



Developing a framework for successful women entrepreneurship in the Nairobi County, Kenya

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ABSTRACT

This study aimed to develop a framework for successful women entrepreneurship in the Nairobi County, Kenya, by focusing on a sample of Nairobi County women entrepreneurs. It is time to share the women entrepreneurs' success stories because entrepreneurship is a roller coaster journey complex with unexpected detours, hurdles, and dead ends. So, who is a successful woman entrepreneur? How has she succeeded where so many have failed? Therefore, the study aimed to make recommendations to assist sustainability and foster the strategic gesture of current and future women entrepreneurs.

The study adopted an exploratory, descriptive qualitative research approach, including twelve women entrepreneurs within Nairobi, chosen through a non-probability purposive sampling technique. Women entrepreneurs in County Kenya were interviewed using a semi-structured interview discussion guide. The data analysis process engaged the data-driven inductive method and the deductive templates of codes approach. As a result, seven themes emerged from the empirical data analysis: motivation, perceptions of success, measures of success, attributes of success, contributing success factors, challenges to success and recommendations.

Findings revealed that women are motivated to enter entrepreneurship by numerous factors, with the pull and push factors taking the lead. The women in this study were pushed into entrepreneurship by family obligations, job dissatisfaction, and financial and family commitments. The research participants were pulled into entrepreneurship by the desire for independence, the desire to have personal wealth, financial security, recognition, and an affiliate, the opportunity to engage in personal development, and the opportunity to provide security for the family.

The study discovered that women entrepreneurs view success through two lenses: personal and business level, interpreted as tangible/objective and monetary. At the same time, the intangible is seen as subjective and non-monetary. In addition, the

women entrepreneurs in Nairobi County confirmed that doing business has challenges. The main challenges identified were gender inequalities, socio-economic inequalities, business challenges, financial challenges and work-life balance.

The contributing success factors noted in this study include personal attributes, information management, support network, human capital, effective time management and business-specific factors. In addition, a woman entrepreneur's attributes include personal, family, business, and socially oriented attributes. Finally, the study makes recommendations for women entrepreneurs from individual, business, and environmental levels. Additionally, recommendations for decision-makers and policymakers, including the government, financial sector, networking organisations and the education sector, were put forth.

Keywords: Women, women entrepreneurs, entrepreneurship, success, success factors, motivation, attributes and challenges

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DEDICATION

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- The twelve women entrepreneurs who participated in my survey are incredible. May you continue to shine brilliantly in both your personal and entrepreneurial landscape. May your shared stories inspire other women to succeed and leave a lasting legacy.

TABLE OF CONTENTS

ABSTRACT	ii
ACKNOWLEDGEMENTS	iv
LIST OF ACRONYMS	xxii
LIST OF FIGURES.....	xxiii
LIST OF TABLES	xxv
CHAPTER 1	1
NATURE AND SCOPE OF THE STUDY	1
1.1 CHAPTER OVERVIEW	1
1.2 INTRODUCTION AND BACKGROUND TO THE STUDY.....	1
1.2 PROBLEM STATEMENT	5
1.3 OBJECTIVES OF THE STUDY	10
1.3.1 Primary objective	10
1.3.2 Secondary objectives.....	10
1.4 RESEARCH QUESTIONS	11
1.5 SCOPE OF THE STUDY.....	12
1.5.1 Field of the study	12
1.5.2 Sector under investigation	12
1.5.3 Geographical demarcation.....	12
1.6 RESEARCH METHODOLOGY	14
1.6.1 Phase One: The literature review	14
1.6.2 Phase Two: Empirical Research.....	16
1.6.3 Research philosophy	18
1.6.4 Research approach.....	19
1.6.5 Research design.....	21
1.6.6 Time horizons	22
1.6.7 Study population and sample	23
1.6.7.1 The purposive non-probability sampling method	23
1.6.7.2 Inclusion and exclusion criteria.....	24

1.6.7.3 Sample recruitment strategy	24
1.6.7.4 Pilot study	26
1.6.8 Collection of data.....	26
1.6.9 Trustworthiness	27
1.6.10 Data processing and analysis	28
1.6.11 Ethical and confidentiality issues	32
1.7 LIMITATIONS OF THE STUDY	34
1.8 CONTRIBUTION OF THE STUDY	35
1.9 CHAPTER CLASSIFICATION	36
1.10 SUMMARY	40
CHAPTER 2	41
LITERATURE REVIEW ON ENTREPRENEURSHIP	41
2.1 CHAPTER OVERVIEW	41
2.2 INTRODUCTION	41
2.2 DEFINING ENTREPRENEURSHIP	43
2.2.1 Defining Entrepreneurship: The classical economic theorists' perspective	44
2.2.2 Defining entrepreneurship: The behavioural theorist.....	48
2.2.3 Defining entrepreneurship: A modern-day perspective	49
2.3 THE ENTREPRENEUR.....	50
2.4 CHARACTERISTICS OF AN ENTREPRENEUR	52
2.5 INDIVIDUAL MOTIVATION TOWARD SELF-EMPLOYMENT	62
2.5.1 Family background.....	63
2.5.2 Wage work factor.....	64
2.5.3 Demographics.....	65
2.5.4 Push factors	66
2.5.5 Pull factors.....	68
2.5.6 Immigration factors.....	70
2.5.7 Personality traits	71
2.6 SUMMARY OF ENTREPRENEURSHIP	77
CHAPTER 3	79

LITERATURE REVIEW ON WOMEN ENTREPRENEURS	79
3.1 CHAPTER OVERVIEW	79
3.2 INTRODUCTION.....	79
3.3 EMERGENCE AND DEVELOPMENT OF WOMEN'S ENTREPRENEURSHIP ..	81
3.2.1 Women's Entrepreneurship in Africa in the 20 th Century	85
3.2.2 Post-20 th Century African leadership opens space for Entrepreneurship	86
3.2.3 African governments are increasingly creating and enabling an environment for entrepreneurs.....	86
3.4 FEMINIST THEORIES	88
3.4.1 Liberal feminist theory and feminist empiricism.....	88
3.4.2 Social Feminist Theory, Psychoanalytical Feminist Theory, and Radical Feminist Theory.....	89
3.4.3 Social Constructionist and Post-Constructionist Feminist Theory	90
3.5 UNIQUENESS OF WOMEN IN ENTREPRENEURSHIP	90
3.6 THE CHALLENGES THAT WOMEN ENTREPRENEURS ENCOUNTER	98
3.6.1 Gender bias.....	98
3.6.2 Low self-efficacy	102
3.6.3 Risk averseness	104
3.6.4 Limited human capital.....	105
3.6.5 COVID-19 pandemic.....	107
3.7 FACTORS THAT CONTRIBUTE TO THE SUCCESS OF FEMALE ENTREPRENEURS	108
3.7.1 Dispelling gender stereotypes	108
3.7.2 Family support	109
3.7.3 Financial factors.....	112
3.7.4 Government support	115
3.8 CHAPTER SUMMARY	117
CHAPTER 4	118
WOMEN ENTREPRENEURIAL SUCCESS.....	118
4.1 CHAPTER OVERVIEW	118
4.2 INTRODUCTION.....	118
4.3 MEASURING BUSINESS SUCCESS	119

4.4	FIRM OR BUSINESS-LEVEL SUCCESS MEASURES.....	122
4.4.1	Profit	122
4.4.2	Growth.....	123
4.4.3	Innovation	124
4.4.4	Firm survival or continuity	124
4.4.5	Contributing back to the society	124
4.4.6	Satisfied stakeholders: Employees and customers	125
4.5	PERSONAL/ INDIVIDUAL-LEVEL SUCCESS MEASURES	126
4.5.1	Personal satisfaction.....	127
4.5.2	Work-life balance.....	128
4.5.3	Public and peer recognition	129
4.5.4	Motivation	129
4.6	ENTREPRENEURIAL SUCCESS: A GENDERED PERSPECTIVE	130
4.7	ATTRIBUTES OF SUCCESSFUL ENTREPRENEURS	132
4.7.1	Locus of control	133
4.7.2	Heightened self-efficacy	135
4.7.3	Collaborative, relational leadership style	136
4.7.4	Multi-tasking: Integrating work and family	139
4.8	FACTORS CONTRIBUTING TO SUCCESS.....	140
4.8.1	Support.....	142
4.8.1.1	Support from a husband	142
4.8.1.2	Hired help	144
4.8.1.3	Heightened human capital.....	144
4.8.1.4	Social capital and networking.....	145
4.8.1.5	Government support.....	146
4.9	SUMMARY OF ENTREPRENEURIAL SUCCESS	148
	CHAPTER 5	150
	RESEARCH METHODOLOGY	150
5.1	CHAPTER OVERVIEW	150
5.2	INTRODUCTION.....	150

5.3	PHILOSOPHICAL ISSUES IN SOCIAL SCIENCES	154
5.4	RESEARCH APPROACH	158
5.5	RESEARCH DESIGN AND STRATEGY	158
5.6	PILOT STUDY	162
5.7	STUDY POPULATION AND SAMPLING	163
5.7.1	Study population.....	163
5.7.2	Sampling	163
5.7.2.1	The purposive non-probability sampling method	164
5.7.2.2	Inclusion and exclusion criteria.....	164
5.7.2.3	Sample recruitment strategy	165
5.6.3	Sample size.....	166
5.8	DATA COLLECTION PROCEDURES.....	167
5.8.1	Formulating Interviews	167
5.8.2	Interview protocol	168
5.8.3	Setting the interview stage.....	169
5.8.4	Typology of questions used in research interviews	170
5.8.5	Probing during interviews.....	171
5.8.6	Recording the interview data.....	172
5.9	DATA ANALYSIS	172
5.10	RIGOUR.....	183
5.10.1	Credibility	184
5.10.2	Dependability	186
5.10.3	Conformability	187
5.10.4	Transferability	187
5.11	ETHICAL AND CONFIDENTIALITY ISSUES.....	188
5.12	RESTRICTIONS AND LIMITING CONDITIONS OF THE STUDY	189
5.13	PRESENTATION OF THE RESULTS.....	190
5.14	CHAPTER SUMMARY.....	191
	CHAPTER 6	192
	RESULTS AND DISCUSSION OF THE EMPIRICAL STUDY	192

6.1	CHAPTER OVERVIEW	192
6.2	INTRODUCTION	192
6.3	THE RESEARCH PARTICIPANTS PERSONAL PROFILES	193
6.4	RESEARCH PARTICIPANTS' BUSINESS PROFILES	194
6.5	STRUCTURE AND OVERVIEW OF THE THEMES.....	195
6.6	THEME ONE: DISCUSSION OF MOTIVATION OF WOMEN ENTREPRENEURS IN NAIROBI COUNTY AND LITERATURE INCORPORATION.	196
6.6.1	Push sub-theme	197
6.6.1.1	Unemployment	201
6.6.1.1.1		201
6.6.1.2	Family	203
6.6.1.3	Financial	205
6.6.1.4	Dissatisfaction with employment	207
6.6.2	Pull factors.....	210
6.6.2.1	Financial security	223
6.6.2.2	Family security.....	225
6.6.2.3	Personal wealth.....	226
6.6.2.4	Personal development.....	228
6.6.2.5	Independence.....	230
6.6.2.6	Adventure	233
6.6.2.7	Achievement.....	234
6.6.2.8	Recognition	234
6.6.2.9	Affiliation	236
6.7	THEME TWO: DISCUSSION OF THE PERCEPTIONS OF SUCCESS BY WOMEN ENTREPRENEURS IN NAIROBI COUNTY AND LITERATURE INCORPORATION.....	242
6.8	THEME THREE: DISCUSSION OF THE MEASURES OF BUSINESS SUCCESS BY WOMEN ENTREPRENEURS IN NAIROBI COUNTY AND LITERATURE INCORPORATION.....	249
6.8.1	Individual level measurement.....	257
6.8.1.1	Money is an indicator of success.....	257
6.8.1.2	Providing for the family.....	258

6.8.1.3 Contributing to the community	259
6.8.2 Business level measurement.....	260
6.8.2.1 Business performance.....	260
6.8.2.2 Achieving targets and objectives	260
6.8.2.3 Customers	262
6.8.2.4 Business sustainability	263
6.8.2.5 Good employee relations.....	264
6.8.2.6 Success can be measured	266
6.9 THEME FOUR: DISCUSSION OF UNIQUE ATTRIBUTES OF SUCCESSFUL WOMEN ENTREPRENEURS IN NAIROBI COUNTY AND LITERATURE INCORPORATION.....	267
6.9.1 Personal-oriented attributes.....	270
6.9.1.1 Go-getter	270
6.9.1.2 Drive.....	271
6.9.1.3 Risk-taking.....	272
6.9.1.4 Unstoppable	273
6.9.1.5 Strong believer	273
6.9.1.6 Sincere.....	274
6.9.1.7 Caring.....	275
6.9.1.8 Politeness	276
6.9.1.9 Hopefulness	276
6.9.1.10 Loving.....	276
6.9.1.11 Gentle.....	277
6.9.1.12 Patience.....	277
6.9.1.13 Never give up spirit.....	278
6.9.1.14 Gives it all	279
6.9.1.15 Bold	279
6.9.1.16 Love work	281
6.9.1.17 Withstands pressure.....	282
6.9.1.18 Determination	282

6.9.1.19 Perseverance	282
6.9.1.20 Resilience	283
6.9.1.21 Persistence.....	283
6.9.1.22 Strong	284
6.9.1.23 Dedication.....	285
6.9.1.24 Commitment.....	286
6.9.1.25 Energetic.....	286
6.9.1.26 Vigorous.....	287
6.9.1.27 Consistency	288
6.9.1.28 Strong character	288
6.9.1.29 Confident	289
6.9.1.30 Positive.....	289
6.9.2 Family-oriented attributes.....	290
6.9.2.1 Motherliness.....	290
6.9.2.2 Spirituality.....	290
6.9.2.3 Prayerfulness.....	290
6.9.2.4 Punctuality.....	291
6.9.2.5 Fairness.....	292
6.9.2.6 Integrity	292
6.9.2.7 Reliable.....	292
6.9.2.8 Disciplined.....	293
6.9.2.9 Accountability.....	294
6.9.2.10 Appreciative	295
6.9.2.11 Honesty	295
6.9.2.12 Dependable	296
6.9.2.13 Neatness	297
6.9.2.14 Respectable	297
6.9.3 Business-oriented attributes.....	298
6.9.3.1 Networking	298

6.9.3.2 Teamwork	299
6.9.3.3 Team player	300
6.9.3.4 Aggressive	301
6.9.3.5 Result-oriented	302
6.9.3.6 Good management style	302
6.9.3.7 Focused	303
6.9.3.8 Leadership	304
6.9.3.9 Hardworking	305
6.9.3.10 Assertive	306
6.9.3.11 Practice excellence	306
6.9.4 Socially oriented attributes	307
Empathy	308
Friendly	308
Sincerity	308
Good relationships	308
6.10 THEME FIVE: DISCUSSION OF THE FACTORS THAT CONTRIBUTE TO THE SUCCESS OF WOMEN-OWNED BUSINESSES IN NAIROBI COUNTY AND LITERATURE INCORPORATION	310
6.10.1 Personal attributes	313
6.10.1.1 Skills	313
6.10.1.2 Knowledge	314
6.10.1.3 Experience	315
6.10.1.4 Personality traits	317
6.10.1.4.6 Pursuing goals	322
6.10.1.4.7 Do it differently (uniqueness)	323
6.10.2 Information management	323
6.10.2.1 Business evaluation (assessment)	323
6.10.2.2 Sharing or mining of information	324
6.10.2.3 Monitoring	324
6.10.2.4 Keep proper records	324

6.10.3	Support network	325
6.10.3.2	Support from family	325
6.10.3.3	Support from the mother.....	327
6.10.3.4	Support systems from family.....	328
6.10.3.5	Business support network	330
6.10.3.6	Networking	330
6.10.3.7	Business consultations	332
6.10.3.8	Mentorship	332
6.10.3.9	Get and use their assistance and guidance (Mentorship advice)	333
6.10.3.10	Mentorship encouragement	334
6.10.3.11	Mentorship smart use	335
6.10.3.12	Face-to-face meeting with role models	335
6.9.4	Human capital	336
6.10.4.1	Effective HR processes/Functions	337
6.10.4.1.1	Recruitment and enrolment.....	337
6.10.4.1.2	Job design	339
6.10.4.1.3	Capacity development	340
6.10.4.1.4	Remuneration.....	341
6.10.4.1.5	Staff retention.....	342
6.10.4.1.6	Employee engagement -Employee well-being	342
6.10.4.1.6.1	Staff welfare	342
6.10.4.1.7	Managerial relationship	343
6.10.4.1.7.1	Having an excellent relationship with the workers	343
6.10.4.1.7.2	Workers owning the business vision.....	343
6.10.4.1.7.3	Management pays attention to staff.....	343
6.10.4.1.7.4	Vision and shared values.....	344
6.10.4.1.7.5	Taking care of employees.....	344
6.10.4.1.7.6	Seeking assistance from employees.....	345
6.10.4.1.8	Effective communication	345

6.10.4.1.8.1 Sharing the plan with the team	345
6.10.5 Effective time management	345
6.11. 5. Effective time management.....	347
6.11.5.1 Balancing work and family	347
6.10.5.2 Prioritising.....	348
6.10.5.3 Dedicated time-business	348
6.10.5.3.1 Hard work (Long hours).....	348
6.10.5.3.2 Allocate business quality time	349
6.10.5.3.3 No working during the weekends.....	349
6.10.5.3.4 Starts business early and finishes early.....	349
6.10.5.3.5 Work hard during the night.....	350
6.10.5.3.6 Scheduled meetings with different officers	350
6.10.5.4 Dedicated time –Family	350
6.10.5.4.1 Make family time.....	350
6.10.5.4.2 Separation of friendship and family	351
6.10.5.4.3 Quality family time	351
6.10.5.4.4 Proper planning to lessen the burden of family roles.....	351
6.10. 5.4.5 Proper planning of family meals.....	352
6.10.6 Business-specific factors.....	352
6.10.6.1 Effective organisation structure	352
6.10.6.2 Use technology	357
6.10.6.3 Stakeholders engagement	359
6.10.6.4 Collaboration	360
6.10.6.5 Supplier engagement.....	360
6.10.6.6 Funding.....	361
6.10.6.7 Getting finance	362
6.10.6.8 Financial assistance from organisations assisting women entrepreneurs.....	363
6.10.6.9 Positive customer relationships.....	364
6.10.6.10 Longer contracts with different corporate bodies.....	366
6.10.6.11 Good customer base.....	366

6.11 THEME SIX: DISCUSSION OF CHALLENGES FACING WOMEN ENTREPRENEURS IN NAIROBI COUNTY AND LITERATURE INCORPORATION .	368
6.11.1 Gender inequalities	370
6.11.1.1 Gender stereotypes	370
6.11.1.2 Women disqualify themselves	375
6.11.1.3 Harassment	377
6.11.1.4 Intimidation.....	378
6.11.1.5 African culture-male chauvinism	379
6.11.2 Socio-economic inequalities	381
6.11.2.1 Government.....	381
6.11.2.2 Policies and procedures	382
6.11.2.3 Financial institutions	383
6.11.2.3 Business challenges.....	388
6.11.2.3.1 Record keeping -financial records	388
6.11.2.3.2 Record keeping - Business administration	389
6.11.2.3.4 Business experience	391
6.11.2.3.5 Human resources	393
6.11.2.3.6 Socio-economic climate.....	395
6.11.2.3.7 Financial business.....	400
6.11.4 Financial challenges	406
6.11.4.1 Financial –personal	406
6.11.5 Work-life balance challenges	410
6.11.5.1 Personal	410
6.11.5.1.2 Physical.....	412
6.11.5.1.3 Personal development	412
6.11.5.1.4 Personal development	412
6.11.5.2 Spouse	413
6.11.5.3 Family	414
6.11.5.4 Business.....	416
6.11.5.5 Lack of support.....	418

6.12	THEME SEVEN: DISCUSSION OF RECOMMENDATIONS	420
6.12.1	RECOMMENDATIONS TO WOMEN ENTREPRENEURS	420
6.12.1.1	Have strong personality traits	421
6.12.1.2	Enhance human capital through education, guidance, and training.....	422
6.12.1.3	Seek financial assistance from women groups, SACCOs, or banks	423
6.12.1.4	Develop sound business management practices	424
6.12.1.5	Enhance social capital through networking and mentorship.....	425
6.12.1.6	Have strong spiritual principles.....	426
6.12.1.7	Conduct research	427
6.12.1.8	Self-love and care.....	427
6.12.1.9	Have written business plans for the business to follow	427
6.12.1.10	New women business entrants to venture into the beauty industry	428
6.12.1.11	Women should do things differently and empower one another.....	428
6.12.1.12	Adopt the Indian culture of involving family members in the business for continuity	429
6.12.2	RECOMMENDATIONS TO THE GOVERNMENT	430
6.12.2.1	Provide training to the current and aspiring businesswomen	430
6.12.2.2	Finance women entrepreneurs.....	432
6.12.2.3	Give women sensitive positions in the government	433
6.12.2.4	Create a conducive working environment for women entrepreneurs	433
6.12.2.5	Benchmark internationally	434
6.12.2.6	Introduce entrepreneurship subject in the school curriculum	435
6.12.2.7	Support and empowerment of women entrepreneurs.....	435
6.12.2.8	Develop policies to support women entrepreneurs	436
6.13	CHAPTER SUMMARY.....	437
	CHAPTER 7	438
	SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	438
7.1	INTRODUCTION.....	438
7.2	THE RESEARCH SUMMARY, FINDINGS AND CONCLUSIONS.....	438
7.2.1	The achievement of the research objectives	438

7.2.2	Motivation for entrepreneurship	442
7.2.3	Perceptions of entrepreneurial success	445
7.2.4	Measures of entrepreneurial success	447
7.2.5	Attributes of a successful woman entrepreneur	448
7.2.6	Contributing success factors	453
7.2.7	Challenges to success	470
7.2.8	Recommendations as made by the research participants	489
7.3	RECOMMENDATIONS FOR WOMEN ENTREPRENEURS	491
7.3.1	Individual-level recommendations	492
7.3.2	Business-level recommendations	493
7.3.3	Environmental-level recommendations	494
7.4	RECOMMENDATIONS FOR DECISION-MAKERS AND POLICYMAKERS	496
7.4.1	Recommendations for decision-makers and policymakers in government	496
7.4.2	Recommendations for decision-makers and policymakers in the financial sector	496
7.4.3	Recommendations for decision-makers and policymakers in networking	497
7.4.4	Recommendations for decision-makers and policymakers in the education	497
7.5	THE THEORETICAL BASIS FOR THE STUDY	498
	Gender role congruity theory and signalling theory	499
7.5.1	Motivation theories	500
7.5.1.1	Liberation theory	500
7.5.2	Entrepreneurial attributes theories	502
7.5.3	Contributing success factors theories	506
7.5.4	Feminist theories	508
7.6	CONTRIBUTION OF THE STUDY	513
7.6.1	Individual-level success factors	515
7.6.2	Gender-based success factors	516
7.6.3	Business-level success factors	516
7.6.4	Social-level success factors	519

7.6.5	Polymakers' success factors	519
7.6.6	The findings and conclusions of the research questions	520
7.7	WHAT IS NEW IN THE STUDY	521
7.8	CONSIDERATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH	523
7.9	REFLECTIONS OF THE RESEARCHER	524
7.10	SUMMARY	526
LIST OF REFERENCES		527
APPENDICES		588
APPENDIX A: COPY OF THE INFORMED CONSENT LETTER		588
APPENDIX B: INTERVIEW DISCUSSION GUIDE.....		591
APPENDIX C: TRANSCRIBED INTERVIEW EXTRACT.....		594
APPENDIX D: ATLAS EXTRACTS		609

LIST OF ACRONYMS

AWIEF:	African Women Innovation and Entrepreneurship Forum
BBC	British Broadcasting Corporation
CEOs:	Chief Executive Officers
COFCO:	China Oil and Foodstuffs Corporation
COVID-19	Corona Virus Disease of 2019.
DBSC	District Business Solutions Centres
DRC:	Democratic Republic of Congo
FGD	Focus Group Discussion
GEM:	Global Entrepreneurship Monitor
HDR:	Human Development Report
HSBC	Hongkong and Shanghai Banking Corporation Limited
ILO	International Labour Organisation
MSEs	Micro, Small Enterprises
NGOs	Non-Governmental Organisations
NWBC:	National Women's Business Council
OCEAN;	Openness, Conscientiousness, Extraversion, Agreeableness, Negative emotionality
OECD:	Organization for Economic Cooperation and Development
PARP:	Polish Agency for Enterprise Development
SACCOs	Savings & Credit Cooperative Organisation(s)
SMEs:	Small and Medium Enterprise(s)
SMMEs:	Small, Micro and Medium Enterprise(s)
TEA:	Total Entrepreneurial Activity
TWOW:	Timeless Women Of Wonder
UK:	United Kingdom
UNDP:	United Nations Development Programme
USA:	United States of America

LIST OF FIGURES

Figure 1.1: Average Total early-stage Entrepreneurial Activity (TEA) motives by gender and region	7
Figure 1.2: A Map of Kenya showing Nairobi County, the area of study	14
Figure 1.3: Research Onion	17
Figure 1.4: The Inductive Approach	21
Figure 1.5: Qualitative data analysis spiral steps	29
Figure 1.6: Chapter classification	37
Figure 3.1: Emotional intelligence domains and competencies.....	91
Figure 4.1: The conceptualisation of success	121
Figure 4.2: Locus of control.....	135
Figure 4.3: Women's entrepreneurial leadership effectiveness.....	138
Figure 4.4: Framework of factors contributing to the success of women entrepreneurs in Bangladesh	141
Figure 5.1: Research process	153
Figure 5.2: Introductory words for every interview guide	168
Figure 5.3: Final interview question from the researcher to the participants	169
Figure 5.4: Data analysis spiral	173
Figure 5.5: Attributes of success	179
Figure 5.6: Challenges of success.....	180
Figure 5.7: Perception and measures of success	181
Figure 5.8: The pull factors.....	182
Figure 6.1: Women's entrepreneurial attributes.....	268

