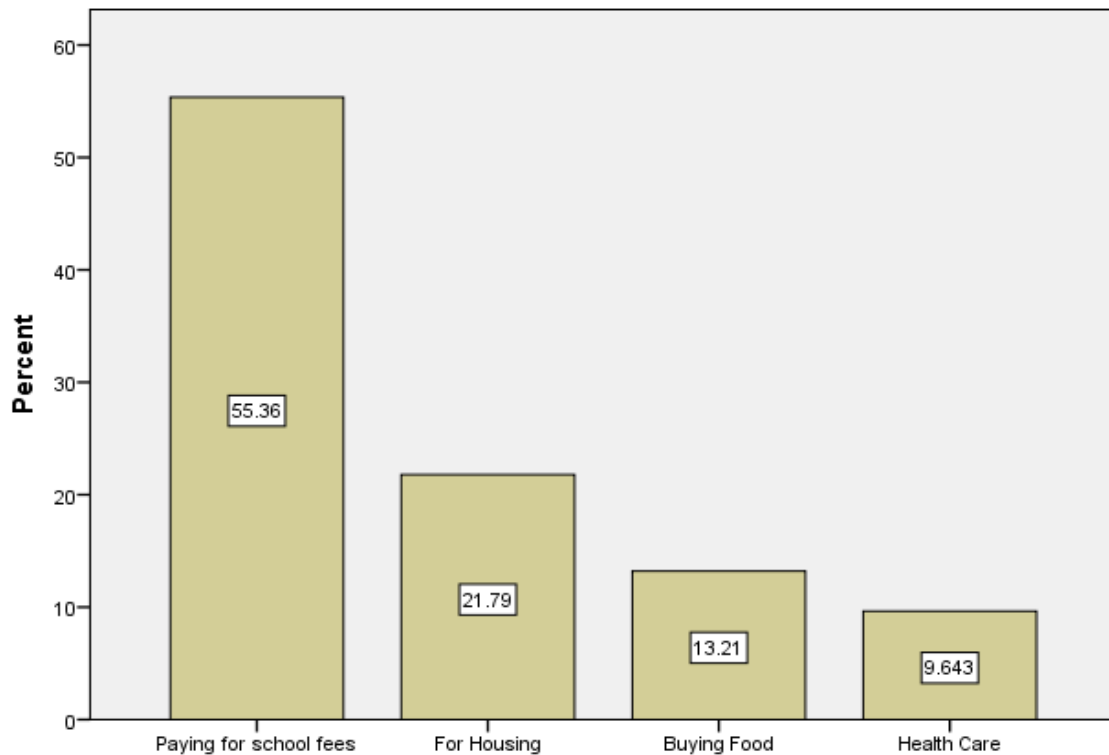
significant enhancement in the quality of their lives and households. This is evident from the fact that they own enterprise stalls, and because of access to microfinance where the success was that, women experienced significant poverty reduction and greater opportunity to enhance skills related to entrepreneurship in order to break the cycle of poverty. In addition, it was found out that in India, Shahnaz Hussein a woman entrepreneur became a founder and managing director of an international cosmetic company which is accepted worldwide. Shahnaz was known for her products and she was the most successful women entrepreneur (Kataria, Nandal & Malik, 2020). Notably, women social entrepreneurs are highly motivated in social issues (Rosca, Agarwal & Brem, 2020). Most especially with access to finance by women provided them with entrepreneurial opportunities, training, business network, budgeting, and product knowledge, peer mentoring and finances. Above all household activities were easily managed by the human resource employed (Shastri, Shastri & Pareek, 2019).

Findings in table 4.8 show that 67.9% of the respondents agreed that men recognised women entrepreneurs and they have no problem working with men. This is a sign that women contribute to social economic development of the households and of the community. They are acceptable and recognised by the society as entrepreneurs and can own enterprises within the community and outside the community. This is only possible if they had collaterals that act as security to secure loan (finances) from financial departments or institutions. This is similar to the study done in Rwanda (2017) whereby 99.2% of the respondent indicated and suggested that women have no problems working with male gender, inequality in Rwanda is not seen in business that any one in need regardless whether one is a man or woman can open or run an enterprise or a business (Nsengimana, 2017). This is not in line with studies done in Yala Local Government Area in Nigeria, where socio-cultural norms and practises were found to restrict women from participating in economic activities and ignoring the dignity and equality of a person (Ajima, 2019). That is women were found with no choice but to

become dependent on their spouses due to their lack of societal acceptance engage in most of the jobs that brings in income (Ugal, 2015).

#### 4.3.8 Utilization of Resources from Women-owned Enterprise

With regard to the utilization of resources from women owned enterprises, respondents were asked to explain the different ways in which they spend their money from the business enterprises. The responses are summarised in figure 4.4 below;



Source: (Researcher, 2022)

**Figure 4.4 Utilization of Resources from women owned Enterprise**

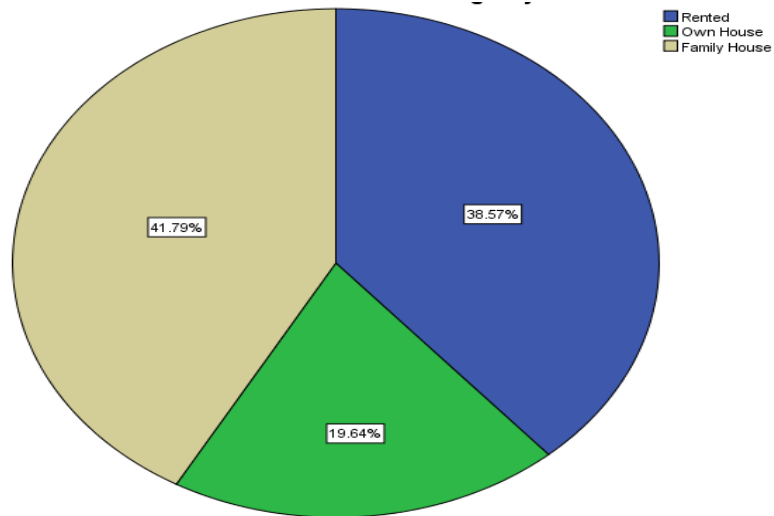
From figure 4.4 above, it become evident that 55.6% of the respondents utilize resources from their enterprises in paying school fees for their children, while 22.02% of them utilised such resources in paying their rent, 13.0% for buying food, and 10% for health care of the



respondent respectively. During the Focus Group Discussions, it was discovered that 90% of the respondents utilizes the resources from the enterprise in fulfilling their demands of the households needs such as paying school fees, paying rent, buying food and for medical attention of their household members. Household responsibility may take the enterprises backward because of the demands from the household members. This is contrary to the findings from Cavada (2017) which revealed that despite the facts that these women managed to pay the school fees for the children, it was revealed that all needs could not be supplied and the family did not always have enough money to purchase food. It was also noted that some of the women complained of irregular income and loan repayment problems (Cavada, Bobek & Maček, 2017). Furthermore, almost all the women entrepreneurs utilized their financial resources in alleviating the financial poverty in their family. Women from poor families who run small enterprises revealed that the products of their small enterprises apart from buying food staffs for the family, the enterprise also assist in paying rent for the house that they are living in. In addition, many of these women in Pakistan assist in financing their children's education and other family members (Haram, Shams & Gohar, 2021).

#### **4.3.9 Forms of Housing for Women Entrepreneurs**

The respondents were asked to present the type of housing they live. The results are seen in figure 4.5 below.



Source: (Researcher, 2022)

**Figure 4.5 Form of Housing for Women Entrepreneur**

During the study it was revealed that 41.79% of the respondents live in their family house, 38.57% rented houses and 19.64% had their own houses. Most of the respondents from the study revealed that living in family houses where they take care of household activities and at the same time the enterprises very difficult to mult task. A good number of respondents rent because of the strategic position that the enterprise needed. The respondents were also asked to give reason for their responses. Here they indicated that, it was easier for them to live with the family to avoid expenses and other inconveniences and above all when they got married status were changed. Other respondents who lived in rental houses indicated that they do not have their own houses and also in search of strategic place for the niche of the enterprises.

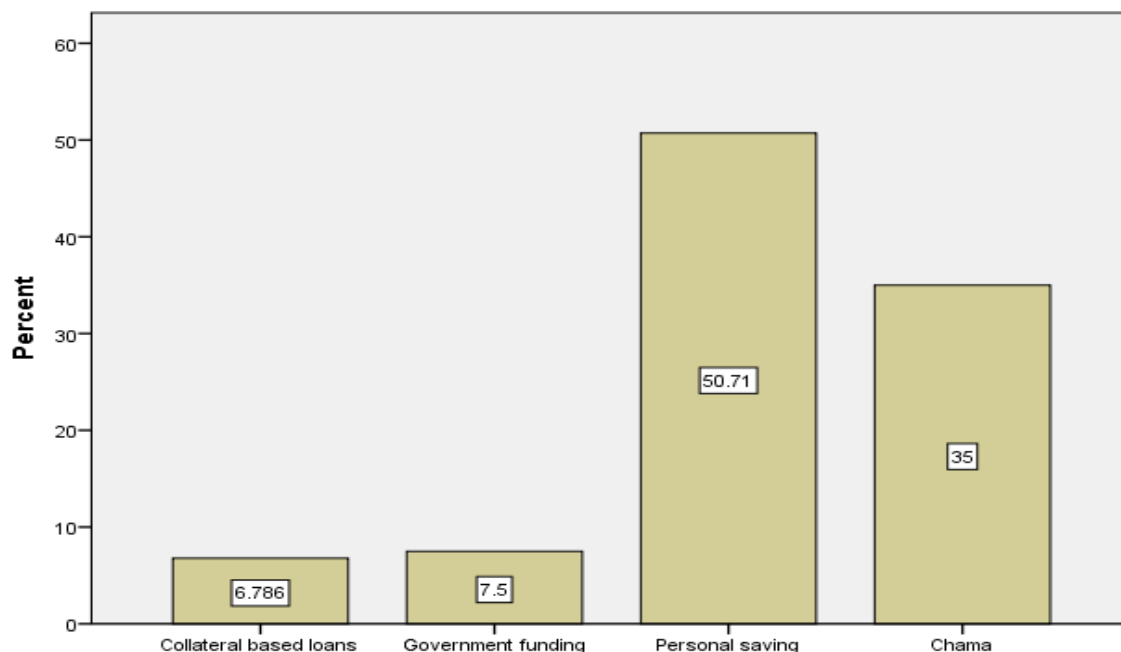
#### **4.4 Women Enterprises Financial Access, Utilization and their influence on Household Socio-Economic Wellbeing in Nyamira South Sub-County**

Findings for the second objectives were derived from data collected using questionnaires for key informant, focus group discussions and interview schedules. Data was analysed and

presented under the following sub-headings; sources of funds for the enterprise, starting capital for the enterprises and sources of funds for start-up enterprises, utilization of loan money for the enterprises, expenses covered using income from the enterprise.

#### 4.4.1 Sources of Funds for the Enterprise

The study sought answers for the question concerning the sources of funds for starting an enterprise. Figure 4.6 below presents a summary of the sources of funds for starting enterprises.



Source: (Researcher, 2022)

**Figure 4.6 Sources of Funds to Start the Enterprise**

From the figure above, it's evident that 50.7% of the respondent used funds from personal savings, while 35% of the used are from the Chamas, as 7.5% got funding from the government and on the lower 6.8% from collateral based loans. During the study, it was revealed that majority of the respondents used their personal savings and funds from the

Chamas, to start up their enterprise. These sources of funding may not give sufficient amount of capital to start-up an enterprise that is sustainable but could provide household welfare for the respondents. Similar studies by Wagner and Motileng (2019) indicated that most of the women use their own savings and that it is difficult for women entrepreneurs to be funded by funding institutions without collateral or security for their funds. Furthermore, research by Mund (2020) revealed that most of the entrepreneurs use their personal savings when starting up the enterprise and few of them use collateral financing on start-up of enterprises. In addition, medium and small enterprises use family loans and loans from friends; they also get the capital from relatives. This is because most of these new social entrepreneurs do not have access to bank accounts (Prijadi, et al., 2020). Furthermore, it was noted that banks always turn away women entrepreneurs, due to such factors as risk perceived by the lenders, lack of collateral, strict banking regulations, lack of preparation, low or negative cash flow and revenues. Nevertheless, Sweida, and Reichard (2013), confirm that high growth oriented entrepreneurs derived from utilization of a wider range of financing sources for the expansion of the venture and strong leadership leads to high growth of the enterprises. Overall, it's arguable that microfinance loans help women borrowers to escape financial poverty, when they could access microloans and use their managerial entrepreneurial skills to improve their enterprises thereby enhancing the social welfare of their households (Hussain, Mahmood & Scott, 2019).

#### **4.4.2 Starting Capital for the Enterprise**

Respondents gave an estimate of the amount spent to establish the current enterprises. These funding are summarised in table 4.9. Below;

**Table 4.9. Starting Capital for the Enterprise**

Starting Capital	Frequency	Percent
0-10000kshs	38	13.6
10001-30000kshs	102	36.4
30001-50000kshs	54	19.3
Above 50000kshs	86	30.7
Total	280	100

Source: (Researcher, 2022)

Table 4.9 above indicates that most (36.4%) of the respondents spent 10001-30000kshillings to start-up their enterprises while only 30.7% spent above 50000kshillings. This was an indication that most of the enterprises were small for sustainability, thereby depriving them of the socio-economic wellbeing of their households. Along similar lines, a study done in Kigali had 97.9% women entrepreneurs who are in agreement with the idea that start-up capital is a problem; it was evident from this study that starting a business is difficult for women because of the challenges they faced with obtaining start-up capital (Nsengimana, 2017). Furthermore, in Kigali (2017) it was revealed that it was difficult for women to raise the start-up capital because of complex taxes that were the major contributing factors that retard women entrepreneurs. What is more, lack of family support and culture were also found to be making it difficult for women enterprises since they require capital that could be acquired by collaterals that the women do not have (Beriso, 2021).

Apart from that fear of failure, family dependability and government regulation are also part of the challenges in starting up enterprise. In Rwanda, patriarchal systems evidently prevent women entrepreneurs from expanding of their enterprises by preventing them from accessing finances (National Institute of Statistics of Rwanda, 2012). These suggest that initial under-capitalization has a long term effect constraining future business growth prospects and the

welfare of the households. Studies show that women-owned businesses start with small and lower levels of overall capitalization, basically from personal and external sources (Carter, et al., 2015).

#### 4.4.3 Women Entrepreneurs and Challenges Faced when Accessing Loans

The respondents allude to the experiences and challenges they had in accessing loans. The findings are summarised from the table 4.10 bellow.

**Table 4.10. Challenges Faced by Women Entrepreneurs in Accessing Loan**

Challenges of Accessing loan	Frequency	Percent
Yes	182	61.7
No	98	38.3
Total	280	100

Source: (Researcher, 2022)

Table 4.10 above indicates that, 61.7% of the respondents who were the majority confirmed that there were many challenges that hindered them from getting loans, while 38.3% did not have such problems. The researcher asked the respondents to give reasons for their experiences and challenges they faced in their attempts to access loans. The majority 61.7% of the respondent agreed that they faced a lot of challenges in securing loans. Explanation from one of the respondents concerning challenges faced in securing loans said, ‘*we do not have collaterals to act as security for our loans and banks are not willing to give us loans without security*’.

They also argued that there was a lot of fear in taking financial risks and lack of awareness among the respondent due to the many responsibilities in their households. Studies in Nigeria on the same issue revealed that social women entrepreneurs have never attempted to apply

for loans. This is because; of fear of repayment, lack of collateral to give as security for the loan and internal related factor (Ogundana, et al., 2021). This was also in line with studies by Chinomana and Maziriri (2015) which indicated that some of the communities still discriminates against women and do not support them in their business efforts. This is not in line with studies done by Carter, et al., (2015), which indicated that, there were differences across sectors in the shares of entrepreneurs indicating that they reported having used bank loans.

Globally, the use of bank loans is most frequent in Good production and repair, Personal and Hospitality services and Retail. Securing external finance has long been regarded as the major obstacle preventing women from starting and growing a successful enterprise. Although regulatory developments have sought to make access to finance gender neutral by annulling formal gender identification, it was noted that women still perceive higher financial barriers and are therefore, more likely to be discouraged borrowers (Carter et al., 2015). According to Hussain, Mahmood, and Scott (2019), argued that large microloans are positively related to the reduction of women's financial poverty. Additionally, spouses acting jointly as household heads experienced a positive relationship in terms of the decrease of the financial poverty, whereas the loan size was not a significant variable in the case of human poverty. Furthermore, an increase in business profit negatively associates with Financial Poverty. As such, women entrepreneurs required retained profits in their business venture to achieve growth (Hussain, Mahmood & Scott, 2019)

#### **4.4.4 Utilization of Loan for the Enterprise**

Table 4.11 below shows findings on how women entrepreneurship utilized loans for their enterprises.

**Table 4.11 Utilization of Loan from the Enterprise**

Utilization of Loan	Frequency	Percent
Yes	61	21.8
No	219	78.2
Total	280	100.0

Source: (Researcher, 2022)

Regarding how they utilised the loan acquired for the enterprise it become evident that most of the respondents (78.2%) used the loan acquired for repaying the fund given by the Chamas and for household needs. In this context it was revealed that women entrepreneurs in Nyamira South Sub-County had no or little knowledge and skills on savings or their returns were minimal that could not allow for savings. Similarly, Santoso, et al., (2020) in Indonesia, observed the influence of microcredit on the household income, and confirmed that loans for small businesses were essential, but low-income women entrepreneurs used such loans for their household needs-about 30% of the time. Results confirmed that notable undertakings that were not business related in which they spent the loan by paying school fees, paying hospital bills, home repair or extension, daily consumption needs, social and vacation expenses (Haram, Shams & Gohar, 2021).

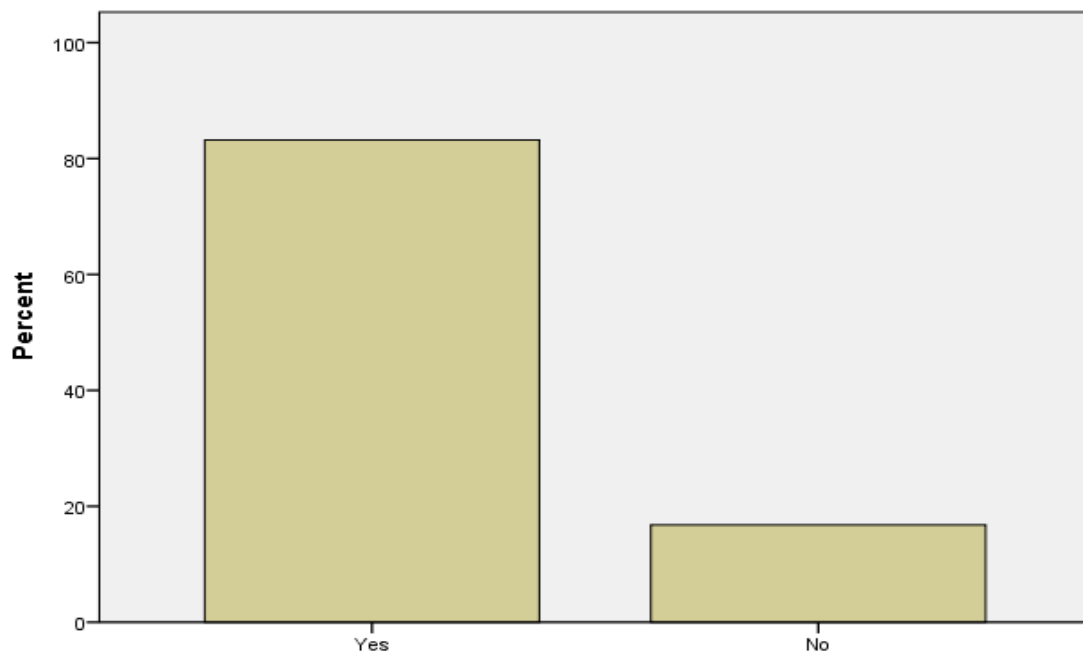
In addition, it was revealed that women social entrepreneurs utilized the funds/loans given for domestic use for such functions as paying school fees, buying books, uniform and other household amenities. In these study women also declared that part of the money was used,



for such functions as paying back the loans previously taken (Opil, 2019). However, the problem is attributed to a number of factors, such as many entrepreneurs lacking an understanding of the capital and credit options available to them and a number of micro-entrepreneurs had never heard of micro-finance or similar credit and savings programmes. Others confirmed that they had micro-finance but lacked understanding of how such programmes worked and so avoided them altogether (Mwita, 2021).

#### 4.4.5 Expenses Incurred Using Income from the Enterprise

The figure below summarizes how respondents incurred expenses using income for their enterprises for the past six month.



Source: (Researcher, 2022)

**Figure 4.7 Expenses Covered Using Income from the Enterprise**

As revealed the figure 4.7 above, 83.2 % incurred expenses that utilised earnings from the enterprise while 16.8% had no expenses incurred from the enterprise earnings. Results indicated that respondents utilised funds from the enterprise for clearing household bills, school fees for their children and extended family members, buying food stuff and treatment of their household members. These findings were angled with those of Nsengimana (2017) whose study showed that married female entrepreneurs' utilized income from their enterprises for the treatment of their husbands and children when they became are sick. On the assets acquired using profits from the enterprise most of the respondents confirmed that they acquired poultry and few of them indicated motorcycles and others household possessions as part of the expenses. According this was similar to Bardasi, et al., (2017) view that women earnings from the enterprise from the enterprise were used for acquiring assets, most especially household assets, including beddings and utensils, including paying fees for their children and even for hiring someone to assist while they are sick or taking care of the sick family members (Nsengimana, 2017). Nsengimana (2017), also assert that, most of the time, these women stay at home attending to the welfare of the households, which slow down the sales of the enterprise. She also indicated that, enterprises owned by women suffer from financial shortage with small starting capital for the enterprises.

#### **4.4.6 Financial Challenges Faced by Women-Owned Enterprises**

Regarding the financial challenges facing women owned enterprises; it was found that most of the women entrepreneurs had challenges in terms of accessing finances since they had limited collaterals to secure loan/credit from financial institutions. Participants from Focus Group Discussions also asserted that, *'debts from the 'Chama's' had tight repayment*

*schedules with interests affecting our normal activities, since we had to pay back within the stipulated time with fine if we default’.*

From the survey, some of the respondents attributed their financial challenges to poor debt recovery mechanisms and losses due to insecurity for their goods, especially when they were not within the business premises. The respondents also indicated little knowledge on the management of finances and savings which was challenge. These financial challenges are faced by women enterprises in Nyamira South Sub-County leads them to lack behind in terms of performance in the provision of welfare services to the household and the improvement of the enterprise.

As one female participant revealed, *“I sell but no benefit seen and I wonder why my business is not growing’.* This had also been noted in the study done by Nsengimana (2017), which indicated that 90% of women entrepreneurs agreed that they lack training and skill to manage finances of the enterprise as a whole. These findings correspond with a survey by the British Council (2016), which indicated that women owned social enterprises face many constraints in accessing funds to start their enterprise. These further, revealed that bank loans were very difficult to obtain in Kenya, particularly at the beginning of the enterprise as they require collaterals ratio and even double the loan required. Furthermore, women entrepreneurs amidst all odds found it difficult to obtain credit with cultural norms to survive the entrepreneurship (Ngoasong & Kimbu, 2019). Similarly, research in Bangladesh revealed that about 97% of enterprises launched by women entrepreneurs were home based, as compared to the 25% launched by men. In this case it was confirmed that formal financial institutions refused to accept their household assets as collaterals, thereby forcing them to

borrow lower amounts of money/capital (Shoma, 2019). Depressed investment in women entrepreneur prohibits them from increasing productivity (Shoma, 2019).

#### **4.5 Gendered Barriers to Sustainability of Women-owned Enterprises in Nyamira South Sub-County**

Findings in response to the third objectives of the study were summarised and presented under the following sub-topics; Gender barriers, Living standards of the household of women entrepreneurs, solutions of gender barrier, spouse involvement in the enterprise and faith in women as business partners. These are discussed below.

##### **4.5.1 Rating Gender Barriers**

The four point Likert scales was used to rate responses concerning the gender barriers for the sustainability of women owned enterprises. The findings are summarised in the table 4.12

**Table 4.12 Rating Gender Barriers**

<b>Descriptive Statistics for Rating Gender Barriers</b>	<b>N</b>	<b>% Agreed</b>	<b>% Disagreed</b>	<b>Totals</b>
Sustainability of the enterprise is secure when owned by a woman.	280	99.6%	.4%	100
My family interferences with my enterprise.	280	238 (85%)	24(15%)	100
It is difficult for me to make business related decision without my husband.	280	225(81.3%)	55(15%)	100
It is difficult for me to obtain family collateral for business security without my husband’s consent	280	210(76%)	80(24%)	100

Source: (Researcher, 2022)

In table 4.12 above, the study revealed that the sustainability of the women-owned enterprises was secure when owned by women despite the facts that women had less opportunity to get involved in enterprises or businesses. Gender barriers entail disadvantages that put women in an awkward situation. It became evident that most of the respondents (99.6%) agreed that sustainability of the enterprises was secure when an enterprise was owned by a woman while 0.4% of the respondents disagreed to this idea. From the rating, it was revealed that women could participate positively in the sustainability of women-owned enterprises. This is an indication that women were trusted when it came to the safety of their enterprise which explains why recent statistics shows an increase in women participation in economic activities. These have been attributed to the increased poverty and need for sustainability of the households (Ojong-Ejoh, Iji & Angioha, 2019). This echoes findings by Ebong et al., (2021), which reveals that, an increase in women participation in economic activities is attributed to the increased family poverty. Evidently, Government and non-government agencies need to empower women in the provision of credit facilities (Mary, Ebong, Omang & Ojong-Ejoh, 2021). Concerning family interferes with women owned enterprise, it was found out that 85% of the respondents agreed that their families' interfere with their enterprises while 15% disagreed with the opinion. The study reveals that there were gendered barriers for sustainability of women-owned enterprises.

The study revealed as one of the key informants (social development officer) said that *'retardation of the women owned enterprise is due to lack of family support'*.

Moreover, it was discovered that, partner support to progression of the enterprise and the many responsibilities and support required of these women by the households. For these reasons, there is difficulty for women entrepreneurs to improve the status of their enterprises,

since the majority own small enterprises as a result of lack security to secure funding. Seemingly, integrated Studies by solidarity foundation Kenya country programme 2022-2025 (2020) indicated that there was high level of economic and domestic violence among these women. The study confirmed that, women roles in the family were defined and that they had limited power in making decision within their household (Ojong-Ejoh, Iji & Angioha, 2019).