Figure 6.2: Attributes of women entrepreneurs from the research participants	269
Figure 6.3: Factors contributing to success factors of women-owned businesses in Nairobi County	311
Figure 6.4: Challenges facing women entrepreneurs in Nairobi County.....	368
Figure 7.1: The perception or conceptualisation of success.....	445
Figure 7.2: Summary of findings on the challenges	471
Figure 7.3: A framework for successful women entrepreneurship in Nairobi, County Kenya	514

LIST OF TABLES

Table 1.1: Trustworthiness	28
Table 1.2: Summary of the research method to be used in this survey	33
Table 2.1: Entrepreneurship definition from a modern-day perspective	49
Table 2.2: Personality Traits and their relationship with Entrepreneurship	74
Table 4.1: Entrepreneurial success measures	120
Table 4.2: Performance Measures	132
Table 5.1: Philosophical assumptions as a multidimensional set of continua.....	155
Table 5.2: Features of the two main paradigms	157
Table 5.3: Relationship between interview guide and secondary material chapters.....	161
Table 5.4: Minimum nonprobability sample size.....	166
Table 5.5: The steps followed in analysing the interviews.....	174
Table 5.6: Different colours used during the coding stage	177
Table 5.7: The themes of the study	178
Table 5.8: Trustworthiness	184
Table 6.1: The research participants' profiles.....	193
Table 6.2: Research participants' business profiles	194
Table 6.3: The relationship between the themes and the research questions.....	196
Table 6.4: The push factors sub-theme.....	197
Table 6.5: The push factors sub-theme quotations from participants	198
Table 6.6: The pull factors sub-theme	210
Table 6.7: The pull factors sub-theme with participants' quotations	212

Table 6.8: The perception of success by women entrepreneurs	243
Table 6.9: The tangible perception of success by interviewed women entrepreneurs	245
Table 6.10: The Intangible perception of success by the interviewed women entrepreneurs.....	248
Table 6.11: The measures of business success sub-theme.....	250
Table 6.12: The measures of business success theme with participant's quotations..	252
Table 6.13: Socially oriented attributes with quotations from the participants	308
Table 6.14: Personal attributes as a success contributing factor	312
Table 6.15: Human capital as contributing factor to business success	336
Table 6.16: Effective time management as contributing factor to entrepreneurship success	346
Table 6.17: Challenge: gender inequalities	369
Table 6.18: Challenge: Socio-economic inequalities.....	381
Table 6.19: Challenge: Business challenges.....	386
Table 6.20: Challenge: Financial challenges.....	406
Table 6.21: Challenge: Work-life balance.....	408
Table 6.22: Recommendation: Have strong personality traits	421
Table 6.23: Recommendation: Enhance human capital through education, guidance, and training	423
Table 6.24: Recommendation: Seek financial assistance from women groups, SACCOs, or banks	424
Table 6.25: Recommendation: Develop good business management practices	425
Table 6.26: Recommendation: Enhance social capital through networking and mentorship	426

Table 6.27: Recommendation: Have strong spiritual principles.....	426
Table 6.28: Recommendation: Conduct research	427
Table 6.29: Recommendation: Self-love and care	427
Table 6.30: Recommendation: Have written business plans for the business to follow	428
Table 6.31: Recommendation: Women should venture into beauty industry.....	428
Table 6.32: Recommendation: Women should do things differently and empower one another	429
Table 6.33: Recommendation: Adopt the Indian culture of involving family members in the business for continuity.....	429
Table 6.34: Recommendation: Provision of training to the current and aspiring businesswomen	431
Table 6.35: Recommendation: Finance women entrepreneurs.....	432
Table 6.36: Recommendation: Give women sensitive positions in the government....	433
Table 6.37: Recommendation: Create a conducive working environment for women entrepreneurs.....	434
Table 6.38: Recommendation: Benchmark internationally	435
Table 6.39: Recommendation: Introduce entrepreneurship subject in the school curriculum.....	435
Table 6.40: Recommendation: Support and empowerment of women entrepreneurs	437
636	
Table 6.41: Recommendation: Develop policies to support women entrepreneurs.....	437
Table 7.1: The answering of the research questions.....	441
Table 7.2: Summary of findings on the motivation theme.....	443

Table 7.3: Motivational factors for the research participants	444
Table 7.4: Summary of findings on measures of entrepreneurial success	447
Table 7.5: Summary of findings on the attributes of successful women entrepreneurs	449
Table 7.6: Summary of findings on the contributing success factors.....	454
Table 7.7: Summary of recommendations for women entrepreneurs.....	495
Table 7.8: Summary of recommendations for decision-makers and policymakers.....	498
Table 7.9: The relationship of the research questions and the research themes to the study's theoretical base	499

CHAPTER 1

NATURE AND SCOPE OF THE STUDY

1.1 CHAPTER OVERVIEW

The chapter opens with an introduction and background to the study, viewing women entrepreneurs from a global perspective down to the grassroots. The problem statement was described, followed by research objectives and research questions, including the scope of the study. The research methodology was divided into two phases: Phase one was the literature review, and phase two was the empirical survey. Limitations of the study were described, which ranged from technical challenges, design, time and natural calamity. The contribution of the study was described, and the chapter classification was captured.

1.2 INTRODUCTION AND BACKGROUND TO THE STUDY

Women entrepreneurs worldwide have contributed significantly to household income and employment creation (United Nations 2019:1; Bomani and Derera, 2020:5). Entrepreneurship is a familiar field for women in the 21st Century. Women founded one-third of high-growth firms worldwide despite the obstacle of lack of finance, and women achieved the most demanding side of entrepreneurship, leading to increased job creation (GEM 2021/2022, report). Given the benefits that female entrepreneurship can bring to both developed and developing nations, the governments of the world's major economies have recently prioritised it by supporting women entrepreneurs' access to finance and entrepreneurial education. In particular, during the COVID-19 pandemic, various novel policy measures to assist women in entrepreneurship are beginning to emerge (Martínez-Rodríguez, Quintana-Rojo, ·Pedro Gento & Callejas-Albiñana, 2021:1236).

According to the GEM report (2020/2021;16) “one in five women, or more, are starting or running a new business in each of the six Latin America & Caribbean economies, as well as in Kazakhstan, Burkina Faso, Togo and Angola”. Small and medium-sized businesses (SMEs) run by women significantly impact the economy they operate in. Sadly, they have difficulty achieving their growth potential. Female entrepreneurship is an essential tool for economic development. It is vibrant to enlighten societies' living standards (Guled & Kaplan, 2018:13). According to Koech and Namusonge (2015:18010), the number of female businesspersons is increasing gradually globally, with a notable success rate of 75 per cent. Today, women represent an economic force that researchers and policymakers must not ignore.

There is increasing recognition in nations like the United States of America (USA), the United Kingdom (UK), Australia, Austria, Belgium, Canada, Germany, Hong Kong, and South Africa, among others, that female entrepreneurs play a big part in the economy (OECD, 2016, report.)

Lesonky (2023) reports that the National Women's Business Council (NWBC), in its 2022 annual report, states that women-owned businesses "contribute greatly to entrepreneurship in the United States." According to the most recent data from 2019, there are 1.2 million women-owned companies. As per the Australia Bureau of Statistics (2015:6), the number of females in Australia running their enterprises has steadily increased over the past 20 years, standing at 34 per cent, though lower compared to other Organization for Economic Cooperation and Development (OECD) nations. Women's increased business ownership in Australia has improved their family's social and economic well-being, remaining attached to the labour force and managing their work-life balance.

Rankings from 2020 Mastercard Polish women are the most entrepreneurial in Europe and are ranked fifth in the world (Westerby, 2020). As per the study conducted by an entrepreneurial women network in Poland, women are catching up with men in setting up their businesses at thirty-seven per cent. This successful move in Poland is

associated with women's attributes of being open, loving to develop, and appreciating support (Dercz, 2018). According to Verma (2016), in India, Dell Women's Global Entrepreneurship study showed that India is among the most remarkable positive places for female businesspersons. Businesses owned by female businesspersons in India will prosper and are forecasted to develop by up to ninety per cent in the coming five years.

In examining African countries, according to Mastercard Index of Women Entrepreneurs (MIWE) figures from 2021, Botswana, Uganda, and Ghana are ahead of other African countries with the highest concentration of female entrepreneurs, with Botswana leading the region at thirty-eight and a half per cent, followed by Uganda (thirty-eight point four per cent), and Ghana (thirty-seven point two per cent). According to Mmegionline (2017), female entrepreneurs in Botswana have been ranked the third highest in the South African region by the Global Entrepreneurship Monitor (GEM). In addition, today, Botswana women are active in mining, textile, construction, and agriculture, to name a few (Basimane, 2020:11). In West Africa, female entrepreneurship has been rising since the 1980s. In micro and petite enterprises, females are highly involved in Ghana. They constitute about half of the total labour force operating in the informal sector, where they are more than men and contribute positively to the national output (Boateng, 2014:148). In Southern Africa, women's entrepreneurship has increased in the past era, mainly owing to family backing (Neneh & Welsh, 2022:1640).

Kiraka, Kobia and Katwalo (2013:16) state that more African women own micro and small companies. Kenya is forty-eight per cent, Ethiopia and Zimbabwe sixty-seven per cent, and Tanzania forty-three. About forty-six of Uganda's tourist businesses are women-owned (Katongole, Ahebwa & Kawere, 2013:167). This achievement is an excellent stride for women regarded as unequal to men from creation. These statistics create interest in the factors contributing to female entrepreneurs, especially those contributing to their success. Despite their challenges, female businesspersons are amongst Kenya's fastest-developing clusters of business proprietors. These challenges are financial constraints due to the non-existence of security, time constraints owing to

other domestic responsibilities, absence of support primarily from the husband, and society due to cultural beliefs and limited education (Mwobobia, 2012:88).

A survey has also revealed that Kenyan females have operated in business initiatives that were previously male-controlled (Omwenga, Mukulu & Kanuli, 2013:312). As a result, women-owned enterprises have led to job creation, economic growth potential, and skills development, which is a significant economic impact (Koech *et al.*, 2015:1801). In addition, women entrepreneurs have become job creators, avail products or services, and pay taxes to the government.

According to Roseline (2022), women entrepreneurs in Kenya inspire and show that they can do what men are capable of. Moreover, they are shaking the Kenyan industry by doing extraordinary business activities. The notable five outstanding are Mercy Maluli in the fashion industry, Maureen Bandari in skincare, Phoina Tosha in beauty (Make-up), Sara Kabu in travel and tours and Njeri Rioge in communication and digital marketing (Roseline, 2022).

In contrast to just eighteen-point seven per cent in the 2019 report, thirty-point two per cent of women entrepreneurs surveyed globally in the Global Entrepreneurship Monitor (GEM) 2020/2021 report anticipated hiring six or more employees in the next five years. According to Uzebu (2017:1), 163 million females started businesses across 74 economies worldwide. This action implies women's contribution to their societies' growth and well-being by creating jobs, providing income for their families, and providing goods and services that add worth to their communities.

According to Mutuku, Wanga and Olubandwa (2015:16), women's entrepreneurship is drawing new investigation as officials, especially in developing countries, have realised that females are an economic power to be respected. For example, a workshop held at Daystar University in Nairobi titled, 'Successfully growing your business as a female entrepreneur' outlined hard work, turning hindrances into opportunities, resilience, and

going the extra mile as contributing factors to the success of female-owned businesses (Business Today, 2018).

This preliminary chapter presented the nature and scope of the study. In addition, it provided the basis of the survey by clarifying the problem statement, research objectives, coverage of the study, the research design, limitations of the study, the contribution of the study, and the chapter demarcation.

1.2 PROBLEM STATEMENT

According to the Global Entrepreneurial Monitor (GEM) (2021/2022) “four in five women in Middle East & Africa reported job scarcity as a motivation for starting a business”. The same report had three-quarters of the women associating entrepreneurship with wealth accumulation, while others said they were eager to make the world better.

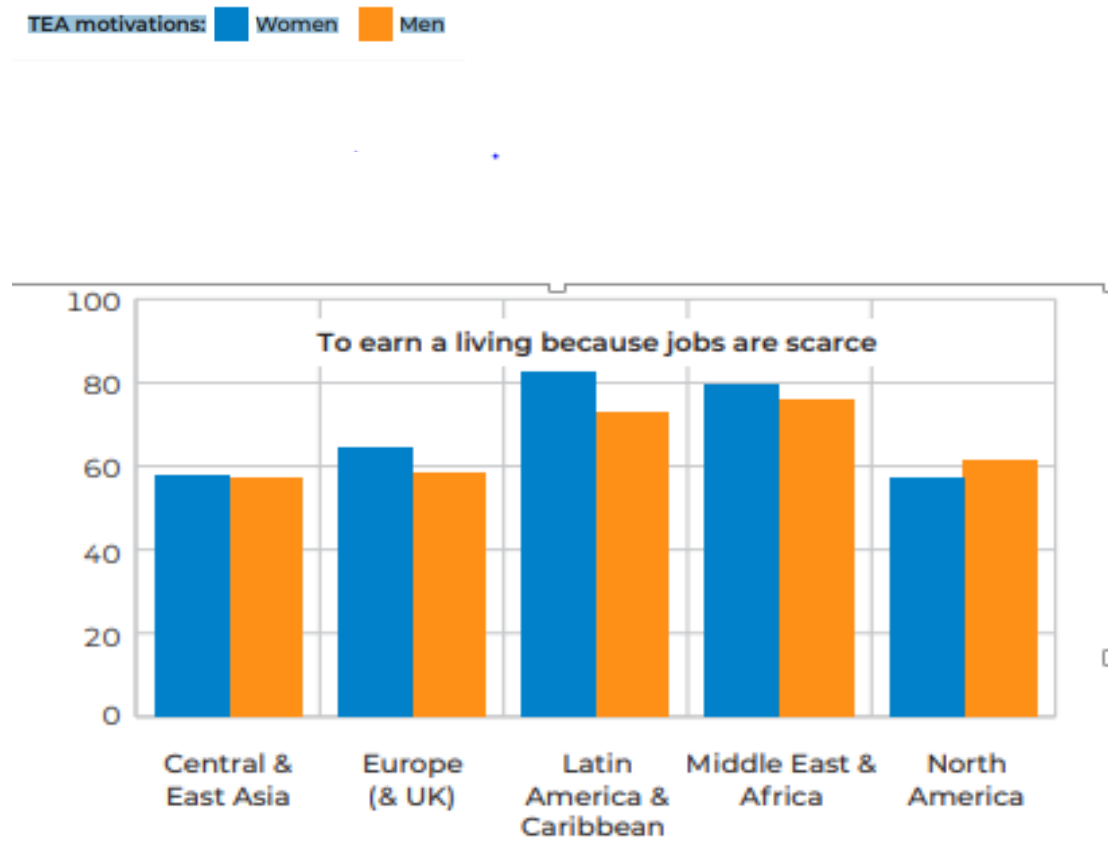
However, according to Uzebu (2017:20), a poll revealed that thirty-six per cent of persons in Sub-Saharan Africa had launched their businesses because of necessity. The reason is that they lacked opportunities for higher careers. This reason for starting the venture would suggest that one-third of women establish their firms to fill a need, which could explain why those businesses are flourishing. Figure 1.1 on page 6 shows the gender and regional average for Total Entrepreneurial Activity (TEA) in the Middle East and Africa (the home of Kenya). Middle East and Africa took 80 per cent, implying that females in Africa (where Kenya lies) engage in entrepreneurship activities more than males in the same region.

Despite the substantial progress in women's entrepreneurship in Kenya, it is not without challenges. Njati, Kubaison and Makena (2014:84) claim that women entrepreneurs face challenges while trying to acquire loans, build networks and obtain information. ILO report (200817) recorded that there are inadequate capacities in terms of knowledge and skills and a lack of gender-sensitive policies and programmes in Kenya.

According to Chiu (2020), lack of access to funds seems to be the biggest constraint facing female entrepreneurs, as only fifty-one per cent have access to bank accounts compared to seventy-five per cent of men. Even the Kenyan constitution acknowledges that women are not equivalent to their male counterparts; therefore, the government has made provisions for gender mainstreaming (Government of Kenya Constitution, 2010:35). Korir (2022) reported that “Kenyan women constitute about fifty-two per cent of the country’s population and about thirty per cent of the registered businesses (so far) are female-owned yet their financial inclusion remains lean.”

Figure 1.1 below shows Total early-stage Entrepreneurial Activity (TEA) motives by Gender and region.

Figure 1.1: Average Total early-stage Entrepreneurial Activity (TEA) motives by gender and region



Source: GEM 2021/2022 Women's Entrepreneurship Report

With thirty-four per cent, women's formal employment involvement in the public and private sectors has remained low over time (KNBS 2019). Concerning the 2022 cabinet ministers, only seven out of twenty-two are women, making it thirty-one per cent (Mwende, 2022). However, this is an improvement from 2017, which stood at twenty-two per cent. The polygamous bill signed in May 2014 puts Kenyan women at a more significant disadvantage than their male counterparts (Karimi & Leposo, 2014:313). Pettersson, Ahl, Berglund, and Tillmar (2017:51) argue that women should be given comparable support to men to avoid non-gender prejudice. However, some women entrepreneurs in Nairobi County continue to succeed, as evidenced by the five outstanding women.

The year 2022 was challenging for Kenya, with GDP decreasing from nine-point three per cent to four-point seven per cent in the third quarter (BTI Transformation Index report, 2022). The difficult period was due to the COVID-19 pandemic, locust plague, a sensitive political period for the 2022 general elections, a significant debt burden and spiralling corruption. In addition, women continue to be disadvantaged in all public and civil life aspects. Kenya's gender inequality Index (UN data) was 0.545 in 2018, being the worst in the East Africa committee and above average for medium-income countries (0.489) (The 2021/2022 Human Development Report).

Compared to their male counterparts, women's labour participation fell by twenty-five per cent between 2019 and 2020 due to COVID-19. According to Human Development Report 2021/22, under medium human development, Kenya ranks 152 out of 191 in gender inequality. These challenges breed extreme societal disparities, especially in accessing opportunities such as healthcare and education. Gender inequality is also prevalent in Kenya, holding women's economic empowerment back.

At this juncture, it has never been more pressing for Kenyan policymakers to make a firm commitment to reform the economy through implementing economic and legislative policies, especially to close the inequality gap for women. The creation of policies will allow women to utilise their unrealised and unused entrepreneurial openings by employing their unknown business capacities (Vadnjal & Vadnjal, 2013:3730). Scholars have. Unfortunately, women have been side-lined from economic participation, so entrepreneurial intervention strategies are needed (Mwaura, Gathenya & Kihoro, 2015:15). Women remain an untapped resource in Kenya, with the ratio of women to men's commercial activities in the nation remaining less than the average in Africa.

The considerable research on entrepreneurship in Kenya has mainly focused on masculine rather than women businesspersons. According to Carter and Jones-Evans (2006:25), women's entrepreneurship remains neglected and needs to be addressed (Sherifat, 2013:22). Women are seriously unexploited in entrepreneurship in both

developing and developed nations (Ambepitiya, 2016:162). However, Feng, Ahmad, and Zheng (2023:1) refer to women entrepreneurs as new engines for sustainable growth for stimulating the welfare and prosperity of emerging economies.

There is limited information about female businesspersons in developing countries. According to Guled *et al.* (2018:14), female businesspersons have a few studies, and enquiry is scarce about them. There is a gender gap between academic research and the percentage of women's business ownership (De Bruin *et al.*, 2006:585). Female studies have focused on self-employment motivation factors and challenges women face in the business, especially within developed countries. According to Alam *et al.* (2011:167), limited research on business success factors and no preliminary investigation have been undertaken, especially in third-world nations (Alam *et al.*, 2011:167).

According to Hassan and Mugambi (2013:47), no research has yet explored the developing female-owned enterprises in Nairobi, Kenya. Therefore, this exploration seeks to fill the gap by researching factors contributing to the success of female businesspersons in Nairobi County in Kenya. The research argues that women's treatment also needs to change in society. Even though there will always be obstacles for women in business, it is essential to appreciate and honour those who have achieved success. The study aimed to disprove and dispel the partial misperception that women are incompetent businesspeople by celebrating the successful female entrepreneurs in Nairobi, Kenya. The research has focused more on women's limitations, and therefore, they have been abridged to mere causalities. Therefore, a need exists to change the perception to allow women to become change mediators in society, not mere underachievers.

Despite some research on women-owned businesses, other scholars argue that women's entrepreneurship remains neglected (Carter & Jones-Evaans (2006:25) and needs to be addressed. Meyer (2016:5) advises scholars to create a robust entrepreneurship framework. Various studies in this area have revealed women

entrepreneurs' failures (challenges) (Hashim & Rani, 2015:37; Mwobobia, 2012:112; Bula, 2012:101; among others), however, leaving limited studies on female businesspersons' success. This study directs its research to discover the success factors of women entrepreneurs in Nairobi County, Kenya.

The study will have implications for women entrepreneurs, policymakers, Government, Non-Governmental organisations, and educators. The recommendations presented by the survey from the journeys of successful female entrepreneurs in Nairobi, Kenya, are to help and promote the path forward for current and emerging female entrepreneurs.

1.3 OBJECTIVES OF THE STUDY

The following primary and secondary objectives guided the study.

1.3.1 Primary objective

The study's primary objective is to develop a framework for successful women entrepreneurship in Nairobi County, Kenya.

1.3.2 Secondary objectives

The researcher developed the secondary objectives to assist in attaining the primary goal. The following secondary objectives were formulated:

Through a review of the literature

- To examine the evolution of entrepreneurship.
- To determine the characteristics of an entrepreneur.
- To investigate personal motivational variables for self-employment.
- To explore the emergence, growth, and effect of women's entrepreneurship worldwide, focusing on Nairobi County, Kenya.
- To examine the perceptions of entrepreneurship success.

- To examine business success measures.

Through empirical research:

- To explore what motivates women entrepreneurs towards entrepreneurship. (*Chapter Two*).
- To explore the perceived meaning and measures of entrepreneurial success for women entrepreneurs (*Chapter Four*).
- To explore the attributes of women entrepreneurs in Nairobi County, Kenya (*Chapter Three*).
- To explore the contributing success factors of women entrepreneurs in Nairobi County, Kenya (*Chapter Four*).
- To explore the challenges women entrepreneurs encounter in business in Nairobi County, Kenya (*Chapter Three*).

Conclusions and recommendations:

- A conclusion was drawn on the motivation for women's entrepreneurship, women's perceptions of success, the challenges women entrepreneurs encounter, and the contributing success factors in Nairobi County, Kenya (*Chapter Seven*).
- Action plans, policies, and strategies for empowering present and potential women entrepreneurs in Nairobi County, Kenya, were recommended (*Chapter Seven*).
- A proposal was drawn to act as a framework to empower women entrepreneurs' business success and sustainability in Nairobi County, Kenya (*Chapter Seven*).

1.4 RESEARCH QUESTIONS

According to Trede and Higgs (2009:13), research questions are crucial for defining, prioritising, critiquing, and resolving research objectives. In addition, Neri de Souza and Costa (2016:6) argue that research questions determine the work's focus and guide the entire process, enhancing the final report. The research questions were formulated based on the research objectives.

The study's research questions are as follows:

1. What motivates women in Nairobi County to become entrepreneurs?
2. How do women entrepreneurs in Nairobi County perceive business success?
3. How do women entrepreneurs in Nairobi County measure business success?
4. What attributes do successful women entrepreneurs in Nairobi County possess?
5. What factors contribute to the success of women-owned businesses in Nairobi County?
6. What challenges do women entrepreneurs in Nairobi County face that may hinder business success?
7. What recommendations would be made to empower and sustain current and future women entrepreneurs in Nairobi County, Kenya?

1.5 SCOPE OF THE STUDY

This section describes the field of study, the sector under investigation, and the geographical boundary.

1.5.1 Field of the study

This study of entrepreneurship has a particular interest in women's entrepreneurship.

1.5.2 Sector under investigation

Using a purposive non-probability sampling method, the researcher gathered information from prosperous women-owned firms with fewer than 200 employees.

1.5.3 Geographical demarcation

Figure 1.2 is a map of Kenya showing Nairobi County, where the research was based. The county has 4 394 073 people, with 2.2 million females and 2.1 million males (Wako, 2019). Nairobi County is the 2nd smallest in surface area, with an approximate area

coverage of 696 sq. km, yet one of the most populated counties. It is one of the 47 counties of Kenya, which were founded in 2013 when Kenya adopted the federal government model. Nairobi is the capital city of Kenya and the home to several businesses and over 100 critical worldwide companies and organisations, most notably the headquarters of the United Nations in Africa. In addition, Nairobi is an established hub for business and culture that houses one of the continent's chiefs and second oldest securities exchange markets. Nairobi and four other surrounding counties form the greater Nairobi metropolitan region, generating 60 per cent of the nation.

Figure 1.2 below shows the map of Kenya showing Nairobi County, the study area.

Figure1.2: A Map of Kenya showing Nairobi County, the area of study



Source: www.mapsoftworld.com (2016)

1.6 RESEARCH METHODOLOGY

The study was carried out in two phases to meet its goals. Phase one involved reviewing the literature, while phase two involved conducting an empirical study.

1.6.1 Phase One: The literature review

Phase one consisted of the literature review, constructed to provide a theoretical basis for the study. Credible sources of literature were used to gather foundation knowledge on women entrepreneurs.

Saunders, Lewis and Thornhill (2016: 71) describe the importance of a critical literature review as providing the context and theoretical framework for the area of study and placing research findings within the wider body of knowledge. It enables the researcher to show an understanding of the field of study and its key theories, concepts and ideas.

According to Marshall and Rossman (2016:251), the literature is critical because it provides the rationale for the problem and positions one's study within the ongoing literature and indicates in what ways gaps exist in the understanding of the problem.

The credible sources which were utilised to gain a deep and comprehensive grasp of the literature review included:

- Peer-reviewed scientific journal articles.
- Scholarly textbooks.
- Internet articles.
- The Global Entrepreneurship Monitor reports and other annual reports.
- Reports based on the statistics of the Kenyan business environment.
- 2010 Kenya constitution
- ILO reports
- Newspapers

The researcher reviewed more than 400 sources, as referenced in the list of references section of the study.