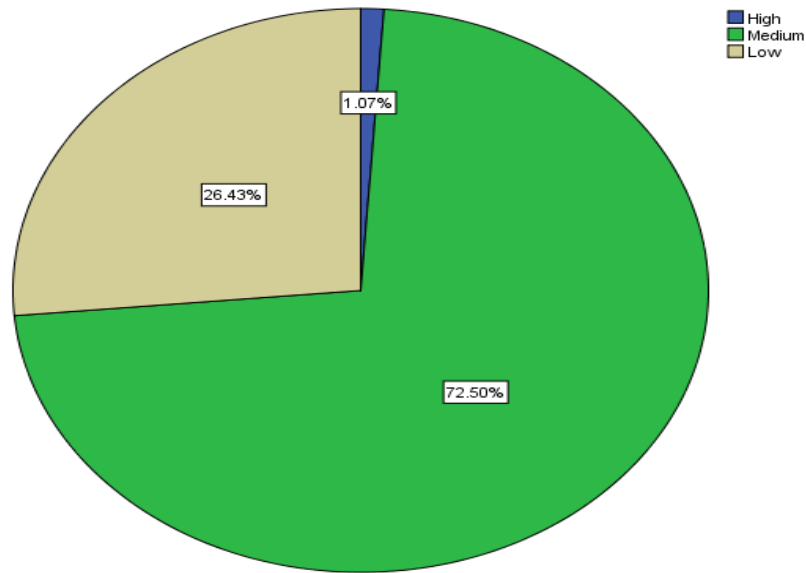
Table 4.12 above shows that 81.3% of the respondents agreed with the notion that it is difficult for women to make business related decisions without their husband/partner while in this context 19.7% disagreed. The findings revealed that it was difficult for women to make business related decision without the consent of their husband/partner. It was revealed that there were gendered barriers to the sustainability of women-owned enterprises. As most of the respondents agreed that, it was difficult for women to make business related decision without their husbands/partners. During the focus group discussion one of the discussants narrated that: *“we are in patriarch system and our culture restricts us from participating in activities that involves moving out of the family unless granted permission by our husbands.”* According to the International Solidarity Foundation (ISF) Kenya country programme 2022-2025, in Nyamira and Kisii, apart from Agriculture, most women practiced petty trades such as roadside trading, second-hand cloth trading and hawking different products which could not necessarily be valued. In Yala Local Government Area, social and institutional norms, gender division of labour and patriarchal cultural practices were found to restrict women participation in economic activities. Women had no choice but to become dependent on their spouses due to societal lack of acceptance of women engaging in most jobs that brought in income (Ugal, 2015). To the contrary, in Korea, women entrepreneurs had succeeded in their

enterprises, due to support from their spouses or husbands and social networks (Kurtege, 2020).

In response to the proposition that, it was very difficult for women to obtain family collateral for business security without their husband's consent, the survey found out that 76% of the respondents agreed to the idea that, it was difficult for women to obtain family collateral for business security without their husband's consent, while (25%) of the respondents disagreed with this idea. The study reveals that there are gendered barriers to the sustainability of women-owned enterprises. Majority of the respondents' respondents strongly agreed that it's also difficult for women to obtain family collateral for business security without husband's consent. Similarly, Women in Yala, have limited family decision making power over businesses, scanty participation in economic activities, have little access to finances and control over household resources (Ugal, 2015). On the other hand, recent statistics has shown increase in women participation in economic activities, this could be attributed to the increase in family poverty, government agencies provision of credit facilities as well as empowerment by nongovernmental agencies and donor agencies (Ijiet al., 2021).

#### **4.5.2 Living Standards of the Household of Women Entrepreneurs**

Figure 4.7 shows the percentages of the respondents rating the standard of living of the households since the establishment of the enterprise. The study indicates that since they started these enterprises, most of them changed their living standard to medium.



Source: (Researcher, 2022)

**Figure 4.8 Shows Living Standards of the Household of Women Entrepreneurs**

Figure 4.8 above indicates that the majority of the respondent (72.5%) confirmed that their living standard were medium, while (26.4%) had a low standard of living and 1.07% experience a high standard of living since they started their enterprises. This indicated that the living standards of the respondents were getting better, though some were still low living standards because of the size of their enterprises. From the group discussions the majority of the respondents’ experience low living standards due to many responsibilities they had that needed financial support to enable their enterprises improve.

Recent studies done in (2021) have post that entrepreneur activities raise living standards and eradicate poverty. It was also observed that enterprise is key to economic progress and development of a country as it provides employment opportunities to the community members. Moreover, societal development and globalization have witnessed women play a



crucial role in promoting the economy, though they make uncountable efforts to serve their economy due to certain factors they underperform (Baiget, et al., 2021).

### 4.5.3 Interventions to Gender Barriers

The respondents were asked to give their views on how gender barriers could be mitigated.

Table 4.13 below summarises their suggestions.

**Table 4.13 Solutions to Gender Barriers**

Solutions to Gender Barriers	Frequency	Percent
Introducing women to business activities	120	42.9
seminars	98	35.3
sensitization	61	21.8
Total	280	100.0

Source: (Researcher, 2022)

The findings in Table 4.13 revealed that 42.9% of the respondents cited recruiting more women into business activities as one of the business strategies for improve the socio-economic welfare of the women and their households. 35.2% of the respondents believed that introducing seminars to give light on human rights and challenging the cultural norms that oppress women as another means of eliminating gender barriers while 21.8% saw sensitization to empower women as another strategy for addressing gender barriers to women socio-economic wellbeing.

Findings indicate that most of the respondents if given chance could help to mitigate the gendered barriers. This included through training of the trainers to train women entrepreneurs on ways to improve their enterprises. Moreover, key informants cited empowerment of the

weaker gender by giving information and financial support and services to enhance the socio-economic improvements of the households. In this connection, studies done by Alarcon (2013) indicate that through gender mainstreaming and affirmative action, women's participation in development has seen a considerable growth of women entrepreneurs operating enterprises which not only contributes to the country's GDP, but also positively impacts on the community's wellbeing.

Women entrepreneurs account for up to a third of all businesses operating in the formal economy worldwide (Alarcon, 2013). According to the study done in Pakistan, by Baig, et al., (2021) it was revealed that women owned the highest ration of business in the world. Meaning that, women have become essential in economic expansion. In this context, government institutions ought to initiate programmes that ensure women get financial training from different institutions, to gain a competitive advantage in the field of entrepreneurship. These enable them to acquaint themselves with financial knowledge and skill (Baig, et al., 2021). Furthermore, Studies in Oman also indicate that in patriarchal societies net-working is useful in dealing with gender discrimination (McElwee & Riyami, 2003).

#### **4.5.4 Spouse Involvement in Women Owned Enterprises**

The study sought to understand weather the spouses of women entrepreneurs also get involved in the operation of enterprises. Table 4.14 below shows their level of involvement in the enterprises.

**Table 4.14 Spouse Involvement in the Enterprise**

Whether spouses get involved in		
Enterprise	Frequency	Percent
Yes	79	28.2
No	201	71.8
Total	280	100.0

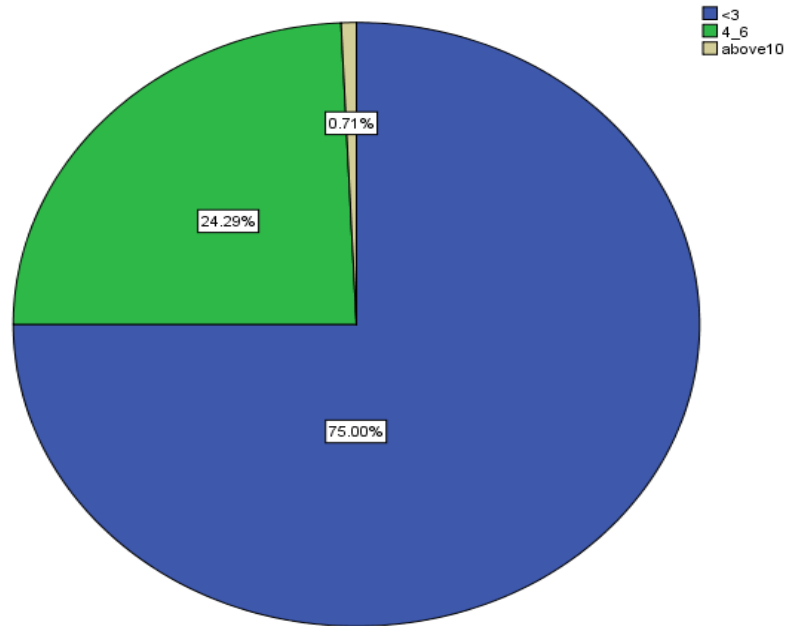
Source: (Researcher, 2022)

As seen in the table above 71.8% of the respondents confirmed that they do not involve spouse in their business, while 28.2% of them said they work with their spouses. The study thus indicates that there is lack of team work among the spouses, which could be the reason for slowed development of the enterprises. One of the participants had these to say '*our men leave all the work for us and at the end of the day they demand products of the sales*'. This contradicts the studies done in Bangladesh, which indicate that husbands and their fathers did not have great influence on the women entrepreneurs' development (Beriso, 2021). Further, In Ghana, studies indicate that influence of the spouse in the enterprise was less reminisced (Akpalu, Alnaa & Aglobitse, 2012). However, studies by Hussain et al., (2019) show that when the two (wife and husband) work together, a significant increase in enterprise profit is noticed. This demonstrated that, if both spouses were joint heads of the family, women were more likely to report a reduction in poverty as compared to only one spouse. The increase in enterprise profit indicated that women with increased enterprise profit after obtaining financial assistances were less likely to report reduced Financial Poverty as

compared to women with decreased profits in enterprises (Hussain, Mahmood & Scott, 2019).

#### 4.5.5 Employees of the Enterprise

Respondents were asked to indicate the number of employees in the women owned enterprise by gender. The results are summarised in figure 4.9 below.



Source: (Researcher, 2022)

#### Figure 4.9 Shows Numbers of Employees

As shown in figure 4.9 above 75% of the respondents argued that they had three and below employees, while 24.29% of them had 4-6 employees, only 0.71% of the respondents had 10 and above employees. This indicated that majority of the respondents had less than 3 workers showing that most of the enterprises were small. It was also noted that small enterprises were not sustainable for social economic welfare of the households and the community. These corresponded with studies done in Kigali which shown that 79.3% of the respondents had

below 3 employees (Nsengimana, 2017). Similarly, studies done in Yala 2021 discovered that women involvement in small businesses had helped to improve the wellbeing of the family by improving the income of their household. 97.41% of women in Yala are entrepreneurs and depended on these entrepreneurial activities for their household welfare. This indicated that entrepreneurship created employment for the women whose households majorly depended on them (96.67%) for family income and welfare. Most of these women engaged in various economic activities to support their homes some by selling farm produce (Ijiet, et al., 2021). Some of the many reasons self-employed women do not hire employees were they operate in very small enterprises as mentioned in 2017 that gave them no enough work (30.5%) to employ other women. Shares of self-employed men who gave these responses were essentially the same as self-employed women which indicated that women largely contributed to the economy and development (OECD European Commission, 2021).

#### **4.5.6 People’s Confidence in Women as Business Partners**

Respondents were also asked whether people had more faith in women as business partners than men. Their responses are summarized below

**Table 4.15 Confidence in Women as Business Partners than Men**

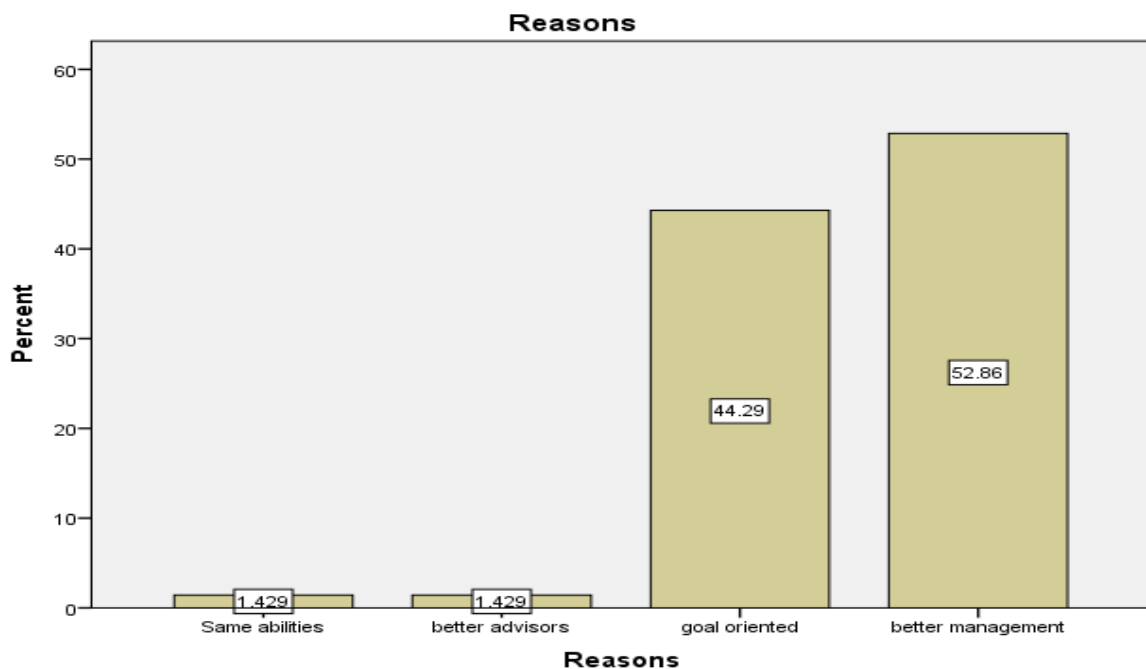
	Frequency	Percent
Yes	247	88.2
No	33	11.8
Total	280	100.0

Source: (Researcher, 2022)

As indicated in table 4.15 above, 88.2% of the respondents were with the opinion that people had faith in women as business partners than men while 11.8% of the respondents trust

women in their business as partners. One of the key informants (Social Development Officer) said *'women are trusted in most of the organizations that are within as treasurers they embrace integrity in their jobs and most of the directors like employing them in their business as cashier'*.

According to the findings, the majority of the respondents were in agreement that they had faith in women as business partners, indicating that women entrepreneur could run the enterprises for sustainable development. In Oman it was indicated that women were in business and in most cases, assisting their brothers, husbands, fathers and other relative who owned the business, while the actual person running the enterprise were the women (McElwee & Riyami, 2003). Further, respondents were asked to give their reasons for trusting women as their partners in business. The results are summarized in Figure4:10



Source: (Researcher, 2022)

**Figure 4.10 Reasons for Having Faith in Women as Business Partners**

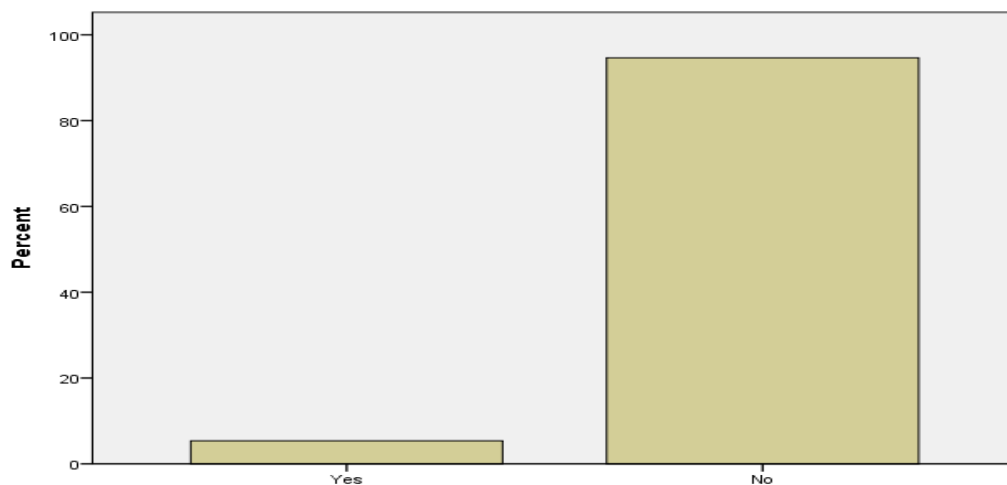
As seen above, the majority of the respondents (52.86%) indicated that women were better managers than men, while 44.29% of the respondents were of the opinion that most women were goal oriented and worked hard to achieve their goal to the contrary, 1.43% of the respondents believed that women and men had the same abilities and better advisors and were thus better placed as advisors in the business enterprises. Orally, the majority of the key informants cited that most of the women were trusted, patient and can do business better. One of the respondents lamented that '*women are trusted for saving and keeping money, we prefer partnering with them*'.

#### **4.6 Influence of Capacity Building Interventions on Women-Owned Enterprises and their Household Wellbeing in Nyamira South Sub-County**

This section presents Findings for the fourth objective, which was collected using questionnaires, focus group discussions and key informant interviews. The results were summarised and presented under the following sub-topics; training on the management of enterprises, beneficial training required, knowledge acquisition on enterprise management, challenges of setting up an enterprise, solutions to the challenges faced in the enterprises, challenges organizations face when supporting women enterprises, strategies employed for the effectiveness on the operations of the enterprise and marketing products from the enterprise strategies, micro finance bank credit and its influence on enterprises, finance management training and training needs to improve the enterprise challenges experienced during enterprise development

#### 4.6.1 Training on the Management of Enterprises

Figure 4.11 below shows the level of training on the management of enterprises in Nyamira Sub-County.



Source: (Researcher, 2022)

**Figure 4.11 Showing Training on the Management of Enterprises**

The study reveals thereto of respondents, who have received training on enterprise management. Findings in figure 4:11 indicate that 82.5% respondents confirmed that they had not received entrepreneurial training for management of their enterprises leaving only 17.5% representing respondents with knowledge on enterprise management. This shows that the majority of the respondents do not have skills to manage the enterprises. Respondents who gave the no response were asked to give the category of the training. The findings indicate that most of the training undertaken was on women empowerment. Some other women were trained on crop management, farm management, livestock keeping and financial management; they were also trained on issues to do with fertilizer application. Most of the women who are trained, owned medium and large enterprises and they were few in the



community. This indicated that very few women had been trained on management skills. Few of them also indicated that they lacked enough training. From the focus group discussions, the respondents confirmed that very few women had undergone training on management skills. This is the reason many of them don't have skills and they are not able to manage their finances well and therefore sustainability of the enterprises is not guaranteed. Findings from the study revealed that knowledge on enterprise management have a significant impact on opportunity, relationships, market influence and recognition among the women social entrepreneurs.

During the focus group discussions, a discussant narrated that "*the trainings most beneficial here and reasons why it's most preferred is the management skills and that the management skills can enable them handle both the enterprise and finances*". These facilitate women enterprises for sustainable development of their households and developed social enterprises. The 8 key informant's responses indicated that for the enterprise to be sustainable to solve social economic issues within the households, women entrepreneurs must have trained management skill. Similarly, studies done by Ismail, Shamsudin, and Chowdhury, (2012) in Malaysia revealed that training programs have positive and significant outcome on social welfare, opportunity recognition, organizing and relationship competency among micro entrepreneurs. These are indication that, training programs and initiatives of concerned groups enhances the ability among women entrepreneurs to recognize and identify, assess and seek market opportunities.

This is achieved along with their ability to plan, organize, lead, motivate and delegate resources for example, human resource, physical resource, financial and technological resources, as well as their capacity to engage in entrepreneurial activities for sustainable

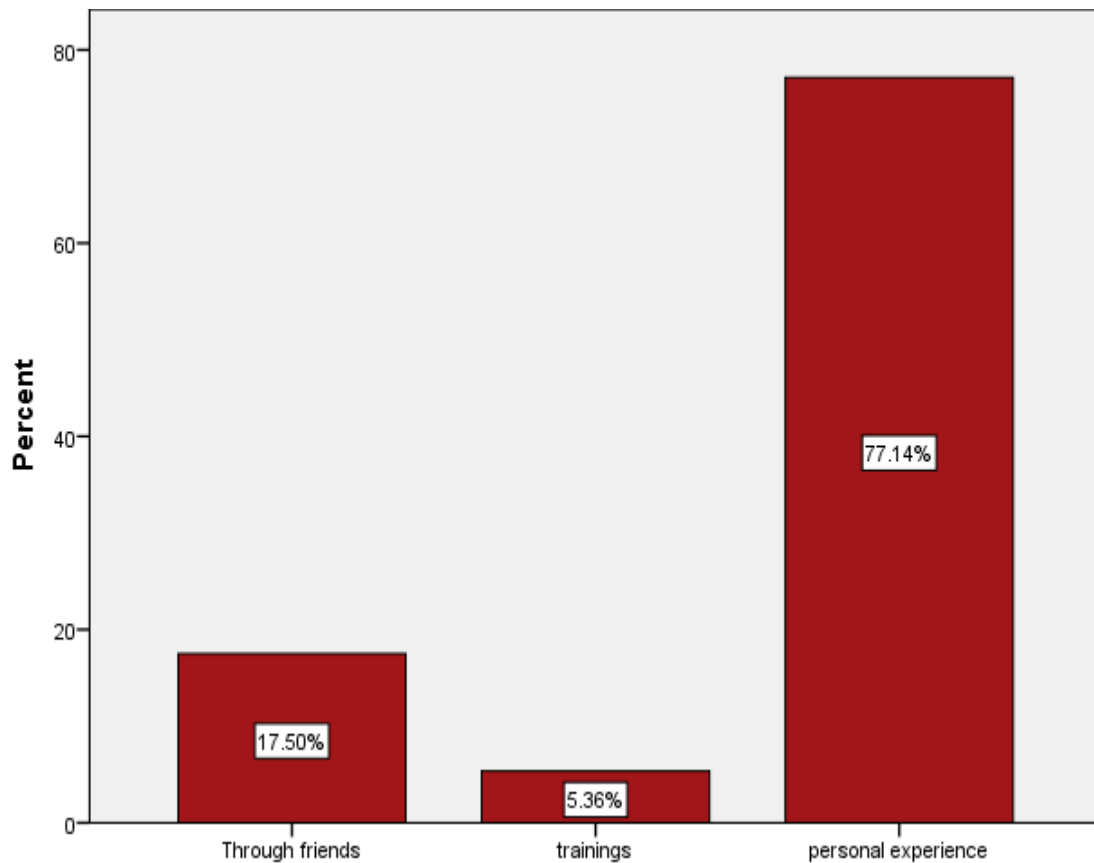
development of the enterprises (Fiji, et al., 2021). Besides, other countries, such as the government of Saudi Arabia provides resources for all the students to equip them with knowledge and skills required for a successful entrepreneurial development. These are in line with Saudi Arabia's Vision 2030, which is key to promoting entrepreneurship career for sustainable social development and wellbeing (Bhatti, et al., 2021). On the other hand, a study by Agwara (2021) indicates that women leadership are striving towards sustainable development through leadership in business with the mind to achieve sustainable development goals (Rosca, Agarwal & Brem, 2020).

During the key informant interviews with the respondents, the study revealed that 80% of the respondents had not attended any management training while a few (20%) had been trained. The results of the study reveal that there is entrepreneurial illiteracy among women-owned enterprises in Nyamira South Sub-County. Similarly, studies done in Bangladesh also indicated that there are few women in high levels who trained in managing the enterprise. It was also indicated that they were dealing with imports and exports enterprise (Shoma, 2019). According to a study by Hussain, Mahmood, and Scott (2019), gaps such as financial literacy, entrepreneurial knowledge and skills to solve the negative impact of human and financial poverty were identified. Moreover, accountable Management Education has not been introduced, which is needed to shape more peaceful and just societies (McTigue, Rye & Monios, 2020). Furthermore, several case studies done by leading businesses and private public partnerships including Coca-Cola, Novartis, Microsoft, Chemical and Levi Strauss summarized the findings, their projects especially those advancing the Sustainable Development Goals, which are designed to alleviate poverty are important aspects of benchmarking for the development of the women enterprises (Williams, 2014).

For women entrepreneurs, skills and knowledge of the market for their products and services are perceived to be important for success factor of entrepreneurs. A study finding by Ghouse, McElwee & Durrah (2019), indicated that there was a corroborated move by Monetary Fund Institutions agents, because of the levels with relationship which are significant, market knowledge, perceived success and growth of monitoring and evaluations. Market knowledge can be gained primarily through training or experience gained by working in a particular activity (Ghouse, McElwee & Durrah, 2019). It is interesting to note that the level of market knowledge was more strongly connected with the level of education, training, and literacy than with degree of experience and years in operation (Ghouse, McElwee & Durrah, 2019). This seems to support the earlier finding by Marc-André and Wheeler (2006) that training, education, and literacy is a better predictive indicator of enterprise success than experience. Seemingly, several studies indicate that women who are educated with highly formal managerial and financial skills give better foundation, for entrepreneurial success. Training in entrepreneurship increases women own firm confidence, skills, talents and social development. Studies done in Bangladesh indicate that women entrepreneurs who are highly skilled are concentrated in local and international markets (Shoma, 2019). In addition, women entrepreneurship in India an area that is largely untapped potential area for development of social welfare, which has been kept away from the limelight. The study revealed that women in India lack computer skills and knowledge of English language (Kamberidou, 2020). Fortunately, in India, Manik, a social entrepreneur encourages and supports women in networking, technological training, financing skills and mentorship. As a result, this training was a step towards provision of social welfare to the households in India (Rajani & Panicker, 2017).

#### 4.6.2 Knowledge Acquisition on Enterprise Management

The respondents were asked to give ways on how they acquired knowledge on enterprise management. Results are summarised in figure 4.12



Source: (Researcher, 2022)

**Figure 4.12. Knowledge Acquisitions on Enterprise Management**

Figure 4.12 above indicates that only 5.36% of the respondents have knowledge of enterprise management through training, while 17.5% learned them from friends, as 77.14% of the respondents got training from their personal experiences. Findings indicate clearly that most of the women entrepreneurs had not been trained and that they did not have skills for

entrepreneurship. Due to the social problems, they find themselves while operating enterprises for social welfare of the household. Women enterprise are not performing well, most especially having more respondents and clients using their own personal experiences. This echoed Studies done in Oman by Ghouse, McElwee and Durrah (2019), indicated that most of the women entrepreneurs in society learnt entrepreneurship through their parents. In Oman, the researcher confirmed that most of the parents who were entrepreneurs had been found to encourage their children to become entrepreneurs. Furthermore, uncles, aunts and brothers were found to be of great influence to these women.

Studies revealed that girls who grew up with entrepreneur parents were influenced to start enterprises without undergoing any training which ended up influencing their career choices. According to Ferdousi and Mahmud (2019), it was revealed that entrepreneur fund plays an important role in providing social welfare to the household through, entrepreneurial fund, social capital and providing training informally through tour and observation of other successful enterprises which is important to the women who are interested with the entrepreneurship and social wellbeing of their household leading to the sustainable development. However, according to Shastri, Shastri and Pareek (2019), most of the women entrepreneurs start their enterprises because of strong social and economic motivation, such as generating income (Shastri, Shastri & Pareek, 2019).

Precisely, most of the women entrepreneurs desire personal independence to contribute to national and international economic growth and engagement and empowerment of women and their households. The study highlights the significance of support system to women entrepreneurs, such as zero tax for start-ups and entrepreneurial training to improve the skills and social development (Ghouse, McElwee & Durrah, 2019).

### 4.6.3 Challenges of setting up Women-owned Enterprises

The study sought to understand if the respondents faced and encountered challenges during the establishment of enterprises by women entrepreneurs in Nyamira Sub-County. It was found out that majority of the respondents faced challenges during the establishment of their enterprise. The results are summarised in table 4.15.