The literature review followed a sequence as demonstrated below from chapters 2-4.

Chapter 2 focused on reviewing the literature on entrepreneurship. The literature review began with searching for information on entrepreneurship's evolution, theories, definitions of entrepreneurship and entrepreneur, traits of an entrepreneur and motivations driving one to go into business for oneself. Chapter 3 concentrated on promoting female entrepreneurship. The literature review continued by analysing entrepreneurship, focusing on the emergence, growth, and influence of women's

entrepreneurship worldwide and from the Kenyan perspective. In addition, there was a review on the exceptionality of female businesspeople. The literature addressed women entrepreneurs' challenges, including gender biases.

Lastly, Chapter 4 reviewed the literature on entrepreneurial success. This chapter looked at the variables contributing to women-owned enterprises' success. Such variables include dispelling gender stereotypes, family support, government support, entrepreneurial human capital, social capital, and financial capital. It further examined the meaning, definition, and measurement of entrepreneurial success. Finally, the researcher looked at the economic and non-financial variables measures of business success.

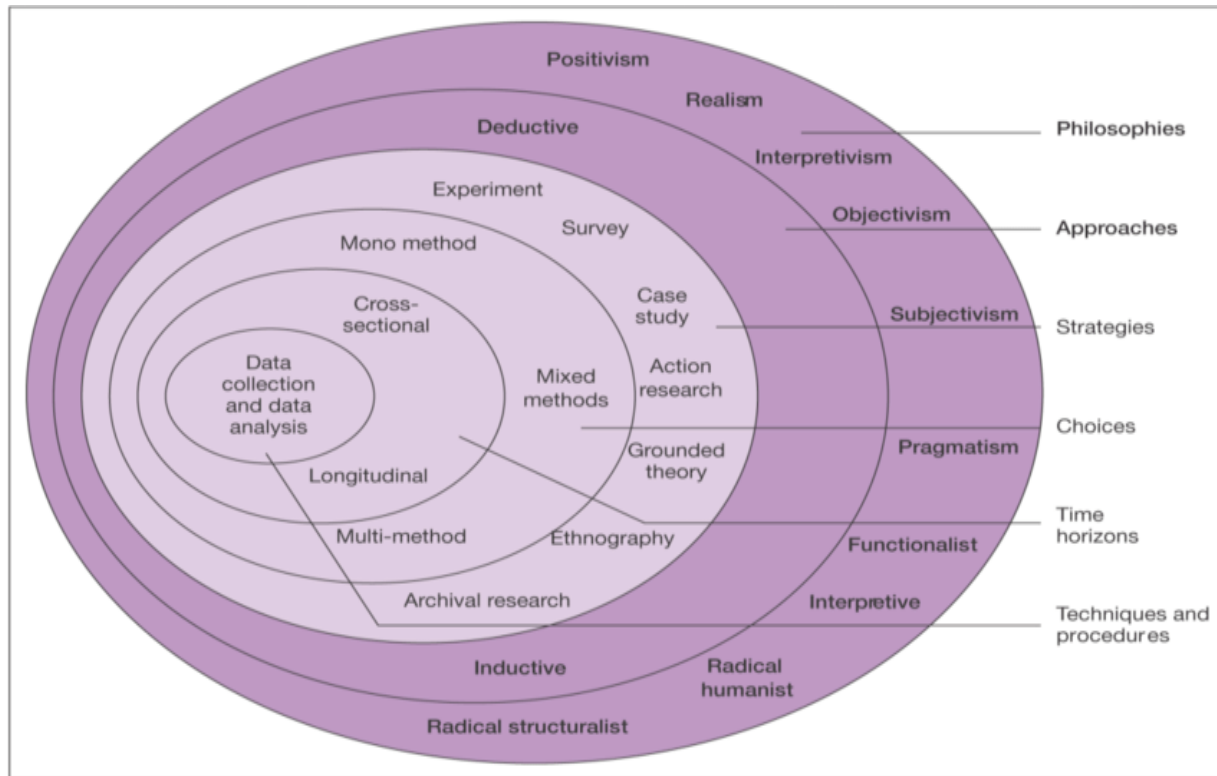
The researcher often referred to the literature review after it was assembled, even though it was the first part of the investigation. This was done to compare areas where the primary data results agreed with or disagreed with the literature review findings. Chapter six of the research contains a presentation of this analysis.

1.6.2 Phase Two: Empirical Research

Phase two consisted of the empirical research of the study. Empirical research deals with primary data collection. The research methodology used in collecting and analysing the empirical, primary data is briefly described in this section of the study and then further discussed in detail in Chapter Five. The discussion comprises research philosophy and design, research paradigms, sampling, data collection, data processing and analysis, and trustworthiness. The results of the empirical research and the discussion thereof are presented in Chapter Six of the study. The study's concluding Chapter seven summarises the essence of successful women entrepreneurs' life experiences.

Figure 1.3 shows a research onion into six stages: philosophies, approaches, strategies, choices, time horizons, techniques, and procedures.

Figure 1.3: Research onion



Source: Saunders *et al.* (2007:132)

Metaphorically, the research onion shows that research is done in stages, starting with an outer layer and moving inwards to the inner layer in formulating the research methodology. The researcher must peel off each layer to reach the next layer. For instance, the researcher has to start by choosing the research philosophy, which can be: positivism, realism, interpretivism, and pragmatism. The next layer will be the research approaches, which fall either deductive or inductive. The next layer to follow is the strategies that can be a case study, survey, and experiment. The next layer is the choice of methodology, followed by the time horizon, and the final layer is the techniques and procedures.

1.6.3 Research philosophy

Selecting a research philosophy is the first stage in the research onion. The belief about how data should be gathered, analysed, and used is known as research philosophy. According to Saunders *et al.* (2009:124), research philosophy is a set of beliefs and assumptions regarding learning.

According to Baipai (2011:3), the research philosophy focuses on the source, nature, and knowledge development. At this stage, the researcher formulates the beliefs and assumptions of the study. Several branches of research philosophy are relevant to a wide range of fields. The four main research philosophies are pragmatism, positivism, realism, and interpretivism (Saunders, Lewis & Thornhill, 2016:135). The positivism paradigm assumes that the environment is objective with universal laws and causality and is external to the individual. According to Burns and Burns (2008:14), numerical measurement and statistical analysis are used to investigate social phenomena. Positivism involves hypothesis testing and is thus deductive.

The interpretive (qualitative) paradigm is also called the constructivist paradigm (Burns *et al.*, 2008:6). The qualitative paradigm presupposes that the universe is socially constructed and that human curiosity drives science. The researcher becomes a part of what they are observing. According to Creswell (2009:10), the world is subjective, and people experience physical and social reality differently. Therefore, the researcher based the study on interpretivism.

The researcher used the **interpretivism philosophy** to explore the success factors of women entrepreneurs in Nairobi County, Kenya. This philosophy thoroughly examines female entrepreneurs' attitudes, opinions, experiences, and how and why they became successful. The researcher conducted face-to-face interviews with twelve women entrepreneurs in Nairobi County, Kenya. The use of purposive non-probability sampling method identified the participants. In addition, the researcher used semi-structured interviews with a pre-arranged list of questions.

In interpretivism, the researcher studies the world, not variables, and focuses on means (interpretations). Interpretivism is inductive, uses a subjective approach and tends to use small samples. It is concerned with theory building. It operates from a natural location, has low reliability and high validity, and generalises from one setting to another. It's primarily exploratory and mainly used to understand fundamental reasons, opinions, and motivations (Kivunja & Kuyini, 2017:33). The researcher used this philosophy to uncover trends in thought and viewpoints and go deeper into the topic.

The interpretivism paradigm's strength is that the findings are more valid and less artificial because the events are observed in realistic, real-life contexts, allowing the researcher to understand more accurately. It, too, produces detailed findings and is very good at case studies. However, subjectivity and weak conclusion reliability undercut the results. The researcher may reach various findings based on the same occurrence observed simultaneously. This paradigm is more suitable because the researcher has to gain entry into the social environment of the research participants and comprehend the world through their eyes (Saunders *et al.*, 2016:149).

1.6.4 Research approach

The second step is to select an appropriate research approach that falls either deductive or inductive. Deductive reasoning starts from general to more specific, referred to as the top-bottom approach. Inductive premises, on the other hand, provide substantial proof for the conclusion's truth (Gabriel, 2013:34).

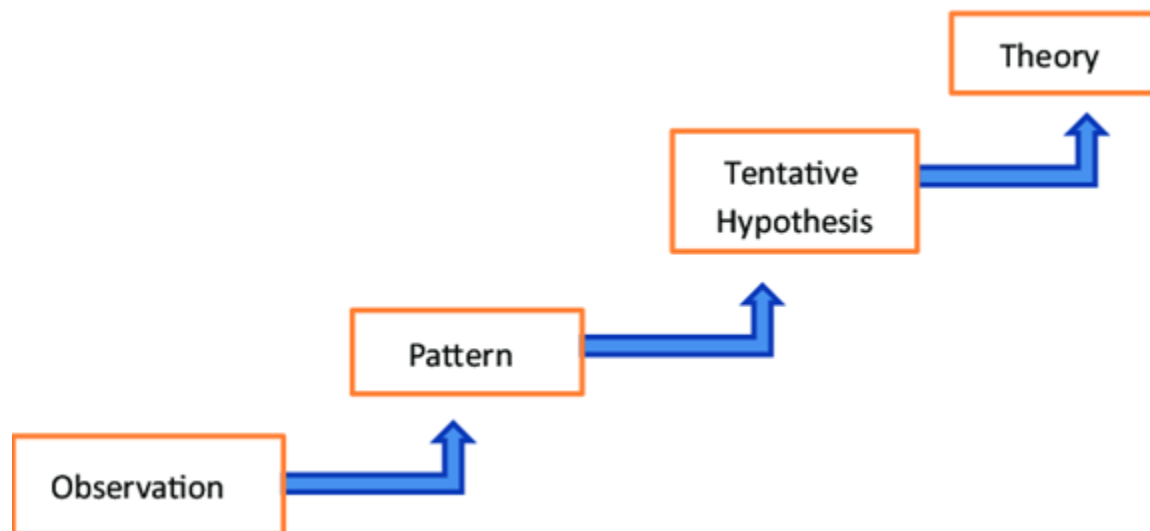
The deductive research approach establishes appropriate theories or hypotheses for the research problem and tests them through empirical observation (Burney, 2008:18). This approach follows steps: Theory, hypothesis, surveillance, and confirmation. Here the argument is based on definite laws, rules, and regulations. The reasoning is based on objective and follows causation.

Burney (2008:23), on the other hand, defines the inductive inquiry methodology as a procedure in which more precise concepts are analysed. In the inductive approach is, no predetermined theory utilised here and, therefore, more flexibility for the researcher. The steps followed in this approach are observation, tentative hypothesis, and theory. It is a bottom-up approach based on a subjective method with a definite meaning.

This study adopted an **inductive approach** that involves theory building. Induction assumes a way of building theories from the researcher's observations, which conclude one or more pieces of evidence. It predicts novel situations based on existing knowledge (Hayes, Heit & Swendsen, 2010:279). This approach starts with observing broader generalisations and theories and making observations before arriving at possible explanations. This approach revealed the relationship between women entrepreneurs and success in Nairobi County, Kenya.

Figure 1.4 shows the inductive approach moving from the bottom to the top. A move from specific to general characterises it. Bryman and Bell (2011:11) outline that it starts with observation, identifying patterns in the data, and completing with generating new theories.

Figure 1.4: The Inductive Approach



Source: Gabriel (2013:34)

1.6.5 Research design

According to Bryman (2011:46), a research design is a framework for gathering and analysing data. Research design is a set of strategies for collecting and analysing measures of variables specified in a research problem. It is a framework designed for researchers to solve research questions. Researchers can use two types of research designs: qualitative and quantitative.

The **qualitative design** is also called constructivist (Burns *et al.*, 2008:6). This design assumes that society created the world and that human interests motivate research. The researcher becomes part of what they are observing. According to Creswell (2009:10), the world is subjective, and individuals have various physical and social reality perspectives. Considering that interpretivism is ideal for probing and understanding phenomena that a group of people has never studied (Creswell, 2014:234), it is the most incredible option for this study as there is minimal research on female entrepreneurs and success in Nairobi County, Kenya.

Literature defines research strategies as how the research will be conducted. There are five primary examples of research strategies: experimental, survey, case study, correlational, and ethnography (Creswell, 2013:64). Bryman (2012:36) defines research strategies as a general approach to conducting social research. The research strategies fall into two categories: quantitative and qualitative. Quantification is emphasised in the collection and analysis of data in the quantitative research strategy and uses a deductive approach. On the other hand, a qualitative research strategy is defined as a research strategy that works and employs an inductive approach to the relationship between theory and research.

This study utilised **semi-structured interviews** as a method to gather primary data. The face-to-face interviews were recorded on tape using a semi-structured interview schedule. Semi-structured interviews comprise a series of open-ended questions with the opportunity for conversation; the interviewer can ask the subject to elaborate upon their answers (Mason, 2013:62). In this study, a list of predefined questions steered the interview. Alternative data-gathering methods for the survey are telephone and Skype interviews. Since they can be done anywhere with access to the required media, they offer convenience in terms of time and location.

1.6.6 Time horizons

Time horizons refer to the time frame in which the study should take place, and there are two types: cross-sectional and longitudinal (Saunders *et al.*, 2016:152). The cross-sectional research collects data simultaneously, possibly across multiple days, weeks, or months, to address the research questions. One-shot research is another term for it. On the other hand, the longitudinal study is carried out over an extended period, and data is gathered twice, for instance, before and after an occurrence. This research is **cross-sectional** because it is a one-time study of women entrepreneurs in Nairobi County, Kenya.

1.6.7 Study population and sample

A research study population is an aggregate of all items in the subject of study (Kothari, 2012:55). The study's target population is all women entrepreneurs in Nairobi County, Kenya. It is unknown how many women-run businesses are in Nairobi County. Because some women entrepreneurs have not legally registered their enterprises with the relevant authorities, there is no databank listing all of them. This study utilised a small sample with information-rich cases, giving the researcher more time to dig deeper into the insights and collect detailed information from the participants. In qualitative research, sampling took place to find people with experience with the study's issues of interest. Therefore, participants were selected because they meet the research purpose (Peter, 2020:82).

1.6.7.1 The purposive non-probability sampling method

The study used non-probability sampling, which means not all population elements stand a chance to be part of the study (Welman, Mitchell and Kruger (2005:67). The purposive non-probability sampling strategy is applicable to this study. Purposive sampling, also known as judgemental sampling, entails the purposeful selection of individuals based on their characteristics. There are no underlying theories required. Instead, the researcher determines what information is needed and starts to discover persons capable and willing to offer the Information (Etikan, Musa & Alkassim, 2016:2).

According to Merriam (1998:61), the researcher will first determine the selection criteria for the participants by drawing a list of essential attributes and then continue to search for the units to match the index. Finally, the researcher will select information-rich cases which are available and willing to participate in addition to knowledge and experience.

Etikan *et al.* (2016:2) indicated that the participants would also need to possess the communication ability to tell their experiences and communicate themselves in a clear, expressive, and thoughtful manner. This sampling method will lead to maximum

variation allowing the sample to have a wide variety of participants in terms of age, experience, industry, and business size (Butina, 2015:3).

1.6.7.2 Inclusion and exclusion criteria

According to Hornberger & Rangu (2020:4), inclusion criteria describe the requirements someone must meet to participate in the study. Depending on the study's aim and procedures, it can include factors such as age, specific medical diagnosis, and phone brand, among others (Hornberger *et al.*, 2020:4). The study's inclusion criteria describe the characteristics of the participants (Polit & Beck, 2018). The researcher identified the following attributes when choosing the participants: only women-owned businesses, only women entrepreneurs aged 25-65, women-owned Small, Micro, and Medium Enterprises (SMMEs) located in Nairobi County, only women-owned SMMEs that have operated for five years and above and women-owned businesses that have at least five but not more than 200 full-time employees.

Exclusion criteria list features of an ineligible person to participate in the study or the qualities or external factors that would go against the study's goal or interfere with it (Hornberger *et al.*, 2020:4). According to Robinson (2014:2), exclusion criteria outline attributes that disqualify participants from the study. For example, in this study, participants cannot be chosen from outside Nairobi County, family businesses with less than fifty per cent stake, women entrepreneurs younger than twenty-five years, and women-owned large companies with more than two hundred full-time employees.

1.6.7.3 Sample recruitment strategy

The recruitment procedure comprised identifying, targeting, enlisting potential participants, and providing information to the potential participants of the study (Arora, Steiner, MacMillian & Monohar, 2018:3).

Many factors influenced recruiting strategies, including the study's desired target group and sample size, the analysis, the intervention design, the ethics approval process, and the recruitment budget (Arora *et al.*, 2018:7). The target population in this study was all successful women entrepreneurs in Nairobi County because the study will use a non-probability sampling method.

The researcher drew a list of successful women entrepreneurs in Nairobi County from websites that recognise women entrepreneurs in Kenya. These included the Lioness of Africa, Kenya Beauty and Cosmetics awards, Women Enterprise Fund awards, Nairobi Garage Connect, African Women Innovation and Entrepreneurship Forum (AWIEF), and Diamond Trust Bank celebrating women entrepreneurs. The researcher then selected the eligible potential participants using the inclusion criteria identified. For those eligible, the researcher searched for their company email addresses and wrote to them requesting them to participate in the study.

The researcher briefly explained the study's objective through email and encouraged the participants to participate. In addition, the researcher gave interview appointments scheduled for those with positive responses. However, before the interview, the researcher explained the study in detail by reviewing the consent form (Martinez *et al.*, 2016:100).

According to Merriam (1998:63), once interviews began, the researcher used the snowball sampling style to get additional participants by asking for information-rich referrals from the selected subjects. This style continued until saturation. Then, the researcher determined the sample size using saturation, as Oppong (2013:2) argues that "the sample size that is selected based on purposive sampling strategy is determined in line with theoretical saturation."

1.6.7.4 Pilot study

In preparation for a more extensive study, a pilot study is a small one to test research methods, data collection instruments, sample recruitment strategies, and other research approaches (Hassan, Schattner & Mazza, 2006:70). According to Teijlinger and Hundley (2002:34), a pilot study is essential because: it can warn where the primary study endeavour may fail, where research guidelines are non-compliance or planned methodologies or instruments are ineffective or overly complicated. Therefore, before the researcher conducted a full-sized study, a preliminary survey comprising two successful women entrepreneurs was carried out in Nairobi County in Kenya. The pilot study size aligns with Connelly (2008,) who recommends a 10 percent of the sample size.

1.6.8 Collection of data

The study was a cross-sectional survey in which the researcher conducted in-depth conversations with specific successful women entrepreneurs using an established interview protocol. According to Bryman (2012:105), the cross-sectional design employs unstructured or semi-structured interviews with several people.

This study used interviews as a method to gather primary data. The researcher conducted face-to-face interviews using a tape recorder and a semi-structured interview schedule. A list of pre-planned questions helped the researcher conduct the interviews in this study. In-depth interviews involve extensive individual interviews with a few respondents to investigate their viewpoints on a particular topic, programme, or circumstance (Boyce & Neala, 2006:2).

The researcher created a list of questions to ask to guarantee that each interview follows the same fundamental lines of investigation (Jacob & Furgerson, 2012:2). The interviewer can ask the subject to elaborate on their responses based on the topics or subject areas provided by the guide (Mason, 2013:62).

Boyce *et al.* (2006:3) argue that interviews are beneficial because they provide more detailed information than other data-gathering approaches, such as surveys. Interviews also create a more casual atmosphere, making people more comfortable conversing than filling out a study and providing more helpful information. According to Denscombe (2010:192), the researcher can probe subjects and issues pursued. In addition, interviews can enable a researcher to collect a lot of data, manage to handle sensitive topics, and generally have fewer ethical concerns.

Before conducting the interview, the researcher provided potential participants with informed consent. The researcher's and study's names were printed on the form and highlight the contribution the study will bring to society. The researcher thanked the potential participants for agreeing to participate and indicated the interview duration. The researcher explained to the participants that the interview was voice recorded and assured them they could access the information anytime needed. The researcher transcribed the voice record and stored it confidentially in a password-secured computer. The researcher assured the participants that their names would be removed from the hard copies and that the interview's quotes would be included in the final thesis without revealing the participants' identities.

1.6.9 Trustworthiness

The researcher adopted Guba's (1981) framework, as demonstrated in Table 1.1 below.

Table 1.1: Trustworthiness

Trustworthiness		
Terms	Definitions	Sample techniques
Credibility	Identify patterns and take account of the complexity of the situation.	• Prolonged engagement at the site • Peer debriefing • Triangulation • Member checks • Constant comparison -compare each finding to all other findings
Transferability	Findings are interpretive of a given context.	• Theoretical sampling • Thick description
Dependability	Findings reflect current reality.	• Overlap methods • Replication • Audit trail
Conformability	Findings can be confirmed if the process was replicated	• Triangulation • Reflexivity

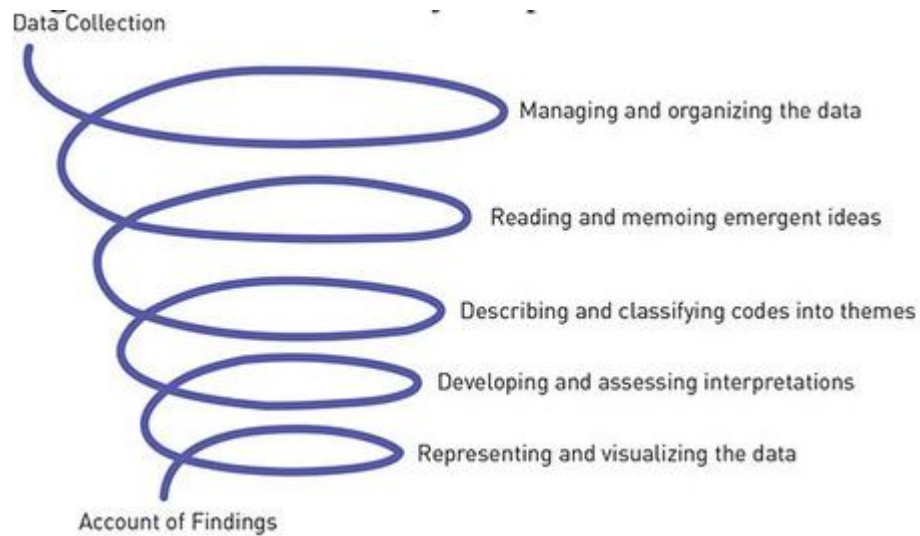
Source: Guba (1981)

In Chapter five, rigour, quality and trustworthiness applied to this study are discussed in detail.

1.6.10 Data processing and analysis

As Creswell and Poth (2018) outlined, data analysis followed spiral steps, as shown in Figure 1.5 below.

Figure 1.5: Qualitative data analysis spiral steps



Source: Creswell and Poth (2018:327)

Qualitative data analysis interprets and categorises data to make implicit and explicit levels of meaning (Flick, 2014:370). In addition, it refers to a set of methods and techniques for converting qualitative data into explanations, understandings, or interpretations of individuals and circumstances (Sunday, 2007:19). The researcher has to change the interview interactions into data. For example, if the interviewer recorded the interview into a tape recorder, it should be followed by transcribing the spoken words.

Step 1. Data preparation

According to Elliot and Timulak (2005:152), data preparation is usually in notes and tape recordings. Transcription takes place to the tape recording data and interweaving notes using different fonts to distinguish the researcher's voice from the informant's. At this stage, reading the entire data set is worthwhile for the researcher to obtain insights and understandings about the investigated phenomenon that begins to emerge, written as memos. Initially, the researcher reads the data to convey a sense of the information in general and provides the opportunity to ponder the overall significance Creswell

(2009:197). After the initial reading, the initial data editing follows, omitting all redundancies, repetitions, and unimportant digressions. Independent checks or a challenging auditing process follows to ensure the deleted data does not constitute essential or relevant aspects. In addition, Creswell (2009:197) argues that this stage is for material scanning, cataloguing visual materials, sorting, and arranging the data into various types. At this stage, the researcher uses different colours or letters for distinguishing.

Step 2. Reading through all data

During the second data reading, the researcher should look through all the information to get a general sense of it and think about its overall meaning. The researcher picks up on the participants, basic concepts, their opinion tone, the overall impression depth, and the information's believability. A sketchbook of ideas might shape the visual data (Creswell, 2009:197).

Step 3. Coding

According to Elliot *et al.* (2005:153), the following data processing stage is coding or categorising data. First, coding involves dividing data into distinctive meaning units. Next, the researcher combines similar units into domains. Finally, coding divides data into parts that give a conceptual framework called axial coding in grounded theory. Critical auditing and testing different possible frameworks are practical strategies at this stage. It is also possible to assign some data to more than one domain. According to Creswell (2009:198), codes usually fall into three categories: codes on topics, surprising codes not anticipated when the study began, and unique codes of conceptual interest to the readers.

Step 4. Generation of categories

According to Elliot *et al.* (2005:154), categories evolve from the unit's meaning. Creating types is part of the interpretive process in which the researcher respects data and uses category labels close to the participants' original language. Following this is the categorising of categories. Categorising categories means looking for similarities and regularities between the already established types. According to Creswell (2009:200), this stage involves creating themes from the coding, and the study should have five to seven themes. These themes will appear as significant results in the qualitative studies and become headings in the findings section. Researchers can develop models from the themes.

Step 5. Themes representation

According to Creswell (2009:200), theme representation looks at how descriptions and themes are represented in the qualitative data. Themes representation is where narratives convey the findings, which can involve discussing several themes. First, there is the use of visuals. Next, a process model can be presented based on grounded theory. These actions agree with Elliot *et al.* (2005:154), who argue that the next step is giving data in graphs, diagrams, tables, and narratives to grasp the phenomenon's essence. The research is exploratory and will follow the thematic analysis of Creswell.

Step 6. Interpretation of the findings

According to Creswell (2009:200), the final data analysis stage is interpreting the findings. It involves the lessons learned and the meaning derived from comparing the results with data or theories from the literature. Here, the researcher might suggest that the findings either validate or contradict previous information. It might also raise some new issues to consider. Finally, the study can end by stating further questions. Qualitative researchers employ a theoretical lens to create interpretations that call for reform or change agendas. From a qualitative perspective, interpretation can take

numerous shapes and be flexible enough to express personal, research-based, and action-oriented interpretations of the results.

The software program Atlas.ti 8 (www.atlasti.com) was utilised for coding data analysis. “The program enables the researcher to organise the text, graphic, audio, and visual data files, along with the coding, memos, and findings, into a project. Further, the researcher can code, annotate, and compare information segments, where one can drag and drop codes within an interactive margin screen. The programme enables the researcher to rapidly search, retrieve, and browse all data segments and notes relevant to an idea and, importantly, build unique visual networks that connect visually selected passages, memos, and codes in a concept map” (Creswell & Poth. 2018:368).

1.6.11 Ethical and confidentiality issues

Since interview subjects are human beings, great care must be taken to protect them from injury (Fontana & Frey, 1994:372). The survey considered ethics and good practice as Gray (2009:45) emphasises that the two essential principles of ethical research are: informed consent and confidentiality protection. In addition, organisational performance measures such as corporate survival, sales, profits, employee growth, market share, or return on investment define success from an economic standpoint. (Laguna & Lukes, 2010:90).

The participants, who were successful women entrepreneurs from Nairobi County, Kenya, were informed about the survey's nature and aim. The researcher did not use force on the participants, and participation was at the participant's discretion. This action agrees with (Babbie, 2013:32), who emphasises that respondents should not be forced to participate in the survey. Furthermore, the researcher used the data gathered from the study solely for thesis purposes and nothing else.

The researcher shared the results upon completing the survey with the participants to appreciate their valuable contribution (Burns *et al.*, 2008:29).

The researcher protected interviewees' identities from harm throughout the data-gathering period and the research for confidentiality. Respondents' identities were not compromised (Kaiser, 2010). When reporting the data, the participants' real names were systematically changed and assigned case numbers or pseudonyms (Berg, 2007:79). The researcher ensured that any information deliberated with the participants would be treated with the utmost secrecy by the researcher. The data collected from participants was stored and protected by passwords so that no unauthorised access would be possible. This survey did not harm the participants, but they should benefit from it ideally.

Table 1.2 shows the summary of the research method used in this survey.

Table 1.2: Summary of the research method used in this study

Research Philosophy	Interpretivism
Research approach	Inductive
Research design	Qualitative
Time horizon	Cross-sectional
Study population	All women entrepreneurs in Nairobi County
The sample	Successful women entrepreneurs in Nairobi county until the point of saturation
Pilot study	Two successful women entrepreneurs in Nairobi County
Data collection	Semi-structured interviews
Data analysis	Qualitative data analysis process (Atlas ti 8)

Source: Compiled by the researcher (2022)

1.7 LIMITATIONS OF THE STUDY

The study had the following limitations:

- The participants were not forthcoming at the initial stage of sampling. For example, some did not respond to the initial email requesting their audience, and some who responded became uncooperative when it was time to fix the interview date. Instead, they gave excuses such as busy schedules, among others. The researcher sent friendly reminders with emphasis on interview duration and the benefits it could bring to their business. The emails were followed by phone calls to remind the participants and also to confirm the up-to-date contact information.
- Some participants did not honour the interview appointed time and day and were postponed to an indefinite date, and the researcher had to make consistent follow-ups.
- There were internet interruptions during some of the interview sessions, hence the consumption of time, which affected both the researcher and the participants in terms of planning. The researcher maintained a can-do attitude and reached the participants through the phone to apologise for the interruption and inform them that they would resume the interview if there was a re-connection within 5 minutes. Some of the interviews had to be re-arranged to a future time/date.
- Data collection fell during the COVID-19 pandemic when there were travel bans, and therefore, the researcher could not travel to Nairobi, Kenya, resulting in cloud interviews.
- The data analysis stage took a long time and was strenuous because of the voluminous data, and the researcher was new to qualitative research. The supervisor guided the researcher to stick to the planned method –thematic analysis. The researcher adopted the Creswell and Poth analysis model in order to keep on track. The diagrams were drawn using a software atlas.ti8 with the guidance of a qualitative research expert from NWU.
- There are limited studies on factors contributing to women's success in Kenya; hence limited previous studies to benchmark with. The researcher read international

women entrepreneurs' success factors peer-reviewed publications. Grey literature from Kenya, such as annual reports, working papers, and discussion papers, were utilised.

1.8 CONTRIBUTION OF THE STUDY

The greatest contribution of the study is the framework, which had great significance to stakeholders such as policymakers, government, financial institutions, investors, researchers, and scholars (*Chapter Seven*).

Policymakers. The policymakers should develop policies that favour women entrepreneurs and protect them from discrimination for Nairobi County regarding women entrepreneurs. The policymakers will implement the recommendations to promote long-term sustainability and the strategic signal of present and upcoming entrepreneurship and entrepreneurial success.

The Government. The government should equip current and aspiring businesswomen with business skills by organising training, seminars, and motivational talks. The government should create a working environment for women entrepreneurs to give them pride and international business benchmarks.

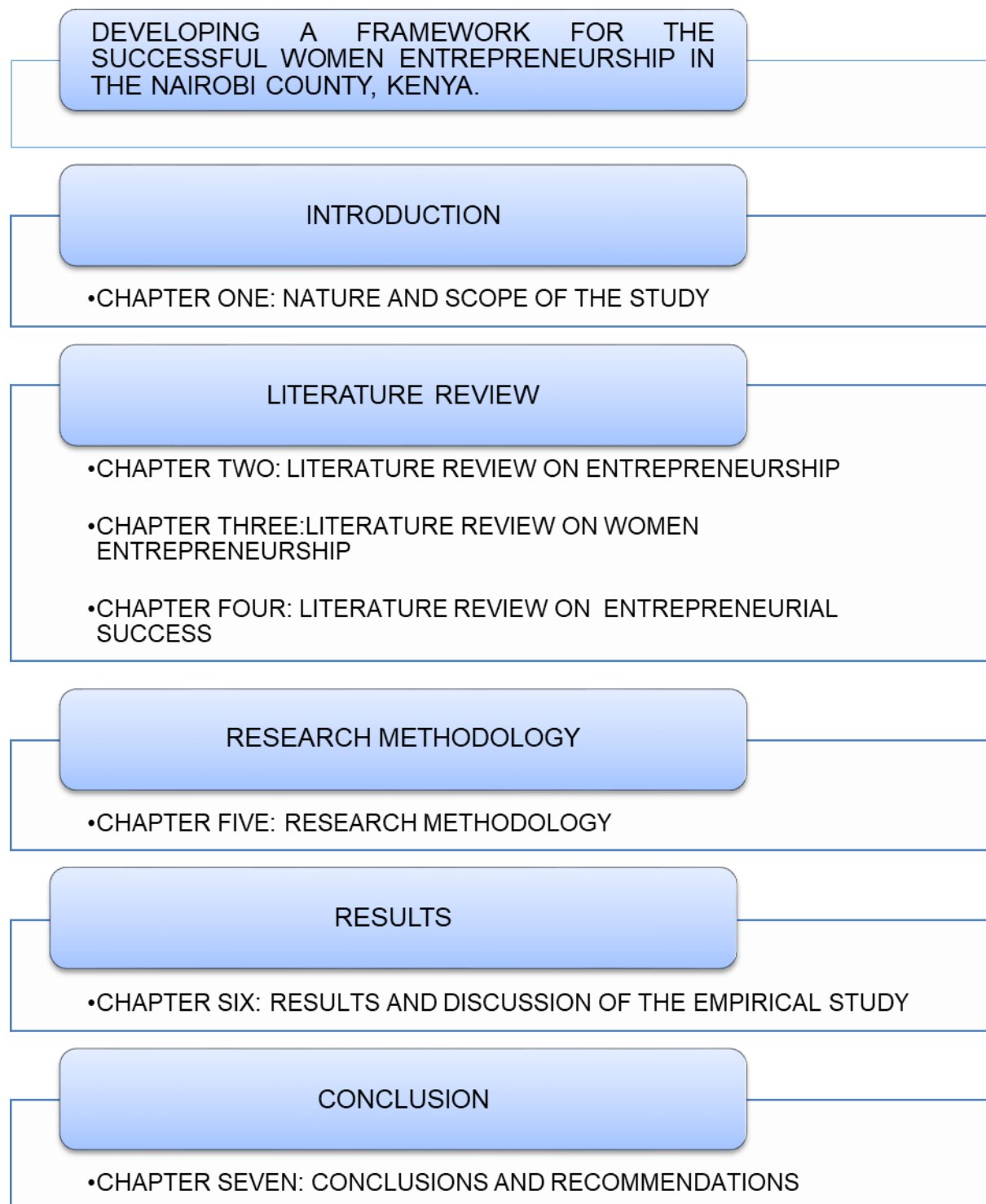
Business educators. The researcher recommends that the government should introduce entrepreneurship subjects in the school curriculum to expose children to business at an early age. In addition, conduct more research to enhance entrepreneurship skills among women and youth to create more employment and build the country's economy.

Financial Institutions. The financial sector policymakers to reevaluate and alter their lending models, regulations, and guidelines to get rid of gender discrimination that is ingrained in them and provide women entrepreneurs with equal access to capital in Nairobi County, Kenya.

1.9 CHAPTER CLASSIFICATION

The study consisted of seven organised chapters. The association between chapters is shown in the diagram that follows. This figure describes how the research followed, ranging from Chapter 1 to Chapter 7, and Figure 1.6 illustrates the flow of research Chapters from Chapter 1 to Chapter 7.

Figure 1.6: Chapter classification



Source: Compiled by the researcher (2022)

Chapter One: Nature and scope of the study

This opening chapter provided the foundations for the research through the problem statement, the study's objectives, the study's scope, the research methodology, the limitations of the study, and the chapter classification. It provided an overview of subsequent chapters.

Chapter Two: Literature review on entrepreneurship

This chapter gathered literature on entrepreneurship. The researcher looked for information on the evolution of entrepreneurship, the theories surrounding the discipline of entrepreneurship, the characteristics of an entrepreneur, and individual motivation towards self-employment, which were assessed.

Chapter Three: Literature review on women's entrepreneurship

This chapter focused on gathering secondary data on female entrepreneurship. First, the chapter examined the emergence and development of female entrepreneurship. Then, an evaluation of the distinctiveness of female entrepreneurship was presented, outlining the differences and similarities between feminine versus masculine entrepreneurs. Next, the chapter investigated the problems women entrepreneurs face, including challenges like gender bias, low self-efficacy, risk averseness, and limited human capital. Finally, the chapter reviewed secondary data devoted to exploring the factors contributing to female entrepreneurs' success, illuminating elements such as dispelling gender stereotypes, entrepreneurial human capital, family support, financial aspects, government support, and self-efficacy.

Chapter Four: A literature review on entrepreneurial success

This section sought to examine and comprehend the same sense of business success over the study of literature. It included examining the definition of entrepreneurial accomplishment, investigating the extrinsic and intrinsic attributes of success, and the parameters used to measure entrepreneurial success.

Chapter Five: Research Methodology

This chapter explained the study methods used to obtain primary data. In addition, the chapter included the reasoning for the philosophy, design, approach, sampling strategy, data gathering, data processing, trustworthiness, ethical considerations, and the preparation of the report.

Chapter Six: Data processing and analysis

This chapter presented the primary research findings by categorising them into themes following an inductive thematic analysis approach. The seven themes are; *motivation, perceptions of success, measures of success, attributes of success, contributing success factors, challenges to success* and *recommendations*. The chapter presented a discussion of how the primary data relates, compares, contrasts and contradicts the findings within the study's literature review. Details are found in *Chapter Six*.

Chapter Seven: Conclusions and recommendations

The study's results and conclusions, as well as advice for women entrepreneurs from personal, business, and environmental viewpoints, were provided in this chapter. Recommendations for decision-makers and policymakers from numerous sectors: governmental, financial, educational, and networking organisations were availed. Theoretical underpinnings of the study, contributions to the study, what is new in the

study, factors to take into consideration, recommendations for future research, and the researcher's reflections. Details are found in *Chapter Seven*.

1.10 SUMMARY

The chapter covered the introduction and background of the study by presenting cases of how women entrepreneurs are becoming a force to reckon with despite the stereotypes held about them and the limited support given to them. It presented some cases of outstanding women entrepreneurs. This was done using the funnel model from the global perspective of Kenyan women. The research objectives and questions were presented, as well as the scope of the study.

The research methodology was described, which fell into two phases: phase one being the literature review and phase two presenting the empirical survey. Data analysis was described. Limitations of the study were described, which ranged from technical challenges, design, time and natural calamity. The study's contribution was presented, although in brief, the details are in chapter seven. The chapter classification was captured, showing chapters one to seven.

The following chapter presents a literature review of entrepreneurship.

CHAPTER 2

LITERATURE REVIEW ON ENTREPRENEURSHIP

2.1 CHAPTER OVERVIEW

The chapter begins by describing entrepreneurship and entrepreneurs, the evolution of entrepreneurship as described by classical economic theorists and behaviourists, and a breakdown of an entrepreneur. Then, the researcher needs to understand an entrepreneur from different aspects, such as creativity, invention, innovation, risk and uncertainty, exploitation of opportunity, yield, compensation for economic developments, and feminist theorists. Finally, the literature on the motivation of individuals towards self-employment will be considered.

2.2 INTRODUCTION

“Entrepreneurship is the process of scheming, launching and operationalising a new business, which is often firstly a small business entity but has the capacity and intention to become a big business venture” (Nyanga & Chindanya 2021:4). Entrepreneurship is one of humankind's most powerful economic forces, empowers individuals to seek opportunities where others find intractable problems. According to Pahuja and Sanjeev (2015:1), entrepreneurship symbolises business tenacity, and entrepreneurship has not gotten a suitable home in a conventional experiential economic study (Wong, Ping Ho & Autio, 2005:335). The recognition accelerated in the mid-1990s when policymakers and international organisations realised its significance explicitly (Hoffman & Ahmad, 2007:2).

Today, the world has a big concern about entrepreneurship (Maskie, Ashar, Thoyib & Kusmintarti, 2014:25). Despite the importance of entrepreneurship, many scholars have agreed upon a lack of a universally accepted definition (Jong & Greco, 2017:7; Carsrud & Brannback, 2007; Garter, 1988). Entrepreneurship lacks a generally accepted definition (Ness & Seifert, 2015:1). As per Shane and Venkataraman (2000:218),

entrepreneurship phenomena lack a conceptual framework and have become a hodgepodge research house. The non-availability of an entrepreneurship framework has also precluded understanding many critical phenomena not sufficiently described by other grounds. Most scholars have demarcated the ground only regarding who the entrepreneur is and what they do (Venkataraman, 1997; Shane *et al.*, 2000:218). Bygrave and Hofer (1991) allude that a lack of conceptual framework constrains entrepreneurship researchers.

Entrepreneurship encompasses opportunity searching, business building, risk-taking, profit-seeking, and more, reflecting the wide range of viewpoints that exist both within and outside of the entrepreneurship profession (Bennet, 2006 quoted in Prince, Chapman and Cassey, 2021:26). Entrepreneurship is a relatively undeveloped field of study, and based on this concept, research is still considered vital and practical (Ismael Majid, Rizal & Koe, 2012:2; Kobia & Sikalieh, 2010:110). As a result, entrepreneurship has attracted the attention of academics, educators, researchers, and policymakers (Mokaya, Namusonge & Sikalieh, 2012:128).

According to Meunier, Krylova and Ramalho (2017:2), the Kenyan 2030 agenda for sustainable development prioritises women's economic emancipation. Dina (2004:79) adds that women's entrepreneurship has exploded in the last ten years with increased initiatives, expanding policy, interest, and, most crucial, the growing number of women entrepreneurs). However, although many women engage in entrepreneurship, it has yet to reach its full potential (Kamberidou, 2013:1). Worldwide, the women's enterprise phenomenon is prospering as countries recognise the importance of entrepreneurship for commercial progress and economic sustainability. Due to this, women's entrepreneurship has attracted remarkable attention from academics, practitioners, and policymakers (Estrin & Mickiewicz, 2011:397; Meyer & Mostert, 2016:50).

Despite significant modifications in numerous cultures in current times, gender labels remain unaffected, with indicators showing more favour for men than women. Research has shown that men and women are viewed differently regarding their traits, as men are

seen as assertive and aggressive; in contrast, women are associated with indecisiveness and submission. Tenacious gender labels work in contradiction to females in countless business locations (Hirsa, Markman & Baron, 2001:923). Research has pointed out an entrepreneurial role model to be more masculine: investors preferred and associated with profitable and successful entrepreneurs than females (Balachandra, Briggs, Eddleston & Brush, 2013:5). To judge entrepreneurship using gender is a disadvantage to women. Stereotypes about gender can have a variety of effects on entrepreneurial ecosystems and women entrepreneurs. They uphold obstacles that prevent women from realising their full potential in life, including those engaged in economic activities (The Cherie Blair Foundation for Women, 2021:30).

2.2 DEFINING ENTREPRENEURSHIP

Entrepreneurship is a subject that has attracted much interest from intellectuals, educators, researchers, and even policymakers from many walks of life and occupations (Mokaya, Namusonge & Sikalieh, 2012:120). However, entrepreneurship is not easy to define, and it has proven challenging to substantiate due to a multi-definitional perspective and a lack of conceptual underpinning that is theoretically sound (O'Connor, 2013:546). According to Velduis, Clemens and Gordin (2008:3), while research has grown considerably in the last two decades, there is still no consensus regarding the meaning of entrepreneurship. Cantillon 1755 quoted in Koudstaal, Sloof, & Praag (2016:2897) describes entrepreneurs as risk bearers who buy products at specific prices to sell at uncertain prices (Carton, Hofer & Meeks, 1998:3).

The terminology entrepreneur originates from the French word “entreprendre” and the German word “unternehmen”, both of which carry the meaning to “undertake” (Singh and Rahman, 2013:30). Entrepreneurs can be defined as risk-takers who offer the incentive for change, creativity, and the progression of economic life. According to Namusonge, Makokha and Nunda (2016:174), entrepreneurs start a new business venture through initiative and risk-taking. They are individuals who further develop the opportunity to fill the gap and solve the existing problem (Pahhaka, 2010). A person

pursuing a chance to create value assumes risks and rewards for their work. Longnecker, Hoy, Palich and Petty (2012:5) work to do more with fewer resources. From an economic perspective, according to Schumpeter, quoted in Fudas and Kohn (2010:6), entrepreneurship is a pioneer who creates something new in the industry and is a decision-maker in a particular setup by exploiting the opportunities available. An entrepreneur recognises the chance and makes the necessary resources available (Olakitan *et al.*, 2011:96). It is the capability to produce and construct something from zero. It is starting, undertaking, accomplishing, and creating a business enterprise. Schumpeter (1961) defines entrepreneurship as concentrating on the opinion of fresh economic openings and introducing innovative concepts to the market. Businesspersons discover opportunities, gather necessary resources, develop a practical action plan, implement it and get timely and flexible returns (Sahlman & Stevenson, 1991:1).

According to Rwigema and Venter (2004:4), entrepreneurs are founders of new ventures; they see an opening, gather resources, and form a business that provides new or better to the market. They operate as catalysts for change and wealth providers. “The entrepreneur is a person who sets up a business or businesses, taking on financial risks in the hope of profit” (Lynda, 2022:307).

Also, Wube (2010:2) defines entrepreneurship as producing something valuable by committing the necessary time and effort, accepting the associated financial, psychological, and social risks, and reaping the economic, personal satisfaction and independence advantages. According to Olakitan *et al.* (2011:95), the entrepreneur is regarded as a prominent contributor to business success, among other factors. An entrepreneur is an individual who persistently follows a value-creation opportunity in a new or current business, taking on both risks and rewards.

2.2.1 Defining Entrepreneurship: The classical economic theorists’ perspective

Entrepreneurship is at the heart of the contemporary corporate world – a source of the creative business that characterises the present economy. The procedure generates additional personal prosperity by assuming significant jeopardies in the capital, period, professional vow, and value of some product or service (Mokaya *et al.*, 2012:129).

There is no universal definition of entrepreneurship. Instead, the focus determines the perspective one looks at it. For example, some have looked at economic factors. In contrast, others have looked at it from a sociological and psychological perspective, and still, others have looked at it from of managerial standpoint (Bula, 2012:81).

By the seventeen Century, 1730, the relationship between entrepreneurship and risk emerged. As per Van Praag (1999) and Bula (2012:82), in his posthumous 'Essai Sur la nature de commerce general' published in 1755, the economist Richard Cantillon was one of the first to describe entrepreneurs as a vital economic force. Compared to wage workers and landowners who are rewarded with a set amount of money/rent, the entrepreneur, according to Cantillon, controls all exchanged circulation in the economy while making a profit. Cantillon's entrepreneur is a person who brings a state of equilibrium in the demand and supply and is subject to risk or uncertainty while doing so (Bula, 2012:82).

According to Koudstaal, Sloof and Praag (2014:2), economic theory assumes that entrepreneurs are less averse to risk and uncertainty, for they presume business risks in the most uncertain environments. However, in the 18th Century, Jean-Baptise Say (1767-1832) took a different approach to entrepreneurial work, viewing the entrepreneur as a supervisor in charge. Klein and Foss (2009:241) argue that Say's entrepreneur ends up as a superintendent and an administrator.'

In his 'Principles of Economics, Alfred Marshall 1890 described the entrepreneur as bearing risk, managing aspects, and performing innovation by alluding that the business owner is always looking for ways to save expenditure (Marshall, 1964, Bula, 2012:82).

“Entrepreneurship is the act of creating a business or businesses while bearing all the risks with the hope of making a profit.” (Ferreira, 2023).

According to Schumpeter (1934), entrepreneurs discover opportunities, gather the necessary resources, implement a practical action plan, and reap the benefits quickly and flexibly. He looks at entrepreneurship as **innovation**, and his innovator is not concerned about economic profits but the joy they derive from serving society. According to Schumpeterian theory, the entrepreneur changes the economy out of the fixed equilibrium (Bula, 2012:85). Schumpeter (1934) defined entrepreneurship as a market-based system’s motor, implying that a business existed to produce something new resulting in processes that acted as impulses for the market economy’s motion (Simpeh, 2011:2). “Entrepreneurship is the development and creation of new business while confronting all the risks involved in profit generation, and it should be free from gender biases” (Noor & Isa, 2020:504).

Marz (1991) argues that innovation does not lead to social power and prestige but instills the powerful desire to exert economic leadership. The delight of bringing new ideas to fruition is the core motivation: gaining social influence is a by-product. The businessperson does not discover novel combinations: instead, they determine how they might be applied to manufacturing. Business owners are only deemed entrepreneurs if they bring new ideas. By inventing new items or techniques of production, the entrepreneur disrupts the economic system’s static equilibrium, rendering others obsolete (Schumpeter, 1949; Bula, 2012:85).

According to Knight (1971), an entrepreneur’s principal responsibility is to assume **uncertainty**. Risks, unpredictability, and profit are all factors that Knight considers while evaluating an entrepreneur. Knight recognised the risks and uncertainty, the latter being uninsurable since it refers to one-of-a-kind events, such as a shift in consumer preferences (Bula, 2012:85). According to Knight, entrepreneurs are the claiming company proprietors that obtain profit. Entrepreneurs must do three tasks to make a profit:

1. Bring about beneficial changes or innovation.
2. Recognise and respond to changes in the economic environment.
3. Accept the repercussions of the company's uncertainty (Bula, 2012:86).

According to Shane and Venkataraman (2000:218), entrepreneurial research is “the scholarly investigation of how, by whom and with what effects, chances to generate future goods and services are discovered, appraised and utilised”. According to Klein and Foss (2009:26), an entrepreneur notices a new product or a unique manufacturing process and fills the market gap before others. This discovery results from unique insights that no one else has. It is the act of recognising and responding to profit opportunities in the imperfect world, a market perpetually out of balance. In alertness, the entrepreneurs have only the discovery function and nothing else.

Opportunity identification

Entrepreneurship involves the study of opportunities (Eckhardt & Shane 2003:336). Eckhardt and Shane (2003:336) define opportunities as introducing new items, services, raw materials, markets, and organisational approaches. According to Klein and Foss (2009:27), opportunities can generate economic value; however, it is not guaranteed that they can be found, whichever the case; entrepreneurs must identify the opportunities.

Innovation

Innovation is central to the process of opportunity identification. Schumpeter(1934) defines innovation as the novel combination of researchers brought about by the vision of the entrepreneurs (Klein & Foss, 2009:27). This new combination can yield new products, services, production methods, or markets or employ new technology in new products, processes, and services. Innovation can be radically new, incrementally new,

or even imitative innovation introduced to new markets not saturated by competition. Schumpeter (1934).

Opportunity

Businesspersons recognise and capitalise on new business possibilities by launching new ventures (Shane *et al.*, 2000:219; Baron, 2008:328). Pursuing entrepreneurial opportunity brings productivity-enhancing outcomes that are efficient in the economy (Eckhardt *et al.*, 2003:344). Entrepreneurial opportunities “are those situations in which new goods, services, raw materials and organising methods can be introduced and sold at greater than their cost of production.” (Casson, 1982; Shane and Venkataraman 2000:200).

2.2.2 Defining entrepreneurship: The behavioural theorist

McClelland (1961) says that risk is an essential factor for entrepreneurs and that starting and managing businesses should be the main focus of entrepreneurs (Collins, Hanges & Lock, 2004:6). Behaviourists have defined entrepreneurship from creative and intuitive characteristics (Filion, 1997:2). Max Weber (1930) was the first to show interest in entrepreneurship. He believed entrepreneurs are independent thinkers whose function as corporate leaders gives them official authority (Filion, 1997:5).