**Table 4.16 Challenges experienced During Enterprise Development**

	Frequency	Percent
Yes	231	82.5
No	49	17.5
Total	280	100.0

Source: (Researcher, 2022)

Table 4.16 above 77.14% of the respondents got training from their personal experiences. This may be attributed to the lack of training before initiation of the enterprise as shown on figure 4.12 above. Findings further show that only 17.5% of the respondents did not experience any challenge during the development of the enterprise. The results were that respondents faced many problems when setting up enterprises because of lack of training. To the contrary, about 34.5% of women in the European Union reported to have had the skills and knowledge to start the enterprise during the period 2014-18 relative to about half of men (OECD/EU, 2021). Furthermore, their ability as entrepreneurs was not recognized as professionals in the society. The study also indicated cultural norms as part of the problem concerning work life balance affecting gendered imbalance in the community (Shastri, Shastri & Pareek, 2019). Similarly, in Tanzania women entrepreneurs engaged in social and cultural commitments that hinder them from setting up the enterprises (Isaga, 2019).

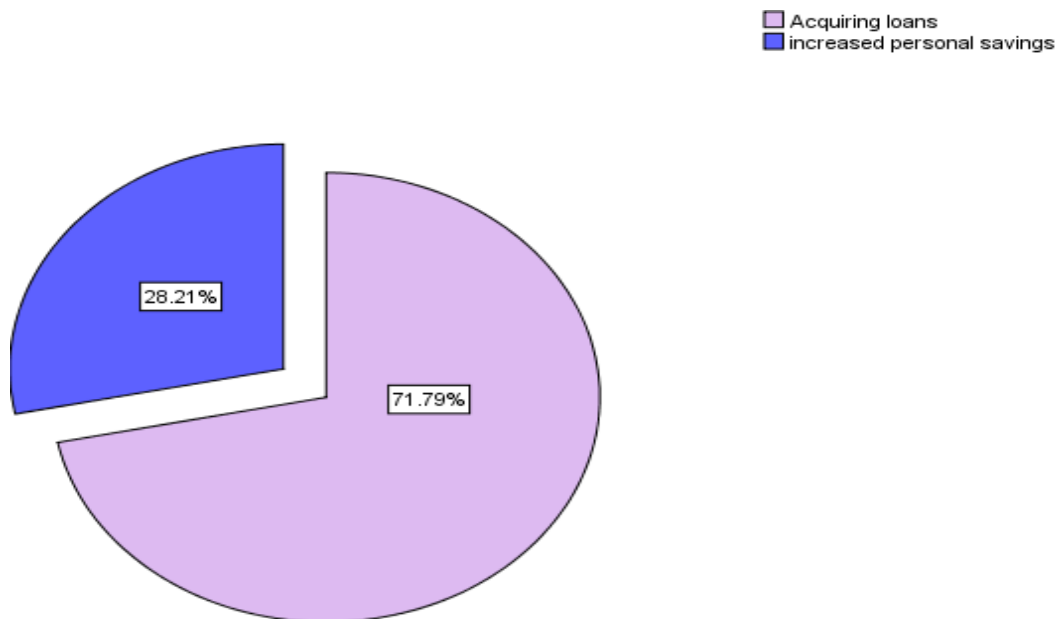
Seemingly, other studies revealed that two third of women do not have skills to successfully start the enterprise. Indicating that if a policy is implemented the area could have positive impact to the households and the community at large, with the improvement of entrepreneurs. Currently, a great deal of drive behind the inclusion of entrepreneurship in formal school curricula at all levels in the EU is forthcoming (OECD/EU, 2021). The quality Entrepreneurship education varies in many countries most especially in developed countries in the sector of higher education (Nowinski, et al., 2019). However, the quality of entrepreneurship training and start-up support also varies greatly across countries. Similarly, entrepreneurship education at lower education levels is also uneven in terms of availability and quality (Altaf, et al., 2019). However, there is need for policy makers to improve entrepreneurship training programs outside education, increase the use of coaching and mentoring of women's self-employment and entrepreneurship activities (OECD, 2012: European Commission, 2021).

Concerning reasons for challenges mentioned. 77.14% of the respondents got training from their personal experiences. These findings clearly indicate that most of the women enterprises have little funding for sustainability of the enterprise. In addition, most of the women entrepreneurs feel that network of businesswomen was lacking to exchange information, seek advice and discuss issues concerning enterprises. These findings were similar to a study by Isaga (2019) in Tanzania which indicated that setting up enterprise for most women was a problem because of lack access to information and funds to support their ideas. To other studies, women social entrepreneurs tackle and are restraints as compared to the men entrepreneurs (Agarwalet, et al., 2020).

According to the studies in Oman most of the women had never obtained business loans from banks (Ghouse, McElwee & Durrah, 2019). Prominent financial bank experts in Oman indicated that they had never issued bank loans to women; they confirmed that probably, it because their businesses are small and so most of them uses personal loans. They also indicated that they had never seen women come with the proposal, in most cases they only see women who belong to the families of establish businessmen come with proposal. These studies indicate that in Oman women are in business and in most cases assisting their brothers, husbands, fathers and other relative who own the business and actual running of the business are the women (Ghouse, McElwee & Durrah, 2019).

#### 4.6.4 Interventions to the Challenges Faced by the Enterprises

Respondents were asked to give ways through which they addressed their challenges. The results are summarised in figure 4.13



Source: (Researcher, 2022)

**Figure 4.13 Solutions to the Challenges Faced by the Enterprises**



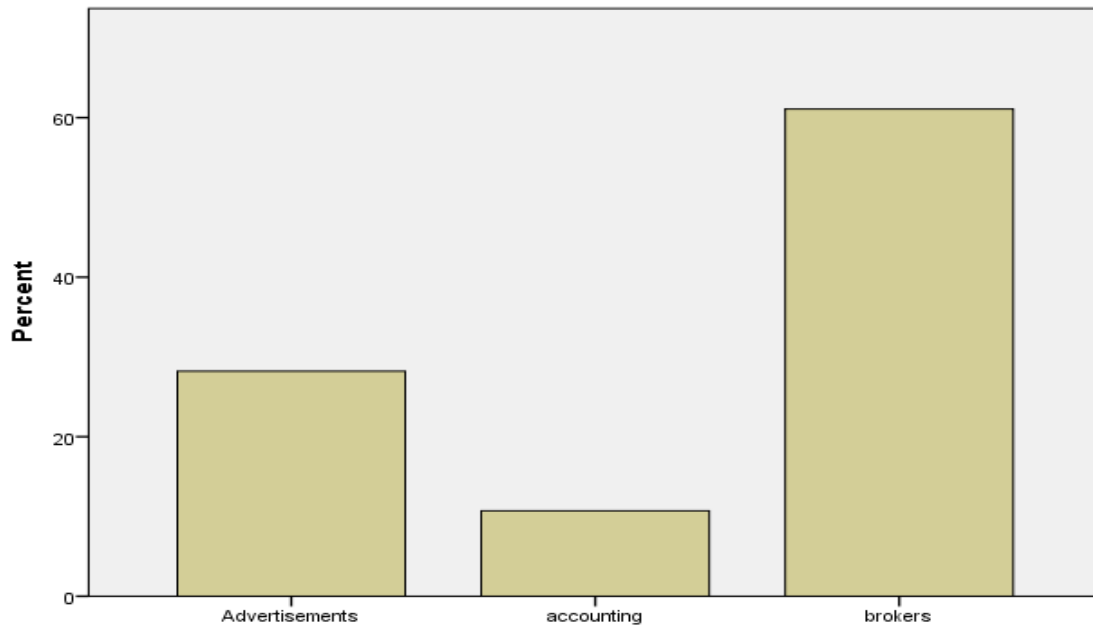
Figure 4.13 above indicates that 71.79% of the respondents indicated that they acquired loans to manage the challenges they faced during enterprise set up, while 17.5 % handled their challenges by investing in savings accumulated to navigate through the enterprise start up challenges. The majority of the respondents (71.79%) sought for loans to manage the challenges faced in the enterprises of which they can't get enough finances to support the enterprise. Since most of the women were not supported by their spouses with collaterals to secure loans. Applying managerial skills was also critical for success in entrepreneurship and reiterated the importance of circumstance and the interrelatedness between the key factors (Carter et al, 2015).

To improve financial inclusion that is used to support women entrepreneurs was by Overcoming market and social barriers in the financial market for disadvantaged groups. The approach used is of microcredit, which was basically aimed at socio-economic improvement. These were small loans to finance income generating activities which were often packaged with business development support such as financial education and social entrepreneurship training, coaching, mentoring and giving business advice (Mohiuddin, et al., 2020). When soft business development loans are coupled with microcredit, it is referred to as microfinance. The advantage of microfinance was that, as a credit product, entrepreneurs had strong incentives for creating a sustainable business since they must repay the loan (Madhani, et al., 2022). Another advantage was that, unlike other financial products for example, loan guarantees, bank loan, the microfinance was designed specifically for the needs of people who experienced difficulties in obtaining access to conventional credit (Diriker, Landoni & Benaglio, 2018).

The loans were typically offered at higher interest rates than conventional financial products given higher levels of risk involved. The sector has been steadily growing over recent years and in 2017 microfinance institutions in the EU reported almost one million total active borrowers; with a gross microloan collection were outstanding (Diriker, Landoni & Benaglio, 2018). One of the most important target groups for European Union to benefit from microfinance were Women. Nearly 40% of women using microfinance were used to tailored products from one of these specialized institutions which were about two-thirds of microfinance institutions which had tailored products for women (Diriker, Landoni & Benaglio, 2018).

#### **4.6.5 Strategies Employed in Marketing Products from the Enterprise**

As shown in figure 4.14 below, 61.1% of the respondents used brokers as a form of marketing of their products while 28.2 percent advertise their products, while 10.7% use accounting as their mode of marketing their products. Findings of the study revealed that most of the respondent used brokers in marketing their products, which shows that they could be able to get full profits since they share the profits with the brokers.



Source: (Researcher, 2022)

**Figure 4.14. Strategies Employed in Marketing Products from the Enterprise Strategies**

Further, figure 4.14 above shows that the majority of the respondents used as a strategy of the brokerage to market their products. This reveals that most of these women had no or little idea on marketing. These are as a result of lack of entrepreneurial training to enhance these women with the skill of marketing their product. The practise of dealing with brokers consequently, reduces the profits from the products, since profits were shared. This was similar with a study done in Korea where women entrepreneurs were found to be failing due to lack of managerial experience, business skills, and human and social capital. These Korean women feared failure which hinders their success in marketing the product (Cho, et al., 2021). To the contrary, studies done in Columbia show that women in Columbia were highly motivated in issues to deal with social entrepreneurship. This was seen in the processes of entrepreneurship where they showed subtle transitions during the enterprise evolution (Rosca, Agarwal & Brem, 2020).

#### 4.6.6 Challenges Organizations Faced When Supporting Women Enterprise

Respondents were also asked to identify the challenges that were faced by the organizations or individuals supporting women enterprises. The result are summarised in table 4.17 below.

**Table 4.17 Challenges Organizations Faced When Supporting Women Enterprises**

Challenges	Frequency	Percent
Lack of funds	116	41.4
Political interference	119	42.5
Poor management	14	5.0
Gender discrimination	31	11.1
Total	280	100.0

Source: (Researcher, 2022)

Table 4.17 above shows that the majority of the respondents (42.5%) identified political interference as one of the major challenges affecting those organizations needing to help women entrepreneurs, followed by 41.4% respondents who said that organizations had no enough funds to support women. They further noted cited that the organization with fund had no interest with women's activities. These findings were similar with those by Semkunde, et al., (2022) who found out that, in Tanzania insufficient financial resources constrained women success in entrepreneur activities. According to Umfreville and Bonnin (2021), revealed that the enterprises in Vietnam are opportunistic in political arena that makes it possible for entrepreneurs to use that opportunity that offer local resistance to exists. Furthermore, women in Tanzania also seek solutions to the barriers of women entrepreneurs through mitigations such as; entrepreneur training, networking and soliciting for grants

(Semkunde, et al., 2022). More so, women enterprises in Vietnam are becoming self-sufficient by using entrepreneurial model to develop (Umfreville & Bonnin, 2021).

#### 4.6.7 Effectiveness of the Operations of the Women-owned Enterprise

The Respondents were further asked to rate their views on the effectiveness in the operations of the enterprise for the sustainability of women owned-enterprises in Nyamira Sub-County. A set of questions were asked here and respondents rated the answers. A Three scale point was use to derive a mean value and the result are summarised as shown in table 4.18.

**Table 4.18 Effectiveness on the Operations of the Enterprise**

The most Effective in operation	Frequency	Percentage
Human Resource Capacity	198	70.7%
Fundraising/financial Capacity	158	56.4%
Adoption of New Technology	238	85.0%
Business Expansion ideas	198	70,7%
Networking Capacity	198	70.7%

Source: (Researcher, 2022)

Table 4.18 indicates the percentage of the respondents who rated the effectiveness of human resource management capacity, fundraising/financial capacity, adoption of new technology capacity, generation of business expansion ideas and market networking capacity. In these context it was found out that majority of the respondent’s showed significant responses in adoption of new technology capacity at the rate of very effective, with 85% of the respondents and human resource management capacity, generation of business expansion ideas and market networking capacity being rated very effective at the same level with (70.7%) of the respondents.

While fundraising/financial accessibility was rated at 56.4%. This was an indication that the majority of the respondents viewed adoption of new technology as effective in improving women operations in the enterprise. More especially when combined with the household responsibility, it becomes tedious without technology. Notwithstanding, the respondents were also in agreement that there was need for them to enhance capacity through human resource management, adoption of new technology, generation of business expansion ideas and market networking capacity for effectiveness of the operations of their enterprises. This was because of the challenges that come with household responsibilities that at the end of the day hindered the progress of the women enterprises.

Networking was a source of social capital among women owned enterprises. A strong social capital ensures that women owned enterprises facing challenges for example cash flow problems could effectively liaise with their friends and bailout. However, Operations of the enterprise could not be swift and smart all through the journey as there were always bad and good times. Social capital was particularly important during bad times when the operations of the business were poor including the issues with liquidity and reduced sales revenues (Heber, 2017).The study confirmed the adoption of new technology at the highest rating (as very effective) in the operations of women social entrepreneur.

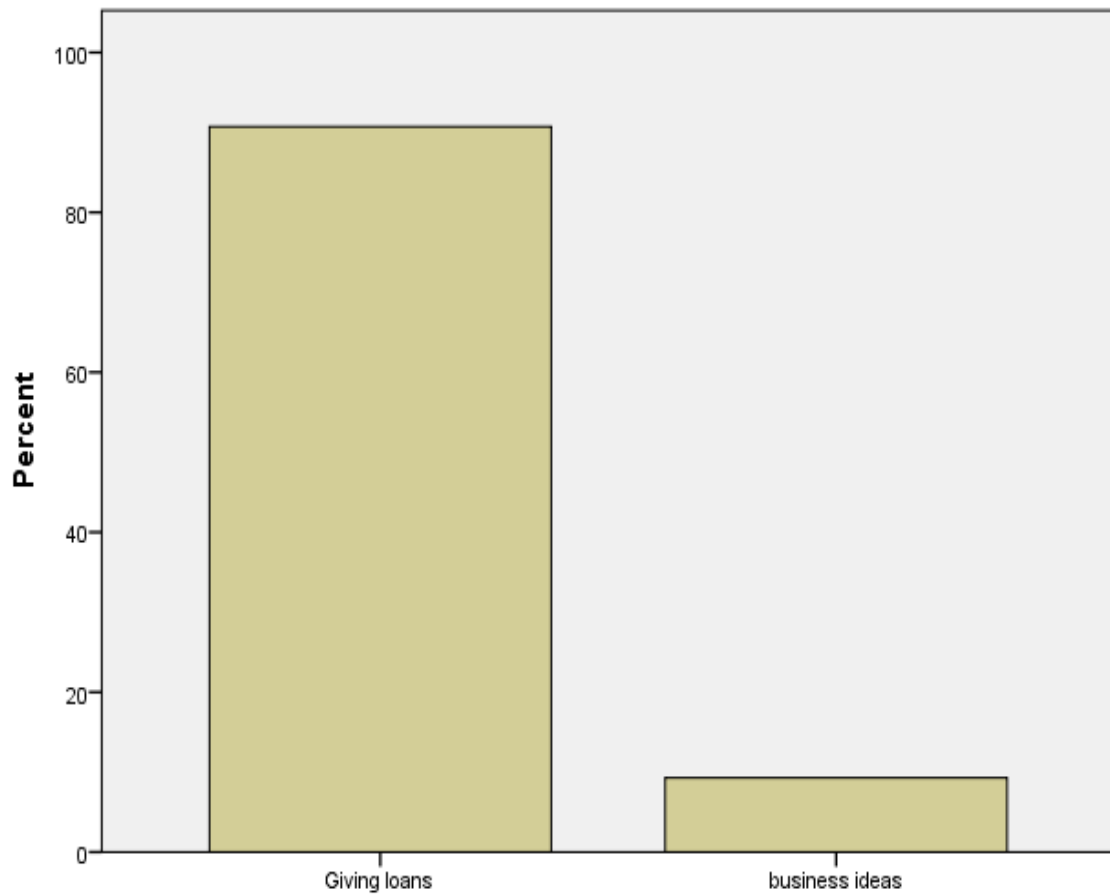
During the focus group discussion respondents indicated that the adoption of new technology was one of the means of making the entrepreneurs work easy, accessible, flexible and faster in development. A key informant said that, '*women entrepreneurs needed to have smart phones for cheaper and easier communications with other partnering entrepreneurs*'. They can work at home or work mobile without constraints. If technology is adopted, these women will perform their social cultural duties with ease. More so, enterprise dealing or operating

with technology is less expensive and affordable not only that, using technology is more convenient. These findings are similar with those of ByGoyal, Agrawal and Sergi (2021), who confirmed that digitalization helps women social enterprise to extend their reach and manage their cost of operations. ICT has managed to reach and offer bank and financial services, online employment opportunity, marketing and distribution, e-learning, access to global market, and rural supply of goods and services. Adoption of digitalization leads to efficacy in operations, social inclusion and delivery of service to people living in the rural areas and to social entrepreneurs.

Similarly, studies done in Nigeria indicated that respondents believed that their operations were much easier most especially during times of restriction they are able to continue with their activities online. (Nakpodia, et al., 2023). However, to achieve the use of technology in women enterprise, the government need to put a policy framework for installation of information technology. This is not a priority since there is lack of government interest in installation of internet connectivity. It's worse, most especially in Africa where the literacy level is low and ignorance of the advantage of technology to the enterprise is high (Akpan, Udoh & Adebisi, 2022).

#### **4.6.8 Micro Finance Bank Credit's Influences on Enterprises**

The study sought to get the views of the respondents on micro finance bank credits and their influence on business enterprises. The findings indicated that the majority of the respondents felt that micro finance Bank Credits influenced the sustainability of the enterprises for development. These findings are summarised in figure 4:15 below



Source: (Researcher, 2022)

**Figure 4.15 Micro Finance Bank Credit's Influences on Enterprises**

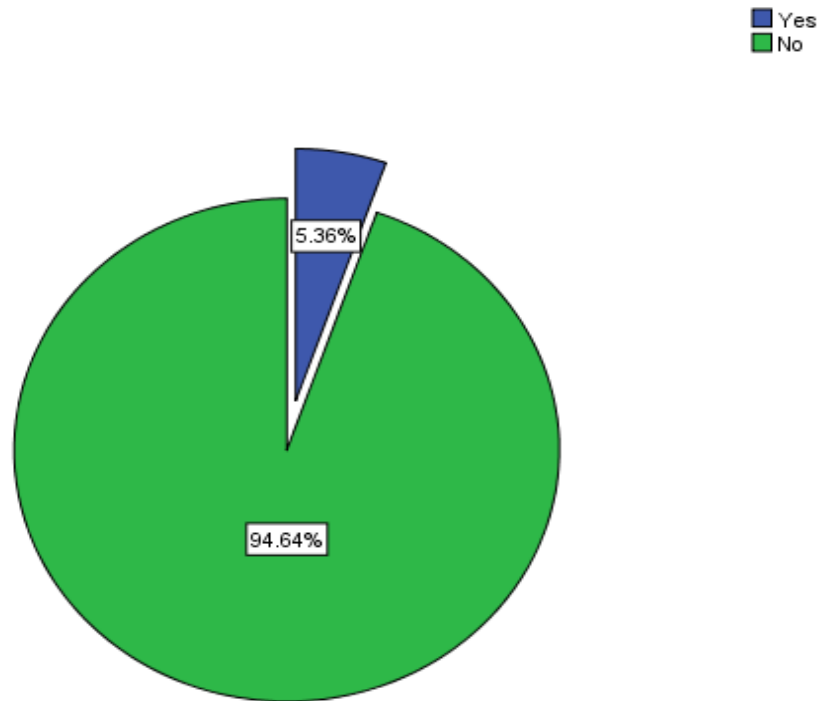
As shown from above 87% of the respondents felt that micro finance bank credits influenced women owned enterprises growth. This was through the provision of more capital to women and as a result, enterprise improved. Further, only 8% of the responds indicated that they benefitted from new ideas from the micro finance industry.

#### **4.6.9 Training on Finance Management**

The study intended to get the views of the respondents concerning training on financial management to enhance entrepreneurial knowledge and skills. In this regard, respondents



were asked if they had ever attended training on finance management. Figure 4.16 below summarises their observations.



Source: (Researcher, 2022)

**Figure 4.16 Finance Management Training**

As shown from above the majority of the respondents (94.64%) confirmed that they had never attended any financial management training while 5.36% respondents have attended the training. This shows that most of the women entrepreneurs in Nyamira had not attended any management training in relation to the management of enterprise finances. Training, skills and other entrepreneurial capabilities have been identified as an important building block for the entrepreneurial success as a source of livelihood for women social entrepreneur's households. In this context, the study reveals that there is lack of training in

management of finances and lack of access to education in entrepreneurship. In these respect, training on financial management to women entrepreneur's related experiences were significant barrier facing women entrepreneur. Evidence from the United States suggests that possession of higher level of academic qualifications was associated with the higher presence of recent African American graduates in entrepreneurship (Dileo, García & Pereiro, 2019). These included new enterprise sectors like media, information technology (IT) and engineering (Carter, et al., 2015).

Microenterprises are widely acceptable developmental programs that are recognized to play part in increase of the performance and competencies in entrepreneurship (Al Mamun, et al., 2019). These programmes are designed to facilitate entrepreneurs in caring out their tasks making it easier for the implementation to their micro enterprises. Further studies done in Malaysia by Al Mamun, et al., (2019) confirmed that, relationship competency, opportunity recognition and organizing competency are products of training programmes that are impacted on micro entrepreneurs. Demonstrating that, training programmes has positive implications on ability to plan, organize, motivate, assess, seek market opportunities and delegate available resources such as human resource, financial resource and technological resource. Above all training impacted social entrepreneurs with capacity and ability to interact and initiates the establishment of networks among individuals, groups and organizations.

In Indonesia, financial management training mediated financial literacy and inclusion. Among the respondents, the responses from the study indicated that training increases financial inclusion in understanding the knowledge of financial management in entrepreneurship (Bire, Sauw & Maria, 2019). According to Shahvand, et al., (2021), it

indicated that financial training gives positive result on any start-up of enterprise, moreover, personnel training. This could be seriously being considered for success of women owned social entrepreneurs to gain skills, knowledge, innovation and attitude in professional practise. This is in line with Hussain, et al., (2022) Training in management of finance provides new entrepreneurs with the start-up skill and motivation which can open many avenues for new women social entrepreneurs.

#### **4.6.10 Training needed to improve the Women-owned Enterprise**

The respondents were asked if they had ever attendant refresher course and were requested to give any other training needed to improve their enterprises. The findings revealed that the respondents had never attended any refresher course. From the findings, it was confirmed that underperformance in women owned enterprises was as a result of lack of training. These women entrepreneurs lack knowledge and skills to practise entrepreneurship in a professional way, resulting to poor management of finances and tradition in enterprise.

The respondents also indicated that they needed training to improve on the knowledge and skills to run and manage the enterprises. Training needs to improve their enterprises were identified and listed as per the respondents needs. Table 4.19 summarises the result of training needs to improve their enterprise.

**Table 4.19 Training Needed to Improve Women-owned Enterprise**

Training Needed	Frequency	Percent
Learn More Business Ideas	37	13.2
Resource Management	181	64.6
Improve Profits	25	8.9
Resource Mobilization	16	5.7
Risk Management	15	5.4
Leadership Quality	6	2.1
Total	280	100.0

Source: (Researcher, 2022)

From table 4.19 above shows that the majority of the respondents (64.6%) needed training in resource management, (13.2%) needed to train and learn more about business ideas, (8.9%) training to improve profit and profit management, (5.7%) need resource mobilization skill, (5.4%) needed risk management training and (2.1%) needed leadership quality training.

During the Focus Group Discussion, one discussant narrated that *'for us to improve the performance of my enterprises, I need to undergo training on business management for better performance'*.

Majority of the key Informants also confirmed that training could enhance women entrepreneurs with the knowledge and skills to organise, delegate and plan on how to improve the production processes in their enterprise. Women entrepreneurs needed leadership skills to run and manage their enterprises. Furthermore, key informants also indicated that for women entrepreneurs in Nyamira Sub-County to run sustainable enterprises that could

improve livelihood of their households, they must undergo needed training depending on their various demands. Similarly, a study in Pakistan revealed that there was limited knowledge that affected investment behaviour among women in Pakistan.

Training in several organizations for the women entrepreneurs improves and transforms the performance of the enterprises (Baiget, al., 2021). Training programs are designed to help and better execute business tasks in micro entrepreneurs (Galvo, Marques & Ferreira, 2020). Training enhances the ability of micro-entrepreneurs to recognise market opportunity along with their ability to plan, organised, delegate, motivate and lead the entrepreneurs in resource management as well as their capacities to interact both on establishment of networks and group of bosses (Baig, et al., 2021).

Moreover, in order for women entrepreneurs and their enterprises to develop, new knowledge is needed to improve skills and innovations. If not, continuous stagnation and failure could be subject to witnessing poverty will continue striking (Francis, and Webster, 2019). All the same, women entrepreneurs can improve their performance through enhancement of knowledge and skills to manage their enterprises and innovation presentation. These will not only affect women owned enterprises positively and negatively but the entire household and the community at large. Consequently, training promotes entrepreneurs' innovation that uplifts the living standards of the women entrepreneur's households (Cui, Lim & Song, 2022). Furthermore, entrepreneurial training significantly affects directly and indirectly the innovations services of the medium and small women social entrepreneurs through training (Kassa, Getnet & Mirete, 2022). Social enterprises play a gigantic role in social-economic development on the household and entire community at large such as creating innovation,

employment, improvement of the social economy, innovations and alleviating poverty for sustainable social wellbeing of the households (Cascio, 2019).