McClelland defined entrepreneurs differently from other researchers. His definition is ‘an entrepreneur has influence over overproduction that is not merely for his use (McClelland, 1971; Filion, 1997:5). His effort focused on superiors for big organisations, and he dominated the field of entrepreneurship for about two decades until the early 1980s. McClelland associates the emergence of entrepreneurs with a need for achievement, establishing social relationships, and power. He argues that such a person is usually &, optimistic, innovative, understanding, and loves dealing with tasks that require responsibility (Develi, Sahin Sevemli, 2011:117). McClelland (1961:36)

emphasises that entrepreneurs are independent, effective, and willing to take risks. *Table 2.1 shows entrepreneurship definition from a modern-day perspective.*

2.2.3 Defining entrepreneurship: A modern-day perspective

Table 2.1: Entrepreneurship definition from a modern-day perspective

Author(s)	Entrepreneurship definition from a modern-day perspective
Gartner (1989:47); Ness and Seifert (2016:1)	Entrepreneurship is <i>'the creation of a new organisation'</i> .
Shane and Venkataraman (2000:218)	<i>"Scholarly analysis of how future commodities and services are discovered, assessed and utilised and by whom and with what effects."</i>
Timmons and Spinelli (2007).	A way of thinking, reasoning and acting is an opportunity-obsessed, holistic approach and balanced leadership.
Rwigema and Venter (2004:6)	<i>"the process of conceptualising, organising, launching, and through innovation and nurturing a business opportunity into a potentially high growth venture into a complex business".</i>
Burger <i>et al.</i> (2005:80); Zimmerer and Scarborough (2008:5)	<i>"is creating new businesses in conditions of risk and uncertainty to make a profit."</i>
Mokaya, Namusonge and Sikalieh (2012:130)	<i>"is at the heart of the modern business, a driving force behind the innovative enterprises that define the modern economy, a dynamic process of creating incremental wealth by individuals who take chances with their money, time and careers."</i>
Drucker (1985)	<i>"as a process of extracting profits from new, unique and valuable combinations of resources in an uncertain and ambiguous environment".</i>
Timmons (1989)	<i>"It is the power to develop and construct anything out of almost nothing".</i>

Source: Compiled by the researcher (2021)

An analysis of the above definitions all points to similarities in the descriptions of entrepreneurship:

- creation of new ventures

- risk-taking
- innovativeness
- creativity
- value creation
- flexibility
- uniqueness and growth

2.3 THE ENTREPRENEUR

According to Carland, Hoy and Carland (1998:33), the term "entrepreneur" is not commonly used in the literature. However, scholars continue to argue about what constitutes a successful entrepreneur (Carland, Hoy, Boulton & Carland, 1984). "An entrepreneur is a person who sets up a business to make a profit." (Ferreira, 2023).

According to Hisrich and Peters (1998), an entrepreneur devotes time and effort to creating something new with value while accepting the associated financial, physical, and social risks in exchange for monetary and personal fulfilment and independence. On the other hand, Nieman and Bennet (2014:50) state that an entrepreneur perceives, establishes and expands a commercial endeavour to meet the demands.

Entrepreneurs have distinctive individual attributes (Ness *et al.*, 2016:2). Entrepreneurs are also optimistic, prefer modest risks and returns, are more diligent, and are more motivated to achieve independence or self-sufficiency. Entrepreneurs are some of the most powerful change-makers in the world. For example, Elon Musk envisions sending people to Mars, and Bill Gates and Steve Jobs make computers necessary in every home (Ferreira, 2023).

According to Gartner (1989:29) and Xie (2014:25), the primary issue in entrepreneurship is venture formation and what distinguishes entrepreneurs from non-entrepreneurs. Gartner (1989:29) and Xie (2014:25) argue that entrepreneurs can develop ventures while non-entrepreneurs cannot. The question is, "Why do some

people opt to start businesses while others do not?” Besides, Vullo, Morando, and Platania (2017:90) emphasise how important it is to understand the factors that influence the entrepreneur’s figure and how they influence the promotion of entrepreneurship.

Personality, cognitive characteristics, social networks, prior knowledge and experiences, and market or industry conditions are all factors to consider. For example, entrepreneurs are extroverts who are open to new ideas, have the emotional stability to deal with uncertainty, need to achieve a high degree of autonomy, and are passionate about their work (Snider & Davies, 2018:24). According to Pepermans, Joly and Vantiborgh (2015:35), entrepreneurs work hard for control, avoiding restricted environments. The need for autonomy is often mentioned as one of the critical motives for starting a business.

According to Gartner (1989:48), entrepreneurs can be viewed from trait, demographic, cognitive, and environmental approaches. The trait approach associates an entrepreneur with a particular personality type and believes that once an entrepreneur, always an entrepreneur because personality is a state that does not go away.

Risk-taking propensity and venture creation go hand-in-hand with risk-taking. Risk-taking is the most outstanding entrepreneur feature (Das & Teng, 1997; Xie, 2014:26). The desire to succeed drives people to take on risky undertakings, a psychological trait that successful entrepreneurs share (Begley & Boyd, 1987). According to research, entrepreneurs have a more significant need for achievement than the general population. Internal locus of control affects an individual’s behaviour; an entrepreneur’s behaviour is associated with locus of control, meaning an entrepreneur can influence what happens to them (Brockhaus, 1982; Xie, 2014:27).

The readiness to act in uncertain circumstances is called ambiguity tolerance (Bhide, 2000; Xie, 2014:27). Individuals who are entrepreneurs are keen to take the unknown and “willingly seek out and manage uncertainty”. According to Koh (1996),

entrepreneurial people are more tolerant of ambiguity than those who are not and emphasise that entrepreneurially inclined individuals have more tolerance for ambiguity than those without tolerance for ambiguity. Tolerance for ambiguity is essential, but other factors, such as skills and background, motivate individuals to venture into an uncertain world.

The demographic approach assumes that individuals with similar backgrounds have similar characteristics. As a result, identifying recognised entrepreneur characteristics such as gender, age, education, socioeconomic status background, and past experiences can be used to predict entrepreneurial behaviour. For example, entrepreneurial experience seems to impact venture creation, and individuals in the middle class are more likely to establish a company than those who are exceedingly wealthy or disadvantaged (Bhide, 2000; Xie, 2014:27).

Forbes (1999) and Xie (2014:27) argue that the cognitive approach deals with perception and interpretation, which play a significant role in venture creation, especially since most evolve under uncertainty. Attitude also contributes to venture creation. According to Brockhaus and Horwitz (1986:43), the environmental approach plays a role in venture creation because they have a role model at home or the workplace. From another context, Gnyawali and Fogel (1994) argue that the Government can support entrepreneurial activity by fostering an “enterprising culture” in which new ventures are willing to take a calculated risk or discourage potential entrepreneurs by imposing rules that do not favour entrepreneurial activities.

2.4 CHARACTERISTICS OF AN ENTREPRENEUR

According to Ferreira (2023), entrepreneurs think creatively, enjoy freedom and flexibility, understand basic finance principles, are ambitious and goal-oriented, take self-initiative and are problem solvers.

There is a need to investigate unique characteristics that help entrepreneurs become successful (Suter & Bwisa, 2013:106). Entrepreneurship scholars divide entrepreneurial characteristics into two schools of thought: trait and contingency thinking. The trait model aims to answer why specific individuals are successful entrepreneurs, ignoring the context of the environment or situations around the individual. According to McClelland's theory (1961), the need for achievement emphasises personal attributes that determine entrepreneurship. The need for achievement theory has shown that empirical evidence is associated with entrepreneurial inclination. According to Suter and Bwisa (2013:107), opportunity identification has demonstrated high creativity and innovation. McClelland identified six features of great necessity high-fliers. They have a great willingness to take to personal responsibility for their actions. They set relatively complex goals, take planned dangers, have a robust longing for performance response, need to attain personal accomplishment, look for challenging tasks and do not pass the buck.

Farrukh, Ramzani and Soladoye (2017:308), researched to see if there was a link between the big five personality traits, family history, self-efficacy, and entrepreneurial goals among private university business students in Pakistan. Results showed that the endogenous and exogenous variables are highly linked, with the big five personality traits, family background, and self-efficacy accounting for seventy-four point three per cent of the variance in entrepreneurial inclinations. Furthermore, family background and self-efficacy positively and significantly determined the intention to start a business.

According to Carsrud, Olm and Eddy (1987) and Ranwala (2016:495), entrepreneurship is stimulated through family background and education. Research has established that people with role models, especially parents, are more likely to engage in entrepreneurial activities. In addition, family members often provide financial and moral support to a potential entrepreneur. Support provision becomes easier with families with a business background than without (Steier & Greenwood, 2000; Ranwala, 2016:496). This discovery agrees with Nguyen (2018), who urges that children with self-employed

parents become entrepreneurs because parents act as mentors and guides and pass business management know-how to them.

Antoncic, Bratkovic, Singh, and Denoble (2015:828) explored the relationship between Slovenia's big five personality traits and entrepreneurship. The study categorised respondents into four groups: practising, potential entrepreneurs, maybe-entrepreneurs, or non-entrepreneurs. The study reported variations in findings mirroring the meta-survey results for openness: the most open to experience were practising entrepreneurs, while non-entrepreneurs were the least honest. On the other hand, potential entrepreneurs were slightly less receptive, while maybe entrepreneurs were even less open. Further research has established that practising entrepreneurs were less agreeable than the rest of the categories.

Furthermore, Kerr, Kerr, and XU (2017:10) discovered that entrepreneurs are more conscientious, open to experience, extroverted, less neurotic, and less agreeable than non-entrepreneurs. The study found that when it comes to becoming more diligent, persons pursuing entrepreneurial professions are significantly higher in achievement orientation than those following other careers. Regarding openness to new experiences, the study claims that entrepreneurs are drawn to the novelty of new problems and ever-changing circumstances as they inspire creative solutions, products, and business models.

The study further asserts that entrepreneurs are more extroverted than other populations since they act as salespeople of their ideas to employees, investors, customers, and partners. For being less agreeable and less neurotic, the study argues that since most entrepreneurs ultimately become the Chief Executive Officers (CEOs) of their businesses, they need not please other people around, as opposed to managers who ought to please their employers at least. Entrepreneurs were also less neurotic since they require extraordinary self-confidence to risk starting a business venture (Zhao and Seibert, 2006).

Karabulut (2016:20) surveyed İstanbul, Turkey, to study how personality traits influenced the intention to start a business. The findings suggested that entrepreneurial alertness, the urge for achievement, an internal centre of control, and risk tolerance positively and significantly determined the intention to start a business. In addition, respondents who believed their actions and decisions could govern whether their ventures succeeded or failed exhibited more excellent entrepreneurial intentions. The same was true for individuals who expressed a greater need for achievement, risk tolerance, and entrepreneurial alertness.

Fasanmi and Biola (2018:289) found extraversion, neuroticism, and sensitivity to new experiences drive entrepreneurial intention. According to Nasip, Amirul, Sondoh, and Tanakinjal (2017:830), factors such as self-assurance, innovativeness, the propensity to take risks, tolerance for ambiguity, and the need for achievement are associated with starting a business. However, the locus of control is not significantly related to entrepreneurial intention. However, these findings contrast with Atiya, Bilal, Abulhamid, and Shoaib (2019:78), who expressed that a high locus of control exhibited greater entrepreneurial intention than those who reported a low locus of control. This report agrees with Anggraini, Rojuaniah, and Syah (2019:110), who wanted to see how entrepreneurial characteristics affected entrepreneurial tendencies with the moderation of age-based demographics. Findings indicated that innovativeness, locus of control, risk-taking, ambiguity tolerance, and self-confidence; age-boosted entrepreneurial instincts, on the other hand, did not affect the relationship. The only entrepreneurial tendencies that did not increase due to success, even with moderation by age.

AL-Lozi (2017:1) surveyed entrepreneurial characteristics and examined the effect of entrepreneur features on imposing planned abilities regarding three Telecommunication firms in the Jordan Sector. The study employed a census of 300 low, medium, and upper-level administrative officers (heads of units, general managers, executive managers, and department managers) from both genders. The study found a medium level of entrepreneur characteristics (independence, initiative, achievement, flexibility, risk-taking, and innovation) for employees in the Jordanian Telecommunication Sector

and a significant impact of entrepreneur characteristics on enhancing strategic capabilities.

Kozubíková, Dvorský, Cepel and Balcerzak (2017:226) explored an entrepreneur's essential risk-taking characteristics. A risk-taker in a business scheme follows a business concept when the possibility of success is minimal (Hunter *et al.*, 2013:52). The study found that regardless of gender, age, education, or personality traits, the entrepreneurs studied could not manage financial risks in their businesses. According to most entrepreneurs, the significance of financial risk increases during periods of crisis, with opinions differing according to gender, age, and personality characteristics such as “optimism” and “decisiveness”. The findings also revealed that there are minimal financial risks by entrepreneurs building up reserves, which were associated with such qualities as “decisiveness” and “risk-taking” as compared to “optimism”. The study in the Czech Republic, a developed economy with significantly different socio-economic characteristics and incentives for women entrepreneurs than Kenya, where the situation of women entrepreneurs is more complicated.

Similarly, in their biographical review regarding Andrew Carnegie, Marvis and Nizam (2016:8) focused on risk-taking in the study to demonstrate that entrepreneurs are made rather than born. The study asserts that despite being born into abject poverty, Carnegie's proactive attitude made him hardworking, which provided a strong foundation for his entrepreneurial success. At 12 years of age, contrary to his playful peers, Carnegie started to work. As a result, Carnegie had already established his own business when his peers were looking for employment. The study further reports that Carnegie had unique attributes: hard-working and ambition. Marvis *et al.* (2016) add that self-belief caused him to realise his talent at a tender age and that his risk-taking traits caused him to invest in a messenger service source that elevated his fortunes. On the other hand, individuals who become self-employed and run an incorporated business have a more robust internal locus of control before starting their ventures than those who are either self-employed in an unregistered business or under formal employment, according to Levine and Rubenstein (2017:991).

The study further asserted that internal locus of control is considered one of the primary personality qualities best predicting entrepreneurial entry or exit decisions. Internal control locus is associated with eventual business success and business creation. In explaining firm growth, managerial and industrial experience and skills are more significant than personality traits. Overall, the study concludes that the internal locus of control is essential, personality character is homogeneous across various types of entrepreneurs, and extensively supported in the literature. Internal locus control is a genetic personality component (Joelson, 2017). People with an internal locus of control demonstrate greater confidence and high self-confidence, which impacts the outcome through action. One of the most crucial components of entrepreneurial competency is the locus of control (Hamzah & Othman, 2022).

Their findings are consistent with Mueni (2016:45), who sought to investigate the factors determining plans to start a business among Kenyan United States International University students. The study sampled 100 students, 20 of whom were graduates and 80 senior undergraduate students. The study showed that different factors drive undergraduate and graduate students to venture into entrepreneurship. For example, risk-taking was ranked the most significant driver influencing entrepreneurship intentions among graduate students. In contrast, the need to achieve and locus of control were rated highly in determining entrepreneurial intents among undergraduate students.

Belás and Ključnikov (2016:107) studied Czech Small and Medium Enterprises (SMEs) based on the environment on the essential characteristics of business persons. The results are similar to that of Mueni (2016:45). These findings have revealed that human qualities such as tenacity, capability, responsibility, expertise, decisiveness, and risk-taking contribute to business success more than the aspect of age and gender. Further, compared to men, women entrepreneurs rank expertise as the most significant attribute of entrepreneurs.

Mersha and Sriram (2018:1) conducted a similar study focused on gender. They sought to compare the relative successes and features of Ethiopian women and men entrepreneurs to point out the unique challenges experienced by female entrepreneurs. Instead of being pushed toward entrepreneurship in this sample, family factors influenced women entrepreneurs more than men. Concerning individual traits, masculine business persons were more confident in their capacity and ability to succeed in the study. In contrast, women entrepreneurs expressed a higher external locus of control and fear of failure. In addition, the women entrepreneurs reported lower entrepreneurial and business skills for women entrepreneurs who depend more on government funding. Male entrepreneurs further outdid female entrepreneurs concerning profitability, employment growth, and sales.

However, Balakumar and Triveni (2018:9), who sought to assess women entrepreneurs' entrepreneurial characteristics among micro-enterprises in the Tiruchirappalli District of Tamil Nadu, had contrasting findings. Findings indicated that women entrepreneurs aged 35 and 44 expressed great aggression in numerous sections of entrepreneurial characteristics and are at a prime age for business. Results also suggest that women in the manufacturing sector demonstrate more entrepreneurial attributes than women in the service sector.

Tshikovhi and Shambare (2015:156) sought to assess how personal attitudes and entrepreneurial knowledge were influenced by action-based entrepreneurship training and, in turn, developed the entrepreneurship intentions of individuals. Results revealed that both personal attitudes and entrepreneurial knowledge significantly affect entrepreneurship intentions. Results further indicated that unique perspectives had a more significant effect on influencing entrepreneurship intentions. Furthermore, high entrepreneurship knowledge levels affected favourable attitudes leading to entrepreneurship.

According to Abun, Foronda, Belandres, Agoot, and Magallanez (2018:31), schools enhance the entrepreneurial by providing the necessary skills to handle business and

problem-solving. In addition, the content involves practical tools such as business plans, marketing plans, and finance. However, traditional education has not worked with an entrepreneurial mindset and behaviour, relying on creative thinking. The behaviour is consistent with Fantaye (2019:28), who sought to investigate the factors determining business motivation concerning graduating students from Debre Berhan University in Ethiopia in the 2018/19 academic year. Results revealed that the main elements, including a perceived sense of behavioural control, a sense of subjective norm, and a sense of entrepreneurship, are significantly associated with entrepreneurial intention among the graduating students.

Sesabo (2017:471), who set out to empirically analyse the various ways entrepreneurial intention was affected by entrepreneurial traits, got the same results as Fantaye (2019:28). The study aimed to address uncertainties surrounding how entrepreneurial characteristics influence entrepreneurial traits. The study thus assessed the direct entrepreneurial features that affect entrepreneurial intent, the function of entrepreneurial attitudes in mediating and regulating the relationship between entrepreneurial characteristics and entrepreneurial intention, and the role of entrepreneurial attitudes in controlling and mediating the relationship between entrepreneurial traits and entrepreneurial intention. Findings indicate that entrepreneurial attitudes have a mediating influence on the impact of entrepreneurial qualities on entrepreneurial intent. The study concluded that entrepreneurial attitudes exhibit a complementary mediation between business traits and intention.

In a similar survey, Moraes, Lizuka, and Pedro (2018:237) conducted a study that developed a model that considers entrepreneurial characteristics as directly predicting self-efficacy and risk-taking, self-efficacy, and the university environment as direct predictors of entrepreneurial intention. Findings revealed that the students' self-efficacy or a person's willingness to take risks determines the entrepreneurial aim and the university environment. In turn, the characteristics of the student regarding innovation, leadership, and planning determined self-efficacy. Self-efficacy is an activity that entrepreneurship develops by following the four processes of achievements in

performance, vicarious experience, verbal persuasion, and psychological arousal, leading to entrepreneurial behaviour (Bandura, 1977).

Afolabi, Ola-Olorun, Abereijo, and Uchegbu (2016:4) conducted a survey in Nigeria seeking to establish the expression of upcoming entrepreneurship intention against the level of entrepreneurial characteristics among undergraduate pharmacy students at Obafemi Awolowo University. In addition, to explore the features determining their proclivity towards self-employment, Results indicate that the student's degree of entrepreneurial characteristics was 4 out of 5. In contrast, most students' responses on future entrepreneurial intentions were affirmative. Most students considered personal creativity and insecurity in the country the most significant motivators and barriers to future entrepreneurial intention. The study further established that some entrepreneurial characteristics significantly correlate with gender, including risk-taking propensity, the capability to develop an operative enterprise team, and the inclination to take calculated risks. Females fear a threat, and when they have to take chances, they only do so in small increments (Slovic, 1966; Wagner, 2001; Hass, Gupta, Shipiro & Maxfield, 2010:588). The risk-averseness ensures they limit the potential losses. On the other hand, males are more likely to take risks than females (Jenkins & Harris, 2006:1). Risk-taking can bring benefits such as actively pursuing success, developing new skills, and taking advantage of unforeseen opportunities (Perper, 2014).

Bernardino and Santos (2019:358), on their part, focused on demographics in their analysis of the social entrepreneur's network structure is built on entrepreneurs' demographic characteristics, social organisation features, and organisational status with a focus on Portuguese social organisations. Findings indicated that social entrepreneurship characterises networks of substantial density and that either weak or strong ties encircle social organisations. Results also showed that women entrepreneurs were graded slightly lower than men in both soft and strong relations. The results also showed that indirect and direct contact differences were higher for women with weaker ties than strong ones. Men have more networks than women (Sherraden & Kim. 2014:49).

Similarly, in their explorative analysis of the characteristics of social entrepreneurs, Orlando and Ferri (2018:119) studied the main attributes of starting a business in case entrepreneurs spring from a disadvantaged group of people. The study found that opportunity recognition in social entrepreneurship depends on age, whereby older individuals are more motivated to start community businesses than youth. In addition, Ibrahim *et al.* (2019:26) found that people from poor backgrounds with high entrepreneurial index levels can turn into entrepreneurs only with assistance and intervention programs. Finally, the study found raising the necessary funds to start a business more challenging for women than men.

In a related study, Kiiru (2015:377) studied predictors of students' entrepreneurial intention from the youth empowerment centre in Kenya with a vocational-technical training institute. The study primarily looked at the relationship between social value and entrepreneurial meaning, and the results reveal a positive, albeit weak, correlation between entrepreneurial intention and social valuation. Social valuation further accounted for a below-average variance in entrepreneurial intention. The results imply that significant referent individuals to a person do not determine their interest in getting into self-employment. The study also assessed the association between entrepreneurial intention and career attraction among Kenya's Vocational Technical Training Institute students. The results revealed that entrepreneurial intention positively and moderately correlated with career attraction. Career attraction further accounted for an above-average entrepreneurial intention variation.

In the United States of America, Lee and Lee (2015:435) studied how entrepreneurial characteristics, including general education, entrepreneurs' business knowledge at entry-level, and post-entry labour on business departure, influenced venture exit's success in single-founder start-ups. Using tracked facts of the departing U.S. new businesses in 2004, the survey established that a successful entrepreneurial entry depended on the entrepreneur's labour, not the human capital. Furthermore, the findings show that the businessperson's expertise influences their venture exit decision.

The extent to which a start-up successfully exists is mainly owing to the hard-working qualities of the entrepreneur.

In a similar study, Cohen and Wirtz (2018:16) studied the interaction between entrepreneurial finance, characteristics of entrepreneurs, and growth paths. According to Cohen and Wirtz (2018:16), when a technological startup seeks cognitive and financial resources from investors, the team's psychological (growth intention) and mental characteristics (knowledge of the sector and professional experience) play a significant role.

In Australia, He, Standen, and Coetzer (2017:105) investigated the relationship between leadership and entrepreneurship in an exploratory study by proposing a conceptual model of the common characteristics between leaders and entrepreneurs and demonstrating how leaders and entrepreneurs are different from Entrepreneurial Leaders (ELs). Findings indicate that respondents perceive ELs to exhibit particular personal traits that significantly differ from those of non-leader entrepreneurs. For example, respondents specifically considered ELs passionate, visionary, having integrity, and possessing self-confidence.

2.5 INDIVIDUAL MOTIVATION TOWARD SELF-EMPLOYMENT

Xie (2014:25) asks, "Why do some people but not others become entrepreneurs?" Besides, Markman and Baron (2003:281) question if those who start new businesses differ from those who choose to work for established companies. Fernandez (2019), quoted in Olaniran and Perumal (2021:152), describes the path to business as complex, with unexpected detours, hurdles, and dead ends. There are a lot of restless nights, ideas that do not work out, finance that does not show up, and consumers who do not show up. It can be challenging to start a business, and you may question why anyone would deliberately go on such a journey. What is it that they follow? Autonomy, financial gain? Starting a business is a complex and time-consuming undertaking that necessitates personal perseverance in separating entrepreneurs from non-

entrepreneurs. Entrepreneurs possess such attributes as self-confidence, which is one's ability to establish a new business based on one's abilities, knowledge, and experience (Verheul *et al.*, 2003; Minniti *et al.*, 2007:8).

Individuals embark on entrepreneurship for different reasons, such as the desire to serve others better, recognition, independence, financial reasons, demotivation at work, and to pursue an opportunity.

2.5.1 Family background

Family enterprises directly influence the next generation's decision to launch their own firms (Ahmetaj, Kruja & Hysa 2023:4). The family component acts as an external source of inspiration with female entrepreneurs being encouraged to continue the business that has been managed by the preceding generation (Yuliani, 2021:1960). Schölin, Broomé, and Ohlsson (2016:337) established that family factors strongly influence a person's choice of a business type, such as sole traders, limited liability company owners, self-employed persons, and hybrids. A study in Sweden used biological sons and daughters born before 1985 and siblings born between 1945 and 1960 as samples.

The role of the family in running a business need not be overemphasised, especially in small-scale ventures. This strategy is essential for ethnic minorities, where social and family networks are critical. Ethnic minority entrepreneurs can use the networks to acquire distinctive cultural resources or social capital, such as cheap family labour, pooled money, and trusted networks. Networks that provide essential information, thus providing a competitive edge (Pant, 2015:38). Wu and Wu (2015:405) reported that the self-employment intergenerational links work significantly through mother-daughter and father-son. The essential and positive factors of female self-employment are lump-sum endowment, goals, marriage, and educational achievement but minor predictors for males.

Simoes, Crespo, and Moreira (2015:217) analysed factors motivating an individual to get into self-employment in Lisbon, Portugal. The study yields a wide-ranging analysis of the influence of these elements that influence a person's propensity toward self-employment. The study analysed 12 crucial predicting factors of involvement in self-employment, classified into seven groups: family background (spouse and parents); access to financial resources; essential personal characteristics (marital status, gender, children, and age); human capital (experience and education); personality characteristics; health condition; and ethnicity and nationality.

2.5.2 Wage work factor

Glavin, Filipovic, and Maas (2019:1) set out to assess the determining factors and wage work for self-employment for Canadian workers. The study divided the occupational class of self-employment entrants rather than conceptualising the self-employed group as a whole. According to the descriptive analyses, informal self-employment was the most common type revealed in the survey. Furthermore, the informally self-employed are significantly more likely to affirm fewer working hours and less income than the formally start their businesses and wage workers.

Further, the event history analyses model revealed that low-quality wage work - including unchallenging work, job insecurity, and low income- increases the probability of shifting from informal self-employment. On the contrary, human capital and job autonomy anticipate a higher chance of converting to formal self-employment. Findings further indicate that forced and classic entrepreneurial motivations account for involvement when the self-employed occupational class is separate from self-employment. Results are, however, mixed concerning the noticeability of determinant factors related to work-family in forecasting involvement in self-employment.