In conclusion, lack of opportunities to train and gain knowledge and skills, automatically disqualifies women entrepreneurs from gaining the skills and becoming capable to strategically steer the enterprise to success. Hence women owned enterprises with Self-employed majorities engaging in a variety of low value added activities may stagnate in development of their households.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS\

#### 5.1 Introduction

The chapter presents summary, conclusion and recommendation of the study. These has been captured in the study as per specific four objectives of the study, conclusions, recommendations and areas for further studies.

#### 5.2 Summary of the Findings

The First objective was, to examine the nature of women owned enterprises for households' wellbeing in Nyamira South Sub-County, Kenya. The study found out that most of the respondents were sole proprietors with 63.4% respondents. The respondents also stated that they had been in the enterprise for the period ranging between 1-5years at 52.14%. The study also indicated that most of the respondents were asked to rate their enterprises and responses are, majority of the respondents have medium size enterprises followed by small scale with 41.07% respondents. It was also indicated in the findings that majority of the respondents operated their enterprises as part time basis 74.3%. The respondents indicated that part of the time was spent in household responsibilities which they could account for. More so, the respondents cited that apart from the enterprise they did not have any other employment to earn a living because, household activities consume part of their time which is part of the reason they cannot improve their enterprises to the expectation.

During the study research, findings indicated that majority of the respondents (60%) agreed that if trained on advertisement techniques they will improve the performance of the enterprise; most of the respondents 73% indicated that if training on how to use innovative digital technologies could take them far in their enterprises; more so, the respondents with household responsibility. The findings also indicated that 84% of the respondent agreed that

their households' social wellbeing improved since the respondents started getting involved in the enterprise with 92% agreeing that household socio-economic status improved after starting the business, while 93.9% of them agreed that the right knowledge and skills could enable women to successfully own Enterprise. The majority of the respondents with 83.2% indicating that workers were comfortable with women as managers of the enterprises and while most of the respondents disagreed with the idea that it was difficult for women to be entrepreneurs due to gender roles in the households and that they will create employment opportunities if allowed for those who wish to work as house helps. Most of the respondents (55.6%) indicated that the utilization of resources from the enterprises was majorly used for paying school fees for the household members.

The second objective was to assess financial access and utilization by women-owned enterprises on their household wellbeing in Nyamira South Sub-County, Kenya. Findings indicated that most of the respondents (78.2%) who received loans used the loan acquired for repaying the fund given by the Chama and for household needs, such as school fees, medication and food stuffs. More so findings revealed that 83.2% of the respondents had expenses and utilized funds from the enterprises for paying household bills, school fees for their children and extended family members, buying food stuff and for treatment of their household members. The study also reveals that most of the respondents acquired poultry and few of them indicated acquiring motorcycles to boost the enterprise and other household assets to boost the household expenses of the respondents. Findings indicated that, most of the women entrepreneurs had challenges in accessing finances since they had limited collaterals to secure loans/credits from the financial institutions, which could allow them have fairly bigger business. The respondents also asserted that debts from the 'Chama' have



tight repayment schedule with interest affecting their normal activities since they must pay back within the stipulated time with penalty if defaulted in paying back the loan.

Objective three of the study was concerned with gendered barriers to the sustainability of women-owned enterprises in Nyamira South Sub-County. Indicated that the existence of gendered barriers in the sustainability of women-owned enterprises, and the most of the respondents strongly agreed that, sustainability of the enterprise is secure when owned by a woman, and that families interfere with women-owned enterprises is a major obstacle to the development of the enterprise. It was also agreed by the majority of the respondents that it was difficult for women to make decisions on the business related development without the husbands/partners.

Respondents also agreed that, it was difficult for women to obtain family collaterals for the enterprise security without their husband's consent. The majority of the respondent (72.3%) cited that their living standard was average, with 26.6% respondents and 1.1% high since the inception of the enterprise. This indicated that living standards of the respondents were getting better though some were still low because they were depending on the small enterprises they owned. From the group discussions, the majority of the respondents claimed that due to the many household's responsibilities they were in need of cash boosting for women entrepreneurs to improve the enterprises and enhance their standards of living and development of the enterprise. The gendered barriers, the results indicated in the study revealed that most respondents (42.9%) alleviate the barriers by recruiting more women into business activities, 35.2% of the respondents believed that seminars were needed to give light on human rights and the challenges that cultural norms pose on women while (21.8%) cited that sensitization as being needed to empower women. This indicated that most of the

respondents, if given the chance were ready to assist mitigate the gendered barriers affecting the development of women-owned enterprises. This could be done through training of the trainers.

Furthermore, key informants believed that empowering the weaker gender by giving information financial support and service, their socio-economic wellbeing of the households could improve. Findings showed that 75% of the respondents had three and below (<3) employees in the enterprise, while 24% had four to six (4-6) employees working in the enterprise and 1% with 10 and above employees. This indicated that the majority of the respondents had less than 3 workers working for the enterprises, which showed that most of the women enterprises were small in size and did not require many employees to operate. Furthermore, it indicated that the size of the enterprise was not sustainable for the household's wellbeing and socio-economic development of these women operating social enterprises. Findings also revealed that 88.2% of respondents indicated that people had confidence in women as business partners than men and 11.8% of the respondents argued that they trusted women in their business as partners. This meant that women are capable of running enterprises better as compared to the counterparts.

In the fourth objectives, the study evaluated the effectiveness of capacity building interventions on women-owned enterprises for household wellbeing in Nyamira South Sub-County, Kenya. From the findings revealed that 82.5% of the respondents had not received entrepreneurial training, leaving only 17.5% representing respondents with knowledge in entrepreneurial management. This showed that the majority of the respondents did not have skills to manage their enterprises. The study revealed that most of the respondents (80%) had not attended any management training while a few (20%) had been trained. As seen in a table

4.18, most of the respondents preferred management skills and believed that management skill allows respondents to handle finances effectively. These enable them to have a sustainable and developed enterprise. The key informant's responses indicated that for the enterprise to be sustainable and big, the entrepreneur had to have training in management skills. Findings also indicated that only 5.36% of the respondents received the skills on enterprise management through training while 17.5% learned from friends as 77.14% learned from their personal experiences.

Further, findings indicated that 87% of the respondents were of the opinion that micro finance bank credits could influence their enterprise, opening and development, through provision of more capital to women and as a result, enterprise improvement. Figure 4.11 above indicated that the majority of the respondents (94.64%) had never attended any financial management training while 5.36% of the respondents had received the training. This indicated that the majority of the respondents had never attended any financial management training.

### **5.3 Conclusions**

During the study, the researcher examined nature of women owned enterprises for households' wellbeing in Nyamira County, Kenya and found that women-owned enterprises in Nyamira South Sub-County are owned by sole proprietors with 63.4% respondents. In conclusion further, it was revealed that, most of the respondents operate enterprises on part-time basis at 74.3%, and most of them concentrate on the household responsibilities, and that they operate from home and their network, have little or no strength. The study also concludes that the respondents hardly have enough materials and working capital due to limited finances. These have resulted to most them having small or medium size enterprise. The study also found out that 84% of the respondents have their household socio-economic

wellbeing improved since they started involving themselves in the enterprises. As such, there is need for the government and other stakeholder, to support women entrepreneurs to improve their enterprises for a better socio-economic wellbeing of the households in Nyamira South Sub-County.

Moreover, the study assessed financial access and utilization by women-owned enterprises on household wellbeing in Nyamira County, Kenya, and concluded that the majority of the respondents used their personal savings and funds from the Chama to set up the enterprises. However, these sources of funding were found not to provide sufficient capital for starting-up enterprises that are sustainable and able to provide household socio-economic wellbeing of the respondents and their personal development. This source of funding (personal saving and Chama) was found to be the only available and accessible source of fund, for the majority of women entrepreneurs. Concerning the gendered barriers to the sustainability of women-owned enterprises in Nyamira County, Kenya the study found out that there is a gap in accessing the funds for sustainable enterprise. Since women obtain family collaterals for business security with the permission of their husband it was found out that a woman could not make any decision without their partners. This placed the women in an awkward situation in trying to establish small enterprises, which are not sustainable. Interestingly, most of the capital from the enterprise tends to cater for the expenses of the household needs, hence the need for them to be supported. In this way, the household responsibility becomes a hindrance to sustainable enterprises, because of high demands with low funding. In the same view, the study concludes that, people have faith in women as business partners than men. These means that women are capable of running enterprises better, compared to their male counterparts, if supported.

Regarding the effectiveness of capacity building interventions on women-owned enterprises for household wellbeing in Nyamira County, Kenya, the study found out that the majority (82.5%) respondents had not received entrepreneurial training, meaning that the majority of the respondents did not have knowledge and skills to manage their enterprises. On this basis the study concluded that respondents preferred to be enrolled in management skills to enables, they handle finances with weightiness and gain knowledge and skills for the management of enterprises. This explains why they experience challenges while setting up enterprises more so due to lack of training and awareness before setting up of the enterprise. Furthermore, 87% of the respondents were of the opinion that micro finance bank credits can influence the growth and development enterprise and development through provision of increased funds to women entrepreneurs.

#### **5.4 Recommendations**

Based on research findings of these study, the researcher recommends that:

- i. It is crucial to improve the socio-economic welfare of the households as to attain sustainable development goals of ending poverty. The government and non-government organizations are under obligation to come up with flexible strategies that can improve the face of women-owned enterprises and their household wellbeing. This is because women are not mobile and they travel less due to household's responsibilities.
- ii. The government and financial institutions needs to provide women with networking facilities (centre/points), where they can meet and interact and discuss over individual entrepreneurs' problems in the field. These could enable them solve the problems affecting them as well as solutions to the problems they face in development of the management of their enterprise and women entrepreneurs.

iii. The government and financial institutions need to provide women entrepreneurs with access to financial resources from the bank so as to improve the socio-economic status of their household. This can also enable women entrepreneurs in Nyamira County to improve the size of their enterprises; this can be achieved by simplifying the process and approval of application for loans/funds. Women entrepreneurs lack information on how to access the finances from the financing institutions.

Government and financial institutions ought to take up the task of providing women entrepreneurs with information on access of finances for their enterprises. Financial institutions need to develop attractive products and provide services that meet the financial needs of the women entrepreneurs. Considering that women have not embraced the culture of owning property for collaterals, financial institutions need to train women on ways of utilizing profits gained from the enterprise.

The government and financial institutions ought to put in place a policy that motivates women to be entrepreneurs such as simplifying the process of giving out loans, including minimizing the use of collaterals for women entrepreneurs when acquiring bank loans. Financial institutions need to promote the start-up of the enterprises to mark a new era to bring more women in entrepreneurship.

iv. Learning and financial institutions should adopt the policy of providing non-financial services to support women in entrepreneurship by delivering free of charge trainings on banking processes, financial management skills, business planning skills, market linkage and in training human resource management to the enterprises. Provision of these programmes by financial institutions would enhance management knowledge and skills for the women that want to be entrepreneurs.

## **5.5 Areas for Further Research**

- i. Further research need to be done on why women have limited business networks and the advantage of networking on women entrepreneurs.
- ii. Research need to be done on how women can take advantage of formal education to achieve improved women social enterprises for Socio-economic wellbeing as entrepreneurs' /enterprise owners.

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2. If no why? -----

3. If yes, from question one above, which type of enterprise are you venturing in? (**Tick one**)

(i) Sole proprietorship [ ] (ii) Partnership [ ] (iii) Company [ ] (iv) Cooperate [ ]

Explain your answer-----

4. When did you start the enterprise?

(i) Below one year [ ] (ii) 1-5years [ ] (iii) 5-9 years [ ] (iv) 10 years and above [ ]

5. Size of the enterprise

(i) Small scale [ ] (ii) Medium [ ] (iv) Large scale [ ]

6. How does your enterprise operate? (**Tick one**) (i) Full time [ ] (ii) part time [ ]

7. If part-time, please explain-----

8. Is your business registered with the relevant authorities?

Yes [ ]

No [ ]

9. If no, explain why the enterprise is not registered-----

10. Compared with other women owned enterprises in your location, how do you rate your enterprise? (**Tick one**)

(i) Small (30%) [ ] (ii) Medium (50%)[ ] (iii) above 50% [ ]

11. Rate your knowledge on improvement of women enterprises in terms of performance

Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
Aggressive advertisement techniques				
Use of innovative digital technologies				
Building new networks and diversification of business customer products				

11. Please rate your agreement with the following statements

Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
My social status improved after starting my enterprise				
My socio-economic status has improved after starting my enterprise				
With the right knowledge and skills a woman can successful own an enterprise				
My workers are comfortable with the management of my enterprise				
It is difficult for a woman to be an entrepreneur due to gendered roles in the households				
Men do not recognise women entrepreneurs				

12. In terms of the following how do you manage your enterprise?

Human resource [ ] Financial resources [ ] Product sales [ ]

13. How do you utilise the resources from the enterprise?

Paying school fees [ ] For housing [ ] Buying food [ ] Health care [ ]

14. What form of housing do you live in?

Rented [ ] Own house [ ] Family House [ ]

Explain your answer in 14 above -----

Section C:

Financial Access and Utilization by Women-Owned Enterprises for Socio-Economic wellbeing

1. What are the main sources of funds for your enterprise start up?

(a) Collateral based loans [ ] (b) Government funding [ ]

(c) Personal saving [ ] (f) Chama [ ]

2. How much capital did you spend in establishing your current enterprise?

(a) KSh0- 10000/= (b) 10001-30000/= (c) 0001-50000/= (d) Above 50001/=

3. What was the source of your capital for the enterprise? (a) personal saving (b) loan

If loan, how much did you apply for -----

4. Did you experience any challenges in accessing the loan? Yes [ ] No [ ]

If yes, explain-----

5. Has your business acquired loan in the last one financial year? Yes [ ] No [ ]

If yes, how did you utilize the loans?