Kumalo and Kaseeram (2019:5) investigated the motivation among black self-employed entrepreneurs in South Africa due to decreased formal employment openings. The study thus sought to determine the determining factors for self-employment concerning

its significant place as a wage earner for most black South Africans in Ladysmith. Findings indicated that except for household income per capita, all other variables, including access to finance, education, marital status, family business background, gender, and age, were statistically significant influencers of self-employment in South Africa.

2.5.3 Demographics

Several studies have also attributed motivation for self-employment to demographics. For example, Minola, Criaco, and Obschonka (2015:196) studied culture and age by assessing the cross-sectional age differences (from young to late adulthood) in feasibility beliefs and self-employment desirability across diverse cultures.

Flash Eurobarometer, a study conducted in 21 countries in 2012 using GLOBE project culture-level data and person-level data from 13,963 samples, found similar rounded lifespan trends in feasibility beliefs and desirability, with the highest levels in young adulthood and the strongest in late adulthood.

It was further found that the general age difference trends in the motivational factors significantly vary across social extents of performance orientation, formal communism, and uncertainty avoidance. According to Peterson (2017), a study conducted by researchers at the University of London followed 6116 people from birth to age 34 to see how their early life experiences influenced their likelihood of becoming entrepreneurs. They discovered that entrepreneurial tendencies emerged in adolescence and expressed an intention to become entrepreneurs at 16. However, the same study found that people become less interested in entrepreneurship as they age. The reasons for this behaviour were that as people tend to age, they believe they have fewer opportunities, less confidence in entrepreneurship, and fewer skills required to be successful.

On the contrary, a 2013 study investigated people who become self-employed after retirement. It found that such would be associated with wealth, more education, retirement as involuntary, and confidence. These results show that entrepreneurial attitudes shift across the lifespan; some people show interest in teenage while others do postretirement; therefore, there is no wrong time to become an entrepreneur.

Dvouletý (2018:416) found that middle-aged entrepreneurs are more likely to create jobs. On average, they have attained a higher level of education than they did previously (doctoral, master's, and bachelor's level) and had more experience working in their firm and working more hours. The study investigated the motivating factors for involvement in self-employment regarding employer entrepreneurs and solo self-employed workers in Europe. The study explored the motivators of individual employment in Europe using three European Working Conditions Survey cohorts conducted in 2005, 2010, and 2015, approximating the respective chances of being self-employed without and with employees. The study demonstrates significant household situation, education, and age differences, where trends for solo employer entrepreneurs and self-employed workers were found.

According to Kirui (2016:31), factors that influence youth to self-employment are: area of residence, gender, age, and property ownership, among others. Results from the decomposition further indicated that access to electricity and home contributes positively to the differential regarding youth self-employment status and health status. In contrast, marital status, access to piped water, and vocational training have contributed negatively to the differential regarding youth self-employment status.

2.5.4 Push factors

According to Csillag, Stavatics, and Gyori (2019:358), push entrepreneurship can be referred to as necessity-driven entrepreneurship. Push and pull considerations are the primary motivators and driving forces for women to start their own businesses. Push factors are the unfavourable events or situations that lead a woman to launch her own

business, such as unemployment, excessive idle time at a prior job, excessive pressure and expectations from the previous employer, family situations that expect women to care for the family, and the need for flexible work hours (Leyton-Román et al., 2021). In addition, Robinson (2001) says push forces create a condition for individuals to choose entrepreneurship as an economic necessity due to unemployment and family support.

The study by Škalamera–Alilović, Blecich and Blažeković (2017:577) shows that in most countries, self-employment dynamics are determined by the “push” factors, particularly during a recession, significantly driving unemployment. This study infers that in most EU countries, self-employment results from discrimination in the labour market and the inability to generate fresh employment opportunities instead of being an optional decision driven by a perceived market opportunity. Findings reveal a higher likelihood of self-employment in agriculture among older men and individuals lacking the requisite credentials for managing a sustainable business venture. However, it could also be a result of unhappiness with the wage, employment, divorce, boredom in past positions, and frustrations (Mahumud *et al.*, 2013:48).

Push factors like discrimination or the glass ceiling impact female professionals to become self-employed. Hence, independence from established hierarchical structures is seen as a benefit of self-employment (Choi & Kim, 2021:1765). “The word ‘push’ means necessities, where women feel that the income of their family is not enough to meet their basic requirements, they are into the role of sole bread earner, and they are not able to find a suitable job for themselves.”(Khan 2022:74). The glass ceiling is a well-recognised phenomenon in the corporate world. Therefore, numerous women prefer to get into self-employment to avoid this gender bias (Salahuddin, Mahmood & Ahmad, 2021). In the past decade, women in the USA have left corporate careers to start their businesses. This is due to ‘Corporate ceilings’ and ‘glass walls,’ lack of flexibility and challenge, a lack of role models and mentors, a lack of access to line positions with accompanying intrapreneurial potential, and a failure of organisations to credit and promote women’s contributions, are among the issues identified (Mattis,

2005:155). According to Muller and Amit (2013:65), push entrepreneurs are dissatisfied with their positions, pushing them to start a business.

Similarly, in the United Kingdom, Toogood (2017:14) established that graduates took the route of self-employment motivated by “push” or positive factors. Compared to employed leavers, self-employed leavers tended to think of themselves as more entrepreneurial. The study also found that personality characteristics and other factors external to an individual determined the decision to get into self-employment. The study also discovered that both survey samples had the experience of self-employed role models. However, the objective was to investigate the factors determining the decision to enter self-employment or establish a business venture immediately after graduation. The study found that common in both samples, a significant difference in their respective backgrounds before joining the university. Respondents expressed different definitions of entrepreneurship and enterprise comprehension in both survey groups. Also, self-employed leavers were more likely to come across entrepreneurship and self-employment than employed leavers. Most urban area respondents cited necessity motivators as opposed to rural area respondents. Necessity drove more women than males to start their firms. The finding shows that there still exist gender gaps concerning the motivation for self-employment.

2.5.5 Pull factors

According to Baughn, Chua and Neupert (2006) and Mahumud *et al.* (2013:48), the pull factors that lead people to entrepreneurship are independence, inventiveness, social position, economic standing, flexibility, education, and autonomy. Independence entices individuals to start their businesses and enjoy the opportunity associated with autonomy. Cronje *et al.* (2018:4) argue that various studies have associated women getting motivated to start a company to have the freedom, flexibility, and optimism to avoid obstacles in their work. Additionally, Barringer and Ireland (2010), argue that people are pulled to self-employment by independence, financial rewards, and the

desire to be in control. Entrepreneurs desire financial freedom (Singh *et al.*, 2011; Ojiaku *et al.*, 2018).

Individuals are attracted to becoming entrepreneurs by the feeling of being their boss. The need for achievement drives many potential entrepreneurs; being their boss is an achievement for many people and gaining societal recognition. Being their boss is familiar to women and societies that value personal achievement (Cronje *et al.*, 2018:5). Business managers start their businesses driven by the desire for independence and culture (for those belonging to cultures that encourage risk-taking and independent thinking). Pull factors are associated with recognition: the prestige of running one's business and the status one derives from operating one's business. Pull entrepreneurs are enticed to start a firm by their fresh venture idea (Muller *et al.*, 2013:65).

Csillag *et al.* (2019:359) argue that pull factors are associated with passion for work, pursuing one's dreams, and pride in achievement. Researchers reported support and business networks as other pull factors. Besides inspiration, support and motivation can come from family or friends or an empowerment scheme. The new entrepreneurs could be taking advantage of current market opportunities that attract individuals to self-employment. Profit search refers to working hard to make a lot of money, increasing income, and building equity or personal wealth.

The idea to make use of existing education, talents and skills as well as simultaneously keeping oneself busy can also be the reason for women to get attracted towards entrepreneurship." (Khan 2022:74). Others are attracted to entrepreneurship because of their skills or opportunities (Cronje & Mkubukeli, 2018:1). Contrarily, pull factors are the advantages of choosing to pursue an entrepreneurial endeavour because women have an innate desire to do so in order to achieve independence, be their own boss, decision-making autonomy, a sense of self-achievement, and the desires to be creative, powerful, and to earn handsomely" (Leyton-Román *et al.*, 2021).

According to Sullivan and Meek (2012:435), women venture into entrepreneurship for a variety of reasons, including the desire to do meaningful work, to operate free of professional limitations, autonomy, a challenge, decision-making control, family, social work circumstances, and the possibility to earn more money are just a few examples. This agrees with Cronje *et al.* (2018:5), who state that independence, achievement recognition, personal development, and private wealth pull factors, including freedom, success acknowledgement, personal growth, and personal wealth, are removing elements—the desire to establish their own business and be self-sufficient.

2.5.6 Immigration factors

Over the past two decades, there has been a significant change in the type and number of immigrant entrepreneurs. For example, self-employment among immigrants increased by more than 50 per cent in the European Union, as recorded by OECD, 2021 and Surangi (2022:199). “Numerous Sri Lankans have migrated to the United Kingdom as asylum seekers and high skills migrants due to many factors, such as civil wars, economic conditions, lack of political stability, and escaping poverty” (Asian Business Association, 2007; Surangi, 2022:200). These Asian origin people play a key part in the economy of London, for records show there are 41,000 Asian-owned businesses in London, creating 210,000 job opportunities for people (Surangi, 2022:200). “Despite their significance, Sri Lankan immigrants are the least focused group among other immigrant communities in the United Kingdom” (Samaratunge *et al.*, 2015 quoted in Surangi, 2022:200).

In a separate study by Cue and Álarby (2015:902), in Spain, the rate of self-employment among immigrants is much lower than in other countries. However, dissimilarities occur concerning the area of origin. Findings further indicated that there is more likelihood for older individuals and men to be self-employed. There was also more likely for individuals with higher levels of education to be self-employed due to the declined opportunity for skilled employment for immigrants. Similarly, Szarucki, Brzozowski, and Stankevičienė (2016:1) found that migrants from the Central European region express a different propensity for self-employment than Kazakhstani, Russian,

and former Yugoslavian migrants as well as from Italy and Turkey, with the Romanians migrants exhibiting the strongest aversion for self-employment. The differences were significant even after controlling individuals' human and social capital endowments.

Also focusing on migrant populations, Ahmad, Esmaeilzadeh, and Naz (2019:1) found out that compared to natives, it is comparatively more likely for immigrants in Canada to be self-employed throughout unemployment. According to the findings, males with wealth or positive investment income were more reasonable than females to be self-employed. Further, the study found that the provision of financial support by the government for self-employment significantly profited natives in looking for self-employment opportunities from a policy standpoint.

Similarly, Zakpaa (2019:144) set out to augment the comprehension of migrant entrepreneurship at the micro-level in Sekondi-Takoradi, Ghana. Results indicated that the study respondents attributed their motivation to venture into self-employment to nine diverse motivational elements for entrepreneurs: the need to generate cash and develop personnel through informal urban apprenticeships. Their causative motivation factors were credited to the culture, self, and host societal factors.

2.5.7 Personality traits

In Australia, Lee-Ross (2015:1094) recorded that personality traits associated with self-employment differ from their psychological traits, the strongest and most common of which are the need for achievement and locus of control. Of moderate significance, they included risk-taking and competitive aggression, while innovation was the least common. In 1985, Costa and Robert McRae created the five-factor model, the "big five personality traits theory". This paradigm divides personality into five categories: agreeableness, conscientiousness, negative emotionality (neuroticism), extraversion, and openness (Griffin *et al.*, 2004:91). These are appropriate for business because they affect behaviours that aid in developing entrepreneurial skills (Holt *et al.*, 2007;

Obschonka *et al.*, 2015; Rauch & Frese, 2007; Zheng *et al.*, 2010; Kibanja *et al.*, 2016:16).

The ability to get along with others is **agreeableness**. Agreeableness falls into two classes: high agreeableness and low agreeableness. Those with high friendliness are gentle, cooperative, forgiving, understanding, and goal-oriented in interacting with others. Such people find it easier to develop good working relationships with co-workers, subordinates, managers, customers, suppliers, and other stakeholders. Entrepreneurs who command respect, trust, and cooperation are said to have this quality (Cogliser *et al.*, 2012; Kibanja, 2016:16). Such entrepreneurs are good at service-oriented businesses and are ranked highly in social capital, an essential consideration for small business owners who do not often get a warm welcome in large financial institutions (Patel *et al.*, 2014).

According to Griffin *et al.* (2004:92), people with low agreeableness are quickly irritable, short-tempered, uncooperative, and generally aggressive toward others, making it difficult to form a positive working relationship with any stakeholder. **Conscientiousness** refers to the number of goals a person focuses on at once. The trait, too, is divided into high and low conscientiousness. People with high conscientiousness focus on relatively few goals and are organised, systematic, careful, thorough, responsible and possess self-discipline. Research has shown conscientious people are high performers in business organisations because they are logical and take their work seriously. In addition, to Woodward (2011), people in this category are dutiful and diligent in character. Individuals who fall under this category have personal competency, ambition, self-discipline, self-confidence, leadership abilities, and dependable attributes that can foster achievement (Holt *et al.*, 2007; Cogliser *et al.*, 2012; Kibanja, 2016:16).

According to Luthans, Avey and Norman (2007), conscientious entrepreneurs possess a high level of psychological capital. Furthermore, Kibanja *et al.* (2016:16) found that high levels of psychological capital increase entrepreneurs' effort and persistence

toward achieving business goals. On the contrary, Griffin *et al.* (2004:92) report that low conscientious people focus on multiple goals simultaneously, are disorganised, careless, irresponsible, not thorough, less disciplined, and therefore less efficient.

According to Kibanja (2016:16), emotion stability is labelled as a “dark” personality trait and referred to as negative emotionality. This trait is divided into less negative emotionality and more negative emotionality. People with less negative emotionality possess poise, calmness, and resilience and are more secure. Due to their stability and positive outlook, they tend to handle work stress better and are reliable. To Woodward (2011:2), they are stable and stress-resistant. People with high negative emotionality tend to have mood swings and are insecure, reactive, and excitable. As a result, they are the opposite of those with low negative emotionality in performance and business relationships (Griffin *et al.*, 2004:92). They are sensitive to negative feedback, become upset about little setbacks, and react anxiously in stressful situations, all of which work against entrepreneurial success (Patel & Thatcher, 2014; Kibanja, 2016:17).

Extraversion is the opposite of introversion, characterised by more significant social discomfort in interactions. Extroverts are outgoing, outspoken, assertive, and eager to form new relationships. Extroversion suits entrepreneurs because they need a high degree of interaction with stakeholders. Dominance, adventure, pleasure-seeking, ambition, and self-confidence are all required (Holland, 2007; Kibanja 2016:16). Asian countries have more successful female entrepreneurs than men because they take bigger risks and make bolder choices to perform better (Franzke *et al.*, 2022:346).

Woodward (2011) associates extroverts with assertiveness and the energy to perform. Extroverts increase entrepreneurial optimism through risk-taking and providing effective leadership. Effective business leadership requires active players, good communicators, negotiators, and network builders (Frese, 2007; Chan *et al.*, 2015; Kibanja, 2016:16). Asian female entrepreneurs have been seen to value independence, self-assurance, and dignity and are proud of their accomplishments despite frequently having a limited educational background (Franzke *et al.*, 2022:346).

Openness 'is the capacity to entertain fresh concepts and change due to learning new information (Griffin *et al.*, 2004:93). This trait falls into two categories: more openness and less openness. People in the more open category are open to new ideas, willing to modify their minds, beliefs, and attitudes, and are curious, imaginative, and creative. As a result, they are more receptive to change and can readily accept others in the organisation because of their flexibility, giving them a better performance rate. Individuals with openness tend to be open-minded and tolerate a range of values, which in turn aids them in appreciating customers' needs and developing the ability to deal with market development and competition. Self-direction and linked to openness, stimulation, and intellectual curiosity are all highly regarded as a recipe for entrepreneurial success.

Entrepreneurs with openness question the existing culture, which could identify new opportunities to bring higher returns, hence success (Zhao, 2010; Holt *et al.*, 2007; Gorgievski *et al.*, 2011; Kibanja 2016:16). They exercise flexibility in their thinking (Woodward, 2011). On the contrary, people in the less open category are less receptive to new ideas with narrower interests, less curious and creative, and prefer to maintain the status quo. Table 2.2 shows personality traits and their relationship with entrepreneurship.

Table 2.2: Personality traits and their relationship with entrepreneurship

Personality traits and their relationship with entrepreneurship		
Personality traits	Behaviours	Relationship to entrepreneurial intention
Agreeableness	High agreeableness	Strongly related
	Gentle	
	Cooperative	
	Forgiving	
	Understanding	
	Goal-oriented	
	Low agreeableness	Weakly related
	Irritable	
	Short-tempered	
	Uncooperative	
	Antagonistic	

Personality traits	Behaviours	Relationship to entrepreneurial intention
Conscientiousness	High conscientiousness	Strongly related
	Pursues a few goals at once	
	Organised	
	Systematic	
	Careful	
	Thorough	
	Careful	
	Responsible	
	Self -disciplines	
	Logical	
	Low conscientiousness	Weakly related
	Pursues multiple goals at once	
	Disorganised	
	Careless	
	Irresponsible	
	Less disciplined	
Neuroticism	Less negative emotionality	Strongly related
	Poise	
	Calmness	
	Resilient	
	Stable	
	High negative emotionality	Weakly related
	Have mood swings	
	Insecure	
Extraversion	Reactive	Strongly related
	Excitable	
	Comfortable with relationships	
	Talkative	
	Assertive	
Openness	Keen on new ideas	Strongly related
	More openness	
	Keen listeners	
	Curious	
	Imaginative	
	Creative	
	Open-minded	
	Self -directed	
	Less openness	Weakly related
	Less receptive to new ideas	
	Maintains status quo	
	Narrower interests	

Source: Compiled by the researcher (2022)

Expectancy theory and entrepreneurship

Lunenburg (2011:1) states that, “Expectancy theory is more concerned with cognitive antecedents that go into motivation and how they relate to each other”. People believe there are correlations between the effort at work, the performance they accomplish due to those efforts, and their rewards. According to the motivation theory, people will be motivated if they believe their effort will lead to good performance and rewards.

Expectancy, instrumentality, and valence are the three main components of the expectancy theory. According to the theory, the assumption is that an individual is motivated to the extent that they feel that putting out effort will result in acceptable performance (expectancy), that performance will be rewarded (instrumentality), and that the value of the rewards will be favourable (valence).

Motivation = Expectancy × Instrumentality × valence

The expectation hypothesis has some significant consequences for entrepreneur motivation. This model outlines how to improve an entrepreneur’s motivation by modifying individual effort-to-performance expectancy, performance-to-reward expectancy, and reward valence expectations (Lunenburg, 2011:3).

Barba-Sánchez and Atienza-Sahuquillo (2017:1106) endorsed the assumption that valence, instrumentality, and expectancy improve entrepreneurial motivation. The research claims talented, knowledgeable, and driven stakeholders create firm projects. A study discovered this to prove a theoretical model grounded on the Expectancy Theory to account for self-employment concerning a person’s characteristics and motivation to begin a business venture.

Backman and Karlsson (2015:1) examined the motivators of self-employment, emphasising the surroundings. The study categorised subjects into non-commuters and

commuters, intending to distinguish the motivation from home and work environments. Findings reveal a significant dissimilarity between commuters and non-commuters concerning the role played by networks for venturing into self-employment. Results also show that business networks positively influence individuals' likelihood of venturing into self-employment instead of where they live. These influences are further intense over occupational and educational categories.

Woronkowicz and Noonan (2019:659) did a comparative study in the United States, establishing that artists regularly switch and disproportionately freelance out of and in self-employment more than other professional services workers. The study also found that distinctive entrepreneurial profiles are exhibited by artists, particularly concerning their employment and demographic characteristics. More specifically, artist workers living in a city are significantly more likely to get into self-employment.

Using the theory of planned behaviour as a foundation, Kolvereid (2016:105) sought to investigate the association between actual start-up efforts, motivation for the new business start-up, and starting own business preference. Findings affirm the theory, indicating that behavioural control as perceived, measures of subjective standard, and the inclination towards self-employment can forecast a person's desire to start a business. In turn, these intentions and perceived behavioural control influence the individual's likelihood of involvement in self-employment.

2.6 SUMMARY OF ENTREPRENEURSHIP

This chapter has presented a thorough literature review on entrepreneurship in response to the research objectives and questions, which focus on what motivates women to become entrepreneurs and the attributes of women entrepreneurs. A discussion on the evolution of entrepreneurship was conducted through the lens of classical theorists such as Richard Cantillon, Jean-Baptiste, Schumpeter and Alfred Mashall, among others. Entrepreneurship was associated with innovation, uncertainty and opportunity identification. This was followed by behavioural theorists such as

McClelland and Max Weber, who concluded that entrepreneurship is part of risk-taking, creativity and independence. Modern-day definitions also associate entrepreneurship with innovation, value creation and opportunity identification.

The characteristics of an entrepreneur were explored, and they emerged as being creative, flexible, ambitious, goal-oriented, locus of control, and self-efficacy concluded that entrepreneurs are made rather than being born. Further literature was explored on individual motivation towards self-employment. The factors that emerged were family background, wage work, demographics, push and pull factors, immigration factors and personality traits. The next chapter will review the literature on female entrepreneurs, specifically concentrating on the emergence and development of women entrepreneurs, the uniqueness of female entrepreneurs, challenges women entrepreneurs encounter, and factors that contribute to the success of female entrepreneurs.

CHAPTER 3

LITERATURE REVIEW ON WOMEN ENTREPRENEURS

3.1 CHAPTER OVERVIEW

The chapter focused on the literature of women entrepreneurship and paid particular interest in the emergence and development of women entrepreneurs and women entrepreneurship in Africa in the 20th. Secondary data was also collected on the uniqueness of women entrepreneurs, the challenges that women entrepreneurs encounter and factors that contribute to the success of female entrepreneurs.

3.2 INTRODUCTION

Many scholars view women entrepreneurship as an emerging phenomenon of the 21st century, as women not only work vigorously to have well-being, but they also maintain their families (Ahmetaj, Kruja & Hysa 2023:1). “Women entrepreneurs are significant contributors to the economic development of any country and their role becomes more vital in improving the economic condition of developing countries” (Feng *et al.*, 2023:1). Women's participation in entrepreneurship, particularly in small businesses, is increasingly recognised as the primary driver of global economic development and growth that creates millions of employment. (Noor, Isa and Shafiq 2022:139.).

According to the Global Entrepreneurship Monitor (GEM) (2016, authored by Uzebu (2017:1), 163 million females started business ventures across 74 economies globally. Such an action implies women's contribution to their societies' growth and well-being by creating jobs, providing income for their families, and providing goods and services that add value to their communities. Most female-led businesses in Asia were started out of necessity, and this continues to be the main driver in India, Bangladesh, and Nepal (Franzke *et al.*, 2022:346). Anderson and Ojediran (2022), quoted in Ahmetaj *et al.* (2023:3), argue that opportunities attract women entrepreneurs in developed countries, whereas those in developing countries seem to be stimulated by necessity. The family and society benefit more from the investments made by women business owners in

terms of children's education, nutrition, and health. Women put 90 percent of their profits back into their families and communities, compared to men, who only invest 35 percent (Lumley, 2023).

Women have established themselves as essential players in the business world (Alam, Jani & Omar, 2011: 166). According to Ngare (2013:2), female entrepreneurship has become necessary globally. Gatakaa (2012:56) found that women entrepreneurs contribute to national economies by participating in small and medium businesses. Entrepreneurship is no longer a foreign field for women in the 21st Century; the number entering the entrepreneurship field has shown tremendous improvement (Desa, Ramli & Hassan, 2014: 10). According to Koech and Namusonge (2015:18010), the number of women entrepreneurs has increased gradually worldwide with a success rate of 75 per cent. Today, women represent an economic force that researchers and policymakers cannot ignore.

There is increasing recognition in G1 nations; the United States of America (USA) and the United Kingdom (UK) are two examples. Australia, Austria, Belgium, Canada, Germany, Hong Kong, and South Africa, among others that women entrepreneurs are essential contributors to the economy. For example, 11.3 million women-owned firms create roughly 9 million jobs in the United States of America (USA) (OECD 2016:2). Women-owned firms "contribute greatly to entrepreneurship in the United States," according to the National Women's Business Council (NWBC) 2022 Annual Report. According to the most recent statistics from 2019, 1.2 million of all enterprises with employees are owned and operated by women (Lesonsky, 2023). The Australia Bureau of Statistics (ABS) estimates that the number of women in Australia running their businesses has steadily increased over the past 20 years, though lower than in other members of the Organization for Economic Cooperation and Development (OECD). Women are 46 per cent more likely than their male counterparts to start a business.

3.3 EMERGENCE AND DEVELOPMENT OF WOMEN'S ENTREPRENEURSHIP

“Women did not historically use the word “entrepreneur” to describe their businesses until the late 1970s; before that, they called them “sidelines” or part-time projects and understood entrepreneurship to describe what men did” (Mullin, 2017).

“According to the World Economic Forum (WEF), women make up 58% of Africa’s self-employed population, contributing around 13% of Africa’s total GDP.” (Lumley, 2023) For instance, M-Pesa, a mobile money service that provides users with financial and payment services even if they lack access to a bank account, is run jointly by Vodafone and Safaricom, the largest telecom company in Kenya. By 2022, access has gradually expanded to 52.4 million consumers (Lumley, 2023).

Women entrepreneurs have traditionally been divorced, widowed, or at home with little children. They started the business out of financial necessity (Buttner, 1993:59). They operated small enterprises, usually in retail or service establishments. Most of the money came from personal savings or loans from friends and family (Buttner, 1993:59). According to Ozsungur (2020:167), women's entrepreneurship emerged due to the universal acceptance of the patriarchal social framework and the diminishment of women’s commercial activities. The problems between countries that led to economic stagnation brought cooperation between men and women, allowing women to emerge and enter entrepreneurship (Brush *et al.*, 2004, quoted in Ozsungurr, 2020:167). Pilgrimage has played a role in attracting women into the business in the Muslim world, as pilgrims who return from Mecca become significant knowledge brokers about design styles (Buitelaar, Stephan-Emmrich & Thimm, 2021:6).

Kieffer (2020:81) also mentions the emergence of spiritual entrepreneurship, which is dominated by and targeted at women. Spiritual entrepreneurship promotes women’s empowerment by framing capitalism and pursuing financial success (Kieffer, 2020:81).

According to Mullin (2017), Women in business in the USA have come from far and moved stage by stage.

1910-1939

Taverns and alehouses, millinery and retail shops, hotels, and brothels were the most common female-owned businesses at that period, regularly run to generate revenue for women who did not have a breadwinner. In those days, business was a method for a woman in genuinely dire circumstances to provide for herself rather than become a social burden, according to Seger (2017), in the early 1900s. Madam CJ, Walker, and Coco Chanel, among others, are examples of female entrepreneurs who started their businesses, establishing their brands in the face of stigmas, prejudice, and unjust remuneration. Female entrepreneurs in the 1990s were mainly middle-to upper-middle-class married and had children aged 30 to 45. They were usually firstborns and educated up to college (Buttner, 1993:60).

1940-1959

During World War II, many women got a chance to work to relieve men to serve in the war. As a result, many women were motivated to contemplate beginning their enterprises with the same patriotic fervour. According to the Boston Globe, “women’s pages” featured Polly Webster’s “War Time Wife” column, which was chock-full of advice for surviving the war years, including how to make money from home. When World War II ended, women were forced out of wartime jobs to make way for returning service members, and many of them went on to start their enterprises. Beginning in New York, workshops for ambitious female entrepreneurs were held by the Federation of Business and Professional Women’s clubs and state officials with assistance from trailblazers like Elizabeth Arden and male business executives. In addition, there were free pamphlets and guidance books available (Mullin, 2017). Today Elizabeth Arden franchise is still operational. Around that time, it marked the unprecedented numbers of

women in the workplace. Between 1940 to 1945, the percentage of working women nearly doubled to ten per cent (Seeger, 2017).

1960- 1979

The changing social and cultural landscape gave fresh incentives for would-be female business entrepreneurs by the early 1960s. Divorce rates had risen by this time, causing single mothers to struggle to manage child-rearing and their new roles as providers. As a result, women like Beauty Maven, Mary Kay Ash, and Mary Wells advertising expert-created their businesses to demonstrate their independence in the male-dominated economic sector (Mullin, 2017).

Civil rights and women's movements in the 1960s and 1970s gave women entrepreneurs a new sense of purpose and rights and a lexicon of ownership and empowerment. The movement altered women's perceptions of themselves and their enterprise, allowing them to aspire to start firms and be perceived as equals in the commercial world. Publishing companies created by feminists provide a voice for women. Women entrepreneurs began to venture outside of traditionally female fields, such as technology, metals, and finance which men had previously controlled. (Mullin, 2017). Women started seeking professional fulfilment outside the home. This move saw the rise of influential women entrepreneurs like Mary Kay Ash, who started selling books door to door but later founded the beauty company known as Mary Kay Cosmetics Inc. today (Seeger, 2017).

1980-1999

By the 1980s, the preceding decades' efforts had paid off: women entrepreneurs like Martha Stewart and Vera Bradley owned twenty per cent of all US businesses. The public and lawmakers widely acknowledged women entrepreneurs as essential to the country's economy. New initiatives, such as how-to seminars and government programmes, aimed to give women the tools to start enterprises. For example,

Madonna, Martha Steward, and Oprah rose to prominence as some of the world's most successful entrepreneurs between 1980 and 2000 (Seger, 2017). The Women's Business Ownership Act of 1988 removed leading discrimination, repealed state rules requiring married women to have their husband's signatures on all loans, and allowed women-owned businesses to compete for lucrative government contracts. According to Guta (2018), the law provided additional resources and recognition to women entrepreneurs. The Business Ownership Act of 1988 also eliminated state prohibitions that demanded a male relative co-sign a business loan for a woman. As a result, 1988 marked the beginning of workplace equality in the United States.

2000-the current date

The number of women entrepreneurs continues to rise in the 21st Century thanks to technological advancements that have enabled women to break into technology-based businesses in historical numbers and use technology to start, run, promote, and accelerate all types of companies. In addition, women can manage a business anywhere; with faster and cheaper internet, cloud, and mobile technologies, women can work a business from anywhere, with far less start-up capital, thanks to the faster and more affordable internet, cloud, and mobile technologies. As a result, women impact the media, business, and politics in the United States, among other things (Seger, 2017). Increased digital investment across all African economies will give women better financial opportunities (Lumley, 2023).

Thirty per cent of all businesses in the USA are women-owned, many in industries where men traditionally hold the majority. Women were a driving force in the U.S. economy by 2003, regardless of the number of enterprises owned, money created, or people employed (Green, Hart, Gatewood, Brush & Carter, 2003:2).

In recent years, women's rates of new business creation have exceeded men's rates across all ethnic groups in the USA, and similar patterns can be discovered throughout the developing world. On the other hand, women still own and manage many fewer

firms than men (Minniti & Naude, 2010). Moreover, Africa is the only continent where more women than men prefer to start businesses (Gaye, 2018).

The Global Entrepreneurship Monitor for 2015 (GEM) had a special report on female businesses and estimated that female entrepreneurship would rise by six per cent globally in the previous two years. This rise could be because females need to start entrepreneurship owing to the absence of other job creation prospects (ILO, 2018). Moreover, in many underdeveloped nations, females' primary concern with business is survival rather than progress (Minniti & Naude, 2010).

According to the Global Entrepreneurship Monitor (2017), 224 million women contributed to the global economy in 2016, with 126 million women starting new firms and 98 million running existing ones (Sharon, 2019). In Africa, most female entrepreneurs are Small and Medium Entrepreneurs (SMEs) focusing on primarily serving their local market. Other entrepreneurs, such as Innovate Driven Entrepreneurs (IDE), concentrate on global or super-regional marketing, which takes a lot of money.

Entrepreneurship in Africa is typically closely tied to the family and the local community, which can both promote and hinder its development and expansion (Khavul *et al.*, 2009; Melese, 2018; Adesola *et al.*, 2019; Etim & Iwu, 2019; Antwi Bosiakoh & Williams Tetteh, 2019; Dvouletý & Orel, 2020:2).

3.2.1 Women's Entrepreneurship in Africa in the 20th Century

According to Chinje (2013), Africa had the most significant number of conflicts in the 20th century, particularly in the Democratic Republic of Congo (DRC), Nigeria, Liberia, Sierra Leone, Cote d' Ivoire, as well as the 1994 genocide in Rwanda, were males who participated never returned home. Women had little choice but to operate their households as breadwinners in addition to their traditional roles as child-bearers and family nurturers. Young girls who lost their parents during the wars were forced to grow swiftly into home heads to care for their siblings, a terrible reality for which no one had

prepared (Chinje, 2013).

Females faced a bleak future, and without the skills or support they needed to form stable households, they had to be resourceful. As a result, women started informal businesses to support their families because they were determined to escape poverty (Chinje, 2013). This is supported by Venogppal (2022), who reported that throughout the world, hundreds of millions of women entrepreneurs who live in poverty operate micro businesses to support their clients and their basic requirements.

3.2.2 Post-20th Century African leadership opens space for Entrepreneurship

In Africa, a new form of leadership has emerged in the 21st Century, focusing on peace building, poverty alleviation, foreign direct investment, and economic prosperity, as seen in Rwanda and Liberia.

For example, Rwandese President Paul Kagame's vision of 2020 began to bear fruits in making Rwanda a middle-income country by 2020. The 2020 Rwandese vision had six essential components: "good governance and an efficient State, skilled human capital, a vibrant private sector, world-class physical infrastructure, and modern agriculture and livestock, all geared toward national, regional and global markets." Despite the massacre two decades ago, the nation has been steadily growing, with women being given significant duties to collaborate with the government to achieve the national priority aims. Sirleaf, Liberia's first female president of Liberia, was instrumental in advancing freedom, peace, justice, women's empowerment, and democratic government during her tenure. Forbes magazine ranked her as one of the most powerful women in the world (Forbes, 2012).

3.2.3 African governments are increasingly creating and enabling an environment for entrepreneurs

Many African countries such as Botswana, Malawi, DRC, Rwanda, and Cameroon have

implemented economic and trade reforms to improve the entrepreneurial environment, making it much easier to start a business in these countries now than a decade ago (Chinje, 2013). The Ugandan government has put in place an entrepreneurial policy that emphasises market accessibility, resource provision, and skills development (Obonyo, 2016)

Chinje (2013) gives three reasons why investing in women-owned enterprises is worth it:

- Women have a more significant say in home purchasing decisions than males. Women control globally “US\$20” trillion in consumer spending, which is predicted to increase. However, women make up a smaller but increasingly substantial share of the adult population in Africa (51 per cent women against 49 per cent male).
- Women graduate with more University degrees than men around the world. Women account for 51 per cent of the nation’s PhDs, 51 per cent of business school applicants, and 67 per cent of college graduates in more industrialised countries like the United States. For example, women account for half of Rwanda’s college graduates.
- Women embrace the triple bottom line principle of profit generation and reinvestment in their communities and environment. Women invest 90 per cent of their income in homes compared to thirty to forty per cent of men. This higher level of economic reinvestment enables the seeding, nurturing, and growth of communities and the environment for a brighter future.

Researchers argue that policymakers must include women entrepreneurs in the global economic equation if countries want to progress in their historical evolution and aim to create jobs and reduce poverty.

3.4 FEMINIST THEORIES

The first feminist theory dates from the seventeenth century. Feminist thought, on the other hand, has only recently emerged (Bristor & Fischer, 1993:518). Feminist theories are numerous and complex. They all look at women's experiences of gender subordination, the causes of women's oppression, how gender inequality disparity is maintained, and present different solutions to the problem. Feminist thought is divided into three categories: According to the literature, the first group implies that men and women are handled similarly. Second, they are perceived to be fundamentally **different**, and thirdly the similarities and differences are perceived to be **socially constructed** (Harding, 1987).

They want to look at the factors that influence women's lives and societal perceptions of what it means to be a woman (Jackson, 1998: Initially by political goals of the women's subordination and exclusion or by cultural arenas within various cultural and social arenas (Jackson, 1998:1).

3.4.1 Liberal feminist theory and feminist empiricism

Liberal feminism is part of the feminist theory's first group, which considers males and females similar, and it characterises both men and women as sensible thinkers. Women's subordination is owing to discrimination of institutional hurdles, such as unequal access to education. However, such obstacles are easily overcomeable (Ahl, 2006:595).

Liberal feminism bases its principles on liberal political ideology, which holds that all people are created equal and that humans are primarily rational, self-interested actors (Bristor & Fischer, 1993:519). Rationality is each human's cerebral ability (Bristor & Fischer 1993:519).

A just society, according to liberalism, allows individuals to enjoy their autonomy and fulfil their potential (Bristor & Fischer, 1993:519). Liberal feminists believe that liberal values are not equally applicable to men and women. Men are considered as “self” with their “self-interest” protected, but women are treated as “others” with their interests often neglected or violated (Bristor & Fischer, 1993:520). Liberal feminism claims that society’s treatment of women contradicts the concept of equality by confining women as a group rather than recognising them as individuals (Saulnier, 2000:8).

3.4.2 Social Feminist Theory, Psychoanalytical Feminist Theory, and Radical Feminist Theory.

The social feminist, psychoanalytical feminist, and radical feminist views, which see men and women as fundamentally different, are the second set of feminist theories. Feminine characteristics are seen as assets rather than flaws and resources to be utilised effectively (Ahl, 2006:596). The male norm is not contested here, but an alternative is offered (Ahl, 2006:597).

Constructing “men and women as different” implies that “man” and “woman” are necessary unitary ideas that restrict both sexes' repertory (Ahl, 2006:596). The feminist social theory was founded in the 1970s and is paying attention to understanding significant disparities between females and males, considering male dominance over females (Jackson, 1998:12). The primary notion that male dominance is beneficial over women originates from a social and economic standpoint which is a social arrangement for a particular society (Jackson, 1998:12). Women can be added to its emancipatory project as another oppressed class to be liberated (Middleton, 1989:8).

“Men have the power over women” is a standard formulation. This is where there is an intentional violation of rights. Men have created a system of ownership, according to Middleton (1989:8), for their aggrandisement. Feminist theory regards this system as male-centred, social and psychological, that situates biological “men as enforcing agents for those structures. According to the study, males and females are socially

distinct and have different possibilities. They are willing to change if men have equal opportunities.

3.4.3 Social Constructionist and Post-Constructionist Feminist Theory

This is part of the feminist theory's third group. This group is less concerned with who men and women are and more concerned with how masculinity and femininity are produced and their implications on social order (Ahl, 2006:598). It is also known as post-modernist feminism, post-feminism, and structural feminism (Bristor & Fischer, 1993:521). This school of thought refers to gender as masculinity or independent of a person's biological sex, femininity (Ahl, 2006:597). Gender is determined by upbringing and social interaction, changing across time and place. Gender is done, 'accompanied' or 'performed' in this group rather than something that 'is' (Ahl, 2006:598). Any appearance of stability depends on gender recreation or repetition (Ahl, 2006:598; Buther, 1990). In society, professions are gendered, which also happens in entrepreneurship (Ahl, 2006:598).

According to Bristor & Fischer, 1993:519), forms of social organisation and their anticipated effects are defined and debated via language. Language contributes to the formation of the meanings of "femininity and masculinity" as well as "self and other" (Bristor & Fischer, 1993:519). The construction is subjective (Bristor & Fischer, 1993:519). 'Postmodern feminism uses language to construct men socially and women (Saulnier, 2000:13).

3.5 UNIQUENESS OF WOMEN IN ENTREPRENEURSHIP

Women seem to juggle continuously and simultaneously with their many roles as entrepreneurs, spouses, mothers, and members of diverse groups and networks (Roy & Manna, 2014:162). Although society has a long way to go before achieving gender equality, women entrepreneurs thrive (Thompson, 2019). In addition, women have demonstrated tenacity throughout history. Examples:

- Amelia Earhart made the first solo flight across the Atlantic Ocean.
- At 17, Susan B. Anthony campaigned for the abolition of slavery.
- Harriet Tubman escaped slavery and used the underground railroad to rescue hundreds of others.
- Rosa Parks sparked the civil rights movement in Alabama by refusing to move to the back of a bus (Thompson, 2019)

Figure 3.1 below shows emotional intelligence.

Figure 3.1: Emotional intelligence domains and competencies

SELF - AWARENESS	SELF-MANAGEMENT	SOCIAL-AWARENESS	RELATIONSHIP MANAGEMENT
Emotional Self- awareness	Emotional self –control	Empathy	Influence
			Coach and mentor
	Adaptability	Organisational awareness	Conflict Management
	Achievement orientation		Teamwork
	Positive Outlook		Inspirational leadership

Source: <https://venngage.com/templates/diagrams/emotional-intelligence-spider-diagram>

Emotional intelligence is the driving force behind various managerial functions such as decision-making, recruitment and selection, conflict management, building relationships, customer service, and interpersonal relationships (Bharwaney, Baron & Mackinlay, 2011; Khurana & Gautam, 2018:79). Emotional intelligence, according to Boyatzis and Goldman (2017), has four domains: self-awareness, self-management, social awareness,

and social management. Women outperform males in nearly all emotional intelligence competencies, except emotional self-control, according to the study from the Korn Ferry division of Korn Ferry (2016), the top worldwide people and corporate advising firm. According to the survey, women are more potent at “soft skills,” which help them lead effectively in businesses. In addition, they are more self-aware, show empathy, and surpass males in critical areas, such as coaching and mentoring, influence, inspirational leadership, conflict resolution, organisational awareness, flexibility, and teamwork.

According to the same survey, women use emotional and social qualities linked to effective leadership and management more effectively than males. Transformational leadership is appropriate for business because it requires emotional intelligence (Paladan 2015:677). According to Rosada, Ganesan, and Kuppusamy (2010:3), transformational leaders use authority and power to inspire and motivate their staff to trust and follow them. Such leaders instil a sense of belonging in their followers. That is the style where women fall because of the service-oriented businesses that require a charismatic kind and their nature of possessing persuasive skills. Women-led organisations have a solid obligation to principles with specific consideration to constructing relations to establish the trust desired to complete a complex task (Sahoo & Das, 2012:118). Women leaders empower their followers (Sahoo *et al.*, 2012:119). The poll results show a strong correlation between a leader's emotional intelligence and how long their team members plan to remain with the organisation.

There is an essential link between the need for demand for achievement and entrepreneurial behaviour, according to Acheampong, Asempa, and Buame (2013:397). Emotional intelligence leaders build environments encouraging team members to stay and contribute to the organisation's long-term goals. According to Bernice (2017:220), high emotional intelligence in women can solve problems more efficiently and control their emotions, creating a conducive work environment. Females succeed in working as a team, contributing, and acting as role models to keep the group together with role clarity (Sahoo *et al.*, 2012:117).

According to Extremera, Castillo, Cabello, and Fernandex-Berrocal (2012:78), the assumption that women have higher emotional intelligence is still prevalent (Grewal & Salovey, 2005). However, research has found that the brain activities of males decrease with the level of general intelligence, which is the opposite in female brains (Jausovec & Jausovec, 2005). Furthermore, there are fundamental differences in emotional makeup and experience between women and men (Krahn & Fentan, 2012:98).

Men are less caring, socially opportunistic, and aggressive than women (Krahn & Fentan, 2012:98). Men are taught to downplay certain feelings, such as grief, guilt, vulnerability, and fear: while women are taught to minimise certain emotions (Brody & Hall, 1999; Hall, 1978; Sánchez, Fernández-Berrocal, Montañés, & Latorre, 2008). Women also interact more socially in a dynamic environment (Candela, Barberá, Ramos, & Sarrió, 2001). Therefore, they are more concerned with maintaining a pleasant emotional tone in themselves and others to avoid the degradation of interpersonal relationships and the formation of gratifying social networks (Nolen-Hoeksema & Jackson, 2001; Extremera *et al.*, 2012:79).

According to the study, women have superior emotional intelligence, express excellent and negative emotions more fluently and frequently have higher interpersonal skills, and are more socially adept than men (Brody & Hall, 2000; Ciarrochi, Hynes, & Crittenden, 2005; Hall, 1978; Hall & Mast, 2008; Hargie, Saunders, & Dickson, 1995, Extremera *et al.*, 2012:79). Women follow a people-centred leadership approach, managing facts, intense feelings, and relationships differently than typical men (Sahoo *et al.*, 2012:118). They share power, encourage participation, and recognise others, and by listening and getting them passionate about the activity at hand, one can increase their self-worth (Sahoo *et al.*, 2012:118). In addition, women have a sense of responsibility, prefer moderate risk, are confident, possess an outstanding level of hopefulness and vigour, longing for feedback, future orientation, organisational skills, and a high point of obligation (Belwal, Belwal & Al Saidi, 2014:138).

A further survey by Nejati and Meshkat (2017:6) at Tehran University in Iran revealed that females outperform males regarding self-awareness, self-esteem, empathy, and (interpersonal relationships. Females have more emotional intelligence than males (Manjunath, Parakandy & Shetty, 2012: 1259). Estrogen is a female hormone with two functions: It is linked to solid nesting and nurturing and feelings of satisfaction from caring for the home and family members. Scientists have revealed that men's brain (left side) is more localised, specialised, and effective at concentrating. At the same time, women are more dispersed, connected, and integrated than men (Barletta, 2006:27). Women's emotions are dispersed over numerous parts of the left and right hemispheres of the brain.

Women's brains are more interconnected than men's, and they have more dendrites on the cellular level, which conduct impulses between brain cells. The tissue and fibres that connect the left and right hemispheres are more extensive and more developed at the anatomical level. According to Barletta (2006:27), Scientists believe this accounts for women's ability to think holistically, preferring to view each element and interaction in context as part of the bigger picture. In addition, Sahoo *et al.* (2012:120) argue that women's brains are inclined to be quicker to react than males to unconscious cues, body language, and variations in verbal iterations and can think about and perform a variety of things simultaneously, which makes women find solutions with limited clarity (Sahoo *et al.*, 2012:120).

According to Zenger and Folkman (2019), from their 360 Degrees reviews, women scored significantly higher than men on most leadership competencies. Women were rated as excelling in taking the initiative, acting with resilience, practising self-development, driving for results, and displaying high integrity and honesty. As people age, their confidence generally increases; surprisingly, male confidence declines over 60, while female confidence increases (Zenger *et al.*, 2019).

Due to their tremendous sense of ownership and nurture, women entrepreneurs care for their business ventures more (Majumder, 2017). Emotional intelligence is good for

business because it can improve teamwork, diffuse conflicts, improve relationships, manage change efficiently, and handle difficult conversations with customers, suppliers, or employees. On the other hand, it takes time to build and can be used to manipulate people, which can be a setback to the business.

Multitasking is a critical skill for any entrepreneur. Women are proud of having the ability to juggle many balls at once. Every woman wishes to improve the world (Barletta 2006:89). A business setup means jumping from task to customer and customer to customer. Multitasking resembles motherhood, where mothers manage their kids' needs and schedules. They get interrupted and pulled in different directions, yet, they stay on course and help their kids learn and grow. Women are called master jugglers; they can do many tasks simultaneously while achieving excellent results and not missing opportunities (Wessels, 2015). According to Bhandari (2017), a study done by UK-based psychologists revealed that women were faster and more organised at switching rapidly between tasks and under pressure than their male counterparts. When it comes to soft skills, women are said to have a number of benefits, including emotional intelligence, motivation, perseverance, and the capacity for multitasking (Appel, 2022(

Women can multi-task, have a calmer approach to problems, are more committed to a cause, and, by and large, have fewer distractions and higher attention spans. Stoet, O'Connor, Conner, and Laws (2013:2) say that researchers have shown that more women are involved in multi-tasking than men, such as household tasks that could be extended to businesses. According to Kamberidou (2020:3), women continue to balance their work-life and domestic duties. A new dimension of mumpreneurs adds to the entrepreneurship field (Nel & Thongprovati, 2010:7). This is where women entrepreneurs balance the role of a mother and an entrepreneur, and the motive is to create a better environment for their family and the entire community (Nel & Thongprovati, 2010:7).

Multitasking is advantageous to a business in increasing productivity; however, multitasking can overwhelm anyone, resulting in meagre work output. Multitasking can

work best if people learn to have a to-do list, prioritize, pay attention to the task, and know when to work best.

Thompson (2019) surveyed 1 400 women by asking them what skills make them successful at work, and the top answer came as adaptability. Women seem to have the ability to understand that for businesses to succeed, they must stay flexible during change. A new company will involve new employees, strategic goals, budgets, and even office spaces that need to be managed, and women seem to thrive no matter what new direction they could be going. According to Majumder (2017), as per the Harvard Business Review, females are highly flexible. Whether daughters, sisters, mothers, or wives, they adjust vividly to their duties to create peace in their surroundings. Due to their superb flexibility, females become highly prosperous businesspersons. Women entrepreneurs adapt more easily to different groups of people and are ready to accept different human communication settings and interactions (Enterprise League, 2020). Today, adaptability is essential because of globalisation, new technologies, and greater transparency demanded by customers.

As a result, businesses have a competitive edge against their competitors; however, companies suffer because some employees avoid taking advantage of the adaptive leadership, most cases unstructured. Giddens (2010) asserts that men and women internalise values, norms, and standards differently. The socialisation process, passed-down behavioural patterns, and disparate expectations for kids could lead to the uneven development of abilities like perseverance, prudence, or empathy, more typically attributed to women or the security and independence typically attributed to masculine traits. Brandle and Manzanaveva-Roman (2016:40) state that women's brains function differently than men's.

Women deal with pressures and stresses and can sort things out pragmatically. Women entrepreneurs are willing to spend a long time chasing their vision despite setbacks and can be patient. They are not bored easily and do not quit their ideas and vision until they have tried all the possible opportunities (Enterprise League, 2020).

Perseverance is good for business because it keeps the entrepreneur focused on achieving the vision; however, it sometimes leads to the sunk cost fallacy. In not giving up despite the odds, entrepreneurs create prisons for themselves, sacrificing effectiveness for efficiency (Roderic, 2017). According to Dubey (2018), to thrive as an entrepreneur, one must be honest, persistent, and accurate to oneself, the team, and the clients.

According to Schiller and Crewson (1997), females seem to possess higher positive entrepreneurial qualities than males, such as robust creativity, noble mutual intellect, critical thinking, and decision-making skills. In addition, they work very hard to achieve their objectives and have a solid resolve to succeed (Brush, 1992).

Regarding creativity, women excel at thinking outside the box and finding new answers to old problems. They reject a “do not fix it if it is not broken” mentality when seeking new innovative ideas (Thompson, 2019). Instead, new ideas are formed and developed by employing existing ones in our heads. The foundation of innovation is Creative ideas. It is defined by the ability to imagine, create, bring to life, invest in, and develop new forms (Khan, 2015:32).

According to a study by Columbia Business School’s Michael Mauskopf, INSEAD’s Noah Askin, UC Irvine’s Sharon Koppman and Northwestern University’s Brian Uzzi, women are more active in creative fields like art, music, and literature than males — and are usually more creative than men (Hissong, 2020). Madame Marie Curie was the leading female to earn a Nobel Prize and is the only individual female in the past to win two times (Kin, 2015).

When other people see risk, 80 percent of women can see the potential. Even though men are known for being adventurous, women are more risk-takers, and it is apparent that taking risks is a “must” quality for business success (Thompson, 2019). Research shows female borrowers are more creditworthy than male borrowers (Sharma & Zeller,

1997; Papias & Ganesan, 2008; Derban *et al.*, 2005; Roslan & Mohd Zaini, 2009; Nurulhasanah Abdul Rahman, 2014:4).

While financial and physical risks have their advantages to business, such as having enough resources for expansion or modernising and making the industry more competitive on the other hand ethical risk brings along many advantages, such as building customer loyalty, enhancing company reputation, retaining good employees, and avoiding legal problems for the company.