6. What are some of the assets acquired using profits from your enterprise? -----

-----

7. In the last 6 months, did you have any expenses that have been covered using income from

the enterprise? Yes [ ] No [ ]

If yes, explain -----

8. What are some of the financial challenges your enterprise is currently facing-----

9. In reference to question 18 above, how did you address those challenges-----

-----

Section D:

Gender Barriers to the Sustainability of Women-Owned Enterprises

1. Rate your answer in the table bellow?

Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
Sustainability of the enterprise is secure when owned by a woman				
My Family interferes with my enterprise				
It is difficult for me to make business related decisions without my husband/partner.				
It is difficult for me to obtain family collateral for business security without my husband's consent				

2. How would you rate the living standard of your household since you established your enterprise?

High [ ]                      Medium [ ]                      Low [ ]

3. In your own view, how can the gender barrier be mitigated?

-----

4. Do you involve your spouse in the enterprise? Yes [ ]                      No [ ]

If yes when and how? -----

5. Please indicate the number of your employees by gender.

Male ( ) Female ( )

6. Kindly rate the performance of the enterprises in terms of percentages

Male ( ) Female ( )

7. Do you think People have faith in women as business partners than men? Yes [ ] No [ ]

8. Give reason for your answer-----

Section E:

Capacity Building Interventions in Women-Owned Enterprises

1. Have you ever attended any training on the management of enterprises?

Yes [ ] No [ ]

2. If yes, list some of the trainings you have ever attended?

3. From the above list, which one is the most beneficial and why? -----

-----

4. Which are some of the skills that you learnt during the training? -----

-----

5. How did you learn to manage your enterprise? -----

6. Have you ever experienced any challenge in developing your enterprise?

Yes [ ] No [ ]

7. If yes, explain -----

8. How did you address the challenges facing your enterprise?

9. What strategies do you employ to market products from your enterprise?

5. Have you ever attended refresher training? -----

10. List some of the challenges faced by organizations or individual supporting women enterprises? -----

11. Give measures the supporting organizations or individual have taken to mitigate the challenges?

12. Please rate the effectiveness of the following for the operations of your enterprise

Capacity	Very Effective	Moderately Effective	Not Effective
Human resource management capacity			
Fundraising /financial accessibility			
Adoption of new technology capacity			
Generation of business expansion ideas			
Market networking capacity			

13. How have micro finance bank credits influenced your enterprise? -----

14. Have you ever attended finance management training? Yes [  ] No [  ]

15. If yes, how did it help you on running your enterprise? -----

15. What are some of your training needs to improve the enterprise -----



## APPENDIX 2 GUIDE FOR KEY INFORMANT

My name is Anne Chepkurui, a postgraduate student at Kisii University, in the department of Sociology, Gender and Development Studies. I am carrying out an academic study **on the contribution of women owned enterprises on socio-economic wellbeing of households in Nyamira County, Kenya.** The purpose of collecting this data is; (1) to understand the position of women on how their enterprise affects their socio-economic wellbeing in the households; (2) to understand the nature of the established women owned enterprises; (3) to understand the contributions of financial access and utilization on sustainability of their enterprises; (4) to established the gendered barriers to sustainability of women owned enterprise for household wellbeing and to find out the effectiveness of capacity building intervention on sustainability of women owned enterprises. I will, therefore, request you to respond to the questions asked their in. I wish to assure you that the information requested for in this tool will be treated with confidentiality.

1. Please indicate the gender of the respondents

Male [  ] Female [  ]

2. What sector do you represent?

Nyamira county Chamber of commerce [  ] Local leadership[  ]

Leaders of women traders [  ]

3. Please explain your experience/ observation on management practices used by women in operating social enterprises?

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---

4. What are some of the financial issues affecting women owned enterprises (probe of actions by the actors to overcome the challenges?)

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5. In your opinion what are some of the gendered barriers for women social entrepreneurs in this county?

---

---

6. In your view how effective are women owned social enterprises in improving socio economic wellbeing of households in Nyamira?

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---

7. What are some of the challenges encountered by women social entrepreneurs in management of enterprises?

---

---

8. What would you recommend to be done for improvement of women social enterprises and socioeconomic well being of households in Nyamira county?

---

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### **APPENDIX 3 FOCUS GROUP DISCUSSION GUIDE**

My name is Anne Chepkurui, a postgraduate student at Kisii University, in the department of Sociology, Gender and Development Studies. I am carrying out an academic study on the implication of women owned enterprises on socio-economic wellbeing of households in Nyamira County, Kenya. The purpose of collecting this data is; (1) to understand the position of women on how their enterprise affects their socio-economic wellbeing in the households; (2) to understand the nature of the established women owned enterprises; (3) to understand the contributions of financial access and utilization on sustainability of their enterprises; (4) to established the gendered barriers to sustainability of women owned enterprise for household wellbeing and to find out the effectiveness of capacity building intervention on sustainability of women owned enterprises. I will, therefore, request you to respond to the questions asked there in. I wish to assure you that the information requested for in this tool will be treated with confidentiality.

1. Give an assessment of the position of your enterprise?
2. To what extent has the enterprise help in the socio-economic development of your household?
3. What are the challenges that hinder the development of your enterprise?
4. Are you aware of some policies or interventions that promote the enterprises?
5. Which is the way forward to enhancing good enterprise that can promote socio-economic development of your household?

## APPENDIX 4 OBSERVATION CHECKLIST

(To be filled by the researcher).

1. Division.....
2. Types of building materials used. -----
3. Income generating activities: -----
4. Average size of the project: (a) Small (b). Medium (c). Large
5. Other economic activities: (a). Livestock (b). Kitchen garden (c). Poultry  
Any other. -----
6. To what extend is the project helping the household in terms of socio-economic development.

**APPENDIX 5 LETTER FROM KISII UNIVERSITY REGISTRAR RESEARCH AND EXTENSION**



**KISII UNIVERSITY**

Telephone: +25420 2352059  
Facsimile: +254020 2491131  
Email: [research@kisiiversity.ac.ke](mailto:research@kisiiversity.ac.ke)

P O BOX 408 – 40200  
KISII  
[www.kisiiversity.ac.ke](http://www.kisiiversity.ac.ke)

**OFFICE OF THE REGISTRAR RESEARCH AND EXTENSION**

**REF:** KSU/R&E/ 03/5/545

**DATES:** 28<sup>th</sup> July, 2021

**The Head, Research Coordination  
National Council for Science, Technology and Innovation  
(NACOSTI) Utalii House, 8<sup>th</sup> Floor, Uhuru Highway  
P. O. Box 30623– 00100  
NAIROBI - KENYA.**


Dear Sir/Madam

**RE: CHEPKURUI ANNE DAS/60335/15**

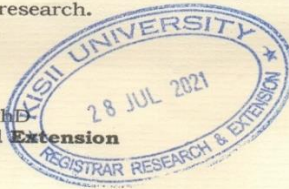
The above mentioned is a student of Kisii University currently pursuing a Degree of Doctor of Philosophy in Development Studies. The topic of her research is, "*Implications of women-owned enterprises on socio-economic wellbeing of their households in Nyamira County, Kenya*".

We are kindly requesting for assistance in acquiring a research permit to enable her carry out the research.

Thank you.

  
for Prof. Anakalo Shitandi, PhD  
**Registrar, Research and Extension**

**Cc:** DVC (ASA)  
Registrar (ASA)  
Director SPGS



**APPENDIX 6 A LETTER FROM THE DEPARTMENT OF SOCIAL  
DEVELOPMENT IN NYAMIRA COUNTY**



**MINISTRY LABOUR AND SOCIAL PROTECTION  
STATE DEPARTMENT FOR SOCIAL PROTECTION, PENSION AND SENIOR CITIZEN AFFAIRS**

Tel.: 0723662037  
Fax:  
Email Address: [Elijah.Langat@socialprotection.go.ke](mailto:Elijah.Langat@socialprotection.go.ke)  
When replaying please quote:

DEPARTMENT OF SOCIAL DEVELOPMENT  
NYAMIRA COUNTY  
P O BOX 6 - 40500  
NYAMIRA

Our Ref: NYAM/SS/9/26 (40)

27<sup>TH</sup> March, 2022

To:  
Office of the Registrar Research and Extension,  
Kisii University,  
P.O Box 408 – 40200  
KISII

RE: CHEPKURUI ANNE DAS/60335/15

---

The above subject refers.

Your letter Ref: KSU/R&E/03/05/545 dated 28<sup>th</sup> July, 2021 refers. This is to confirm that the above named student was permitted to carry out her research on the topic "*Implications of women-owned enterprises on socio-economic wellbeing of their households in Nyamira County, Kenya*" for a period of six (6) months beginning from the month of April to September, 2023.






Any assistance accorded to her after the completion of her research will be highly appreciated.

Thank you.

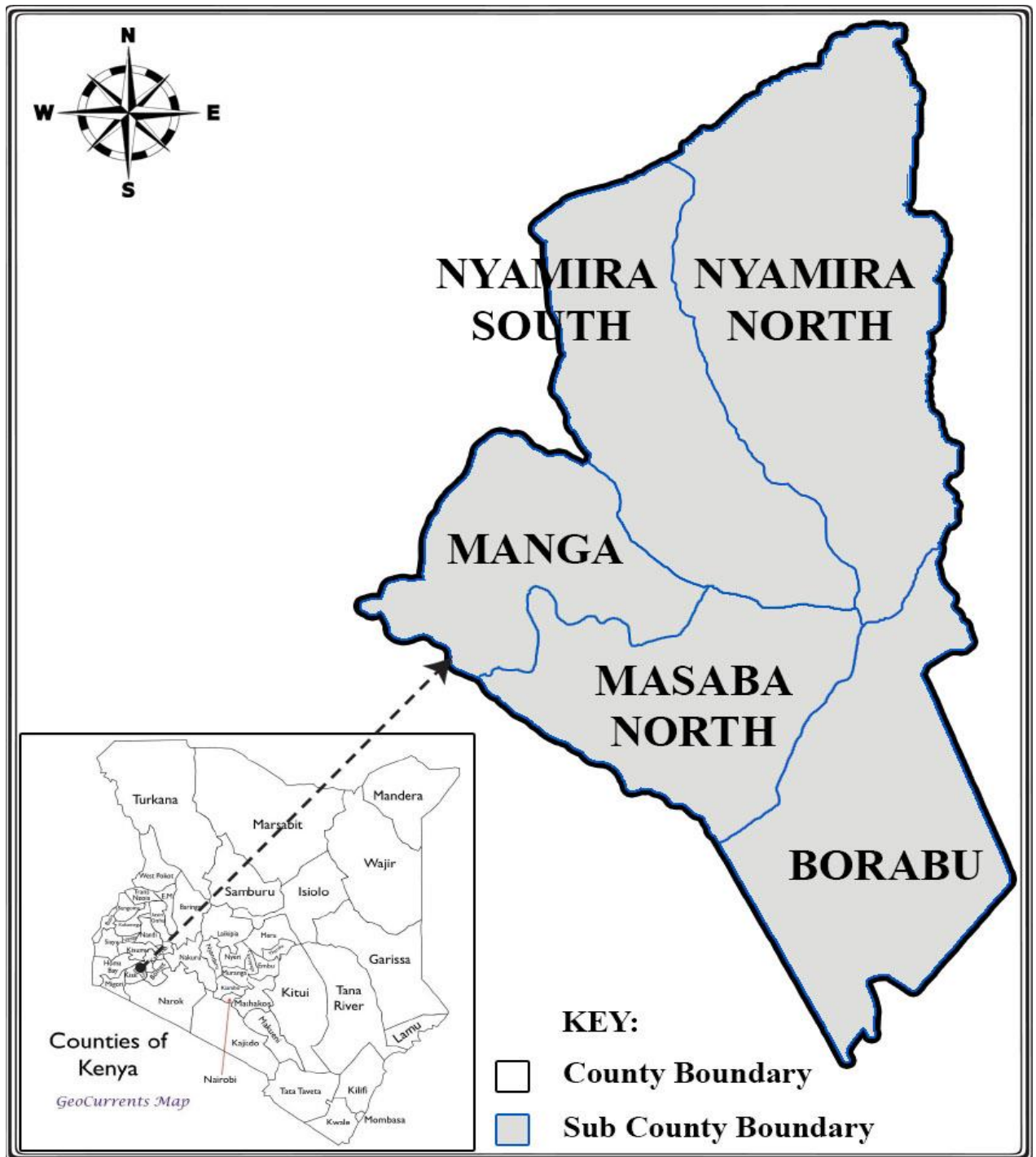
COUNTY COORDINATOR  
GENDER AND SOCIAL DEVELOPMENT  
NYAMIRA COUNTY.

Langat Elijah Kiprotich  
County Coordinator for Social Development  
NYAMIRA COUNTY

**APPENDIX 7 RESEARCH LICENSE**

 <b>REPUBLIC OF KENYA</b>	 <b>NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY &amp; INNOVATION</b>
Ref No: <b>764478</b>	Date of Issue: <b>23/August/2021</b>
<b>RESEARCH LICENSE</b>	
	
<b>This is to Certify that Ms. Anne chepkurui abincha of Kisii University, has been licensed to conduct research in Nyamira on the topic: IMPLICATIONS OF WOMEN-OWNED ENTERPRISES ON SOCIO-ECONOMIC WELLBEING OF THEIR HOUSEHOLDS IN NYAMIRA COUNTY, KENYA for the period ending : 23/August/2022.</b>	
License No: <b>NACOSTI/P/21/12389</b>	
764478 Applicant Identification Number	 Director General <b>NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY &amp; INNOVATION</b>
	Verification QR Code 
<b>NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.</b>	

**APPENDIX 8 MAP OF NYAMIRA COUNTY SHOWING THE SUB-COUNTIES**





## APPENDIX 9 CERTIFICATE OF PLAGIARISM