3.6 THE CHALLENGES THAT WOMEN ENTREPRENEURS ENCOUNTER

"Today's world is advancing in terms of empowering women in various directions. That also includes business and entrepreneurship. Today, gender equality is being discussed more than ever, but many things are still not clearly defined in practice. Therefore, such things are still tacitly expected from women. These expectations require raising awareness of all women's challenges despite choices."
(Pettersson, 2019).

3.6.1 Gender bias

Since ancient times, women have had to contend with male supremacy (Atitkar 2021:3920). Women are still overwhelmed with gender-specific obstacles, such as juggling work and family (Neneh & Welsh, 2022:1631). Male chauvinism is still prevalent in many societies (Gandhi, 2014:246). Gender bias has continuously hindered women's entrepreneurship in education, rights, property ownership, and business (Priya, 2019:109). Society sees women as less powerful and influential leaders subordinate to men, having less power to access opportunities and resources (Kodisinghe, 2003:8). In many facets of commercial operations, traditional societies see women as weak (Ngubeni *et al.*, 2022:1843). In traditional societies, women are viewed as weak in many facets of commercial operations (Ngubeni *et al.*, 2022:1843).

Women entrepreneurs continue to be in the second position to men. They are constantly struggling with gender issues (Giglio, 2020:313). Gowe and Montgomery (2001) allude that society associates women with not being task-oriented enough, too dependent on feedback, and lacking independence (Kodisinghe, 2003:8). Females around the world suffer from poor self-confidence concerning their business capability (Franzke *et al.*, 2022:347). In Asia, this low self-confidence is due to multiple factors but is significantly influenced by gendered norms regarding the role and behaviour of women in society. Due to these norms, some families do not support the entrepreneurial activities of their daughters but, rather, focus on ensuring that they find a suitable spouse.” (Franzke *etal.*, 2022:347). Women have faced traditional social limitations for centuries; therefore, they feel less confident in themselves (Dhaliwal *et al.*, 2020:59). Women's independence is troublesome in patriarchal countries since it goes against the customary division of labour between a woman and a man, who is viewed as the family's head and provider (Ngubeni *et al.*, 2022:1844)

In India, women are viewed downward as ‘abla’ that is weak in all respects (Gandhi, 2014:546). The different perception of men and women prevents women from being treated equally to men and acts as a barrier to entry into business (Gandhi, 2014:546). According to Buttner (1993:61), women lack attributes associated with successful business management. This lacking makes them work harder than their male counterparts to prove their competence as business owners to customers, suppliers, and other stakeholders (Buttner, 1993:61).

The female entrepreneurial journey is usually tricky because of gender (Jasmine, 2019). The entrepreneurial journey is always bumpy, with constant uphill challenges (Green, 2018). The challenges are usually physical, mental, and emotional battles for entrepreneurs, affecting their wellness, comforts, joys, family, and friends, who often take a back seat (Green, 2018).

Still, in the 21st C, women face social discrimination because of the prejudices and stereotypes held by society about “masculine” and “female” jobs. Many people still

believe that men are more suited for business. According to Human Capital International (2020), women are not wise enough to make crucial decisions for themselves, and, in some societies, women are only for marriage. Such perceptions alienated them and denied support to help them develop and transform their business acumen to enable them to start and manage their enterprises (Human Capital International, 2020). Such beliefs are deeply culturally and socially rooted in the perception that some jobs are not for women, making many choose to work with men rather than women (Pettersson, 2019). Ahmad and Naimat (2011:125) argue that women have faced social, cultural, lawful and religious impediments.

Due to society's perception of women, it becomes difficult for female entrepreneurs to win investors' confidence. Investors, in general, are more inclined to believe in men than women (Pettersson, 2019). This is because women generally need much more time and effort to prove their value and persistence to present their business story to parties interested in financing it (Pettersson, 2019). In India, society has this negative attitude that women cannot participate in business (Gandhi, 2014:546). In addition, the conservative community has many questions. Thus, women are under pressure, restraining them from prospering and achieving business success (Gandhi, 2014:546). Women's entrepreneurship has increased in the last ten years due to gender discrimination and bias in white-collar jobs (Guba & Adak, 2014:11).

In India, most businesses are set up by men, not because women have no enthusiasm for entrepreneurship but because subtle gender biases hold them back, such as the inability to secure a loan (Panicker, 2019). Women usually do not know how to tone their businesses or what works best to ensure loans (Panicker, 2019). Creditors do not help women because they often have no collateral for property or money to call their own. Unlike a man, family finances are not as forthcoming when the aspirational entrepreneur is a woman (Panicker, 2019). Despite all the strides made in women's rights, business is still seen as a male world (Panicker, 2019). Women in India are constrained in networking because they are exempt from men's clubs. Societal norms make it more difficult for them to network as readily as men because, apart from their

business, they have multiple roles to play as mothers and wives or caregivers for other older family members (Panicker, 2019).

Worldwide entrepreneurial development is hindered by cultural hostility (Kikula, 1999:203). In Korea, there is a cultural expectation that family rearing lies in the hands of the woman, while in Japan, women from an early age are taught to accept the role of an obedient wife and wise mother (Kikula, 1999:203). Hong Kong and Shanghai Banking Corporation (HSBC) surveyed more than 1,200 women entrepreneurs across eight countries in North America, the Middle East, Europe, and Asia to gauge gender biases by the investors. The research found that over a third of female business owners experience gender bias while seeking company funding. They lamented that investors questioned them about their family situations and their trustworthiness as business managers rather than questions about the business idea (Taylor, 2019). Capitalist investors ask male entrepreneurs about the potential for gains, whereas female business owners are asked about potential losses (Kanze, Huang, Conley & Higgins (2017).

According to Hossain (2019:37), female entrepreneurs lack institutional support when applying for a loan in Bangladesh. The lending process is complicated for women, and banks prefer to work with male entrepreneurs. According to Buttner (1993:62), a survey conducted in Canada in 1990 showed that women's financial circumstances were less favourable than men's. Women paid higher interest rates on loans, were required to raise higher collateral, and had to provide the spouse's signature to obtain the loan. Women's businesses pay higher interest rates than men's and face prejudice from banks (Giglio, 2020:314).

Women have been blamed for their inability to balance business and private life. Due to their domestic roles, even women entrepreneurs who have organised themselves are usually blamed for carrying too many obligations that could affect their entrepreneurial spirit (Pettersson, 2019). Women have role conflicts where they are overwhelmed with house chores and simultaneously want to be entrepreneurs (Arora & Agarwal, 2019:120). Women have too many responsibilities besides business, which, if not

managed, can lead to even more complicated stress (Arora & Agarwal, 2019:120). Women who invest heavily in their families may be less inclined to engage in market, financial, and business networks (Brush, De Bruin & Welter, 2010:3). The primary obstacle for female business owners is the work-at-home aspect, as well as the stress brought on by having to manage a business and care for a family at the same time (Mwale & Phiri, 2022:1697). Family and home responsibilities are a heavy load for many women, and they have a detrimental effect on their business's performance, which inhibits their potential to make money (Lynda, 2022:305).

3.6.2 Low self-efficacy

Self-efficacy is the belief in one's ability to meet the challenges ahead of one and complete a task (Akhtar, 2008). Self-efficacy is essential in entrepreneurship because it refers to one's confidence in doing a given job and is crucial. Self-efficacy is appropriate for entrepreneurship because it involves assessing self-confidence internally and externally, thus enabling better decisions (Krueger, 2000; Asandimitra & Kautsar, 2017:294). 'Self-efficacy is a motivational construct that has shown influence on an individual's choice of activities, goal levels, persistence, and performance in various contexts' (Hao, Seibert & Gerald, 2005). According to Belwal *et al.* (2014:140), women experience a lack of belief in their skills.

According to Amattucci and Crawley (2011), their empirical findings revealed a lack of confidence and anxiety about financial management among women entrepreneurs. As a result, women in entrepreneurship face severe gender bias and difficulty accessing market opportunities due to a lack of entrepreneurial self-efficacy (Fielden *et al.*, 2003; Fielden & Hunt, 2011; Kirkwood, 2016; Tomoyo & Norifumi, 2017:11). According to a Kigali study, women entrepreneurs struggle because of four "Entrepreneur-specific factors": lack of preparation on the part of the owner; imitability; poor judgement; lack of business experience; and imitability (Kasema, 2023:228).

The idea of saving face, a lack of self-efficacy in women's opinions of their talents, and a lack of societal acknowledgement of women's economic activities are the leading causes of the fear of failure. (Tezuka, 1997); Futagami & Helms, 2009; Welsh *et al.*, 2014; GEM, 2015; Tomoyo & Norifumi, 2017:11). Weak self-efficacy limits women's access to those who can provide business advice and public or private funding. In addition, failure to understand the social and institutional impediments to development may result in designing and executing gender-insensitive policies that deter female entrepreneurship (Tomoyo & Norifumi, 2017:11).

Women are associated with a lack of confidence, willpower, a solid mental outlook, and optimism (Gandhi, 2014:546). There is always the fear of committing mistakes, a limited initiative to take the risk, and uncertainty in women (Gandhi, 2014:546). Women entrepreneurs lack confidence due to negative societal influences on women-run enterprises (Al-Haldari, 2016:78). In contrast, entrepreneurs with high self-efficacy believe they can take risks to succeed, even in increasingly competitive and uncertain environments. Scholars have argued that entrepreneurs who can assess the feasibility of entrepreneurial action would manage the ambiguity involved in entrepreneurial opportunities through open dialogue and cooperation with key stakeholders and thus persist even in the face of uncertainty and setbacks (Cardon & Kirk, 2015; Dimov, 2010; Baum & Bird, 2010; Tomoyo & Norifumi, 2017:11).

Individuals with self-efficacy are associated with specific cognition and behaviour, which influence their expectations and goals, improvement in work-related performance, more significant job search activity, better academic performance, and health-related choices. Self-efficacy can either be domain-specific or task-specific, referring to a collection of related tasks., or it can be more generic (Bandura, 2001; Stajkovic & Luthans, 1998; Eden & Aviram, 1993; Luszczynska, Gutiérrez-Doña, & Schwarzer, 2005; Clark & Dodge, 1999; McAuley, Courneya, Rudolph, & Lox, 1994; Wulfert & Wan, 1993; Cassar & Friedman, 2009:2).

3.6.3 Risk averseness

“Risk aversion among female entrepreneurs has for a long time been a stumbling block for women to enter into the entrepreneurial field” (Nyanga & Chindanya 2021:2). According to Roy (2019), risk-taking behaviours generally favour men. However, situations in which women have taken risks are not as well-studied or even described, and the notion that women may have a risk-taking profile that differs from men and is not risk-averse is not considered.

A few studies have focused explicitly on women entrepreneurs’ risk attributes. According to Brindley (2005:150), almost every study of risk perception has found that men seem less concerned about hazards than women, according to Borghans. Golsteyn Heckman and Humphries (2011:322), women are more risk and ambiguity-averse than men. Research shows that young males have the highest degree of risk tolerance. At the same time, women of all ages demonstrate risk avoidance (Maelow & Swail, 2014:85). This is associated with lower cognitive ability and less openness to new experiences related to mental traits. Displaying such behaviour in business makes one miss business opportunities, and in most cases, investors do not take them seriously.

According to bank staff, attitudes toward women were less entrepreneurial than males and were rated lower on financial risk-taking propensity (Buttner & Rosen, 1988; Brindley, 2005:151). Susan Clark Muntean, an assistant professor of management at Ball State University in Muncie, feels that females are more afraid of risk because of cultural and institutional factors than biological ones (Economic, mindset, 2016). Women are more risk-averse than men (Abdieva, Sulaimanova & Karymshakov, 2019:19). Women’s risk-taking is due to their traditional protective parental role, socialisation as carers and nurturers and increased sensitivity to violence (Marlow & Swail, 2014:85).

Matt (2014) has a different perspective on women and risk aversion that women do not fear the risk; instead, they desire more defined plans and structure than men. Women entrepreneurs embrace worthy risk. From a biological perspective, women are nurturers, the protectors of their flocks, and become ferocious competitors when backed into a corner. This characteristic is extended to businesses run by women. Bose (2016) supports the idea that women are not risk-averse; instead, he reports that female entrepreneurs feel a firm's risk should be measured, assessed, and managed properly.

According to Weldon (2016), women analyse risks differently, looking at the motivations and vision of their businesses. Females initiate entrepreneurship because of different factors, like having control, experiencing challenges, creating something to do, gaining financial independence, generating income, and taking over their family business to better manage operations. Therefore, the assessment and risk calculation will differ based on such reasons. Conquering this fear of risk can give women entrepreneurs the power to positively transform the world through business. However, women should not be risk-averse because embracing risks provides a competitive edge for the company.

3.6.4 Limited human capital

According to Amadeo (2022), human capital is the value placed on labour's skills and characteristics that affect productivity, such as education. Therefore, it improves the worker's performance and benefits the country's economy. Other examples of human capital include technical or on-the-job training, problem-solving, people management, and communication skills. Women are faced with fewer professional skills, education, professional qualifications, and manufacturing abilities, such as technology handling (Noor & Isa, 2020:507). Entrepreneurial education benefited from entrepreneurship education (Elliot, Mantler & Huggins, 2021:54).

According to Quiñones (2016:8), human capital or education refers to formal official education, executive education, financial literacy, executive training, monetary literacy, and former business and entrepreneurial experience. Access to networks also plays a

crucial role in business success (Quiñones, 2016:8). According to Belwal *et al.* (2014:139), European women entrepreneurs lack knowledge, insufficient training and experience, and family responsibilities hinder their business success. Among the challenges female entrepreneurs in South Africa face is the lack of skills development, training and education, mentorship, and networking events (Jacob, 2012; Ngubeni, Ivanovic & Adinolfi, 2022:1843).

Although they have formed their own businesses and engaged in entrepreneurial activities, women still lack solid entrepreneurial abilities (Noor *et al.*, 2020:506). According to Lin (2016:4), human capital factors such as experience and previous employment seem essential in building networks to secure financing. Due to a lack of necessary business expertise and comprehension, women entrepreneurs cannot keep proper records, making them ineligible for loans (Kiraka, Kobia & Katwalo, 2013:62). Human capital is an essential source of competitive advantage for entrepreneurial organisations. Entrepreneurs with higher general and specific human capital can be expected to show higher levels of performance than those with lower levels of general and specific human capital (Eniola *et al.*, 2015; Amos, Adeola, Asikhia & Abiodun, 2018:30).

Human capital is often associated with enterprise performance, and women entrepreneurs usually lag behind when compared to men entrepreneurs (Boden & Nucci, 2000). Furthermore, due to human capital gaps, women-owned micro and small enterprises in transition economies are more likely to underperform than men-owned businesses (Welter & Smallbone, 2003; Brixiová, Kangoye & Mona, 2019:6). Financial literacy is linked with more robust sales performance only among women with tertiary education, pointing to human capital complementarity (Brixiová *et al.*, 2019:5).

According to Human Capital International (2020), due to decades of socio-cultural, economic, and political injustices against women, just a few women in Africa had formal management and leadership competencies compared to men, especially since they were denied formal education. As a result, women often have less background than

men in technical skills such as ICT that would facilitate their entry into higher value-added sectors or help them raise productivity in existing firms (Brixiová *et al.*, 2019:2). According to Byumvuhore (2018), women entrepreneurs in Rwanda still lack entrepreneurial skills, specifically in financing and interacting with clients, affecting their performances and general business knowledge.

3.6.5 COVID-19 pandemic

The COVID-19 virus-related global pandemic that the World Health Organisation announced in 2019 brought about several developments that impacted people's lives, employment, and enterprises (Leyton-Román, de la Vega, & Jiménez-Castuera 2021:3847). Female entrepreneurs have been badly impacted by the COVID-19 epidemic, with 67.4 percent reporting a major decline in revenue (Kawai, Sibunruang. & Kazumi. 2023:840). The COVID-19 pandemic made the global gender gap in entrepreneurship even worse (Kawai *et al.*, 2023: 841). COVID-19 significantly accelerated the digital transformation of businesses (South African women entrepreneurs' job creators report, 2022: 19).

During the epidemic, women in Bangladesh had little access to networking opportunities, making it difficult to get crisis management counsel (Jasmine, 2021:210). In addition, many women found it difficult to adjust their enterprises to the new environment due to their increased caregiving responsibilities as a result of the school closure and the increasing need for healthcare (Chmura, 2020, quoted in Jasmine, 2021:210)

3.7 FACTORS THAT CONTRIBUTE TO THE SUCCESS OF FEMALE ENTREPRENEURS

3.7.1 Dispelling gender stereotypes

Stereotypes are defined as specific beliefs about a group, such as descriptions of what members of a particular group look like, how they behave, or their abilities, and are cognitive representations of how members of a group are similar to one another and different from members of other groups (Vescio & Weaver, 2013; Turko, 2016:117). Stereotypes lead to social categorisation, which is one of the causes of prejudiced attitudes, such as the “them” and “us” mentality, which divides people into in-groups and out-groups (McLeod, 2008; Turko, 2016:117).

According to Sullivan and Meek (2012), entrepreneurship is male-typed, with entrepreneurs defined in masculine terms and feminine attributes deemed antagonistic to an entrepreneur (Ahl, 2006; Thébaud, 2010). Self-esteem, risk-taking, autonomous decision-making, overconfidence, the need for control, resilience, and ego, according to Taylor (2017), are all features connected with creating a business.

Besides, Fetsch, Krause, and BellMasterson (2015) emphasise that society’s perception of entrepreneurship as a masculine activity is associated with traits like aggressiveness, independence, competitiveness, and a willingness to take risks. Historically, women are portrayed as second-class citizens and household workers, which leaves minimal opportunity for entrepreneurship and innovation. Moreover, the lack of options creates barriers for women seeking financial and social support for their entrepreneurial ventures. As a result, they may be discouraged from seeking entrepreneurship as a viable career path in the first place.

On the other hand, men like Henry Ford, Thomas Edison, and Benjamin Franklin are predominantly lionised in elementary school textbooks. Predictable sense suggests venture capitalists invest more often in men than women due to a widespread bias

against women entrepreneurs (Buttner & Rosen, 1989; Marlow & Patton, 2005; Balachandra, Briggs, Eddleston & Brush, 2019:117). Historically, commercial banks have not given women entrepreneurs loans because they always have believed that women are hazardous borrowers who lack confidence in their capacity to succeed/ They still have the traditional mindset of lending driven by societal biases. For risk assessment, a female applicant is typically asked for a male guarantor, be it a husband or brother or a male member of the family (Piyush, 2019).

History has witnessed a list of women who left their mark in the business world and went beyond the norms of a patriarchal society. Such women have fought the odds of ageism, stereotypes, orthodoxies, and restrictions and emerged as "momentrepreneurs" today (Parikh, 2017). Every year, the number of successful women in different fields rises, hence the feeling that disparities and stereotypes are waning.

Several success tales of women entrepreneurs have made a significant economic mark due to continual battles and challenges (Abbas, Abrar, Saleem & Iqbal, 2016:122). Fernandes and Sanfilippo (2020) report five outstanding successful women worldwide despite the prevailing odds: Oprah, Gisele Bundchen, Sheryl Sandberg, Lady Gaga, and J.K. Rowling.

3.7.2 Family support

Family members can provide crucial assistance to female entrepreneurs in the form of business advice, labour, and financial resources and services to support their firms (Neneh & Welsh 2022:1635). Providing encouragement, empathy, attention, and comfort to an entrepreneur from family members is called "home-based entrepreneurial support." (Neneh *et al.*, 2022: 1635). Social support plays a vital role in the success of women entrepreneurs. The woman in business needs help from family and society to succeed (Sarker *et al.*, 2014:240). Entrepreneurial performance in Sri Lanka was influenced by family history, personality traits, and institutional assistance (Noor *et al.*, 2022:146).

According to Vадnjal and Vадnjal (2013:3732), more women than men depend on the support of their family, friends, and other important people in their lives to make business decisions. Many women entrepreneurs manage their businesses with help from family and friends, both at the start-up and expansion stages (Abbas *et al.*, 2016:122). They provide emotional stability (Abbas *et al.*, 2016:123). Necessary support should come from family, friends, and well-wishers who play a significant role. According to a survey carried out by ILO (2003), quoted in Imbaya (2012:503), and stated that one of the sources of finance to start a business venture was from family members as loans or contributions. According to Chaudhary (2014:45), extended family is crucial in business success in terms of capital provision and facilitating apprentice training. Yuliari and Darmanto (2016:10480) argue that women entrepreneurs manage their businesses with the support of family and close friends during the start-up and expansion. Family support is considered an essential factor in the success of female entrepreneurs (Ranasinghe, 2012:91).

Imbaya (2012:503) argues that there is a positive relationship between family employment and the performance of SMMEs in women-run firms. The action is due to SMMEs ' inability to attract talented personnel from the labour market, thus making family members a critical human resource for the firm's survival. Also, Ismail, Yuen, Chong (201:205) say family members must give female entrepreneurs emotional and instrumental help for a successful venture start-up and survival. Family support, suitable networking, and access to new information and communication technology all contribute to the success of women entrepreneurs (Welsh *et al.*, 2021).

Family support is crucial for women entrepreneurs, especially spouses, due to cultural reasons that bar them from self-employment, family responsibilities, lack of confidence, and financial assistance (Imbaya, 2012:504). To Ismail *et al.* (2017:1227), spousal support is vital as it encourages the wife to gain enough confidence and satisfaction as an entrepreneur, especially during the startup. Scholars report that husbands who support their wives are more educated and those with at least some entrepreneurial

experience. In addition, such tend to express a higher appreciation and support for their wives' business ambitions (Vadnjal *et al.*, 2013:3137). These findings agree with a survey conducted in New Zealand by Lois and LeLoame (2015:7), who reported that spousal support is more important to women than men, with a more significant proportion of women cofounding firms with their spouses and none starting a venture without the support of her spouse. In Singapore, partners support their spouses in businesses because they hope profits from the industry will contribute to the family budget, decreasing their responsibilities as the sole breadwinners (Vadnjal *et al.*, 2013:3733). In India, women regarded spousal support as the key reason for the success of their businesses (Das, 1999; Vadnjal *et al.*, 2013:3733). In New York, scholars reported that women entrepreneurs were thriving since husbands helped their wives through encouragement and sometimes helping with childcare (Nicholson, 2008).

Alam (2014:168) argues that social support and strong ties in the business help women bring success to their businesses, and close friends are vital, especially at start-ups, as they come in as trusted sources of help for the woman entrepreneur. Women entrepreneurs use social contacts to access information, customers, suppliers, creditors, and family members to utilise unpaid family labour and emotional support. It has been observed that support from strong ties like spouses, relatives, and friends is more significant to starting and growing the business venture than weak ties (Omwenga *et al.*, 2013:314). According to Pant (2015:38), family and business are intertwined.

Kim, Memili, and Kaciak (2014) state that family support for Korean female entrepreneurs is valuable for business start-ups because it provides resources, encouragement, norms and values, social capital, and networks for venture creation and success. However, family support comes with a cost because after rendering their help, family members will expect indirect rewards from the entrepreneur, such as stock, services for a fee, and commission, among others.

3.7.3 Financial factors

Financial capital refers to a firm's ability to secure external debt capital and willingness to apply. Financial capital can significantly hinder small business success (Coleman, 2007:306). Financial capital can come in the form of internal and external structures. External funding is bank loans and venture capital; internal funds refer to savings, borrowing from friends or relatives, and plugging back profits.

Financial management is one of several functional areas of leadership that is central to the success of businesses. According to McMahon, Holmes, Hutchison, and Forsaith (1993) (Abimbola & Kolawole, 2017:2), the financial manager oversees a company's finances to help it meet its financial goals. In addition, it gives small business owners and managers a resource for information that can be utilised to assess their companies' performance and identify the business plans that will help them expand.

Funding for women entrepreneurs has had a hard time. The lack of funding for women entrepreneurs is not because women are not impacting small businesses but because the traditional financial institutions fail to believe, and it turns out that banks often turn women away for small business loans (Wood, 2017). Apart from grants, the other sources of capital for women entrepreneurs are venture capital firms, angel investments, and bank loans. According to Malmstrom and Wincent (2018:1), banks have been identified as businesses' most critical external funders.

According to Kodisinghe and Semasinghe (2013:4) and Brush (1992), the main challenge for women entrepreneurs is access to financing. Women are given smaller loans, pay higher interest rates, must put up more collateral, have more unmet credit needs, and are less satisfied with the bank loan process, according to Aspray and Cohoon (2007).

The differences in the types of funding sought, and the experiences different genders experience when seeking financing exist primarily due to women's concentration in

poorly funded industries and perhaps due to their lack of technical education and their underrepresentation among investors (Aspray & Cohoon, 2007).

According to Sweeney (2020), a survey of 650 female small business owners revealed that sixty-one per cent chose to self-fund their start-ups. This was because most women in business often start out of necessity and have difficulty obtaining the funding needed for their companies. Only twenty-five per cent of female entrepreneurs received any grant from investors. As a result, women-owned firms receive less funding than men-owned businesses. Most women finance their interactions with personal savings, credit cards, or loans from family and friends rather than obtaining a commercial bank loan (Constantinidis, Cornet & Asandei, 2006: 134). This may be due to the features of women-owned firms, primarily services and retail in low-growth industries, and higher risk, making them less desirable to potential financiers (Constantinidis *et al.*, 2006:136).

According to Barbara, Allan, and Kathryn (2005:646), research on debt capital reveals that currently, the evidence is convincing that there is no discrimination in terms of approval/turndown rates as to debt. CARE participants reported that women in the enterprise programme reinvested thirty-nine per cent of their income into their businesses. The proportion of women entrepreneurs using their savings for business increased from fifty-three per cent to seventy-eight per cent between 2017 and 2020. Women entrepreneurs are generally known for solid survival skills compared with men, which could be explained by a more carefully planned approach to business strategy (Haeringen, 2020). Due to the lack of such access, women rely on limited, informal savings to invest in their education or become entrepreneurs and small enterprises on their little earnings to take advantage of promising growth opportunities (Bayero, 2015:4).

Female entrepreneurs in Bangladesh are impeded by various external and internal complexities, such as limited access to financial sources, resulting in personal savings and family finance rather than loans from a commercial bank (Coleman, 2001; Chowdhury *et al.*, 2018:3).

Further research has revealed that women use internal capital funding sources more than external sources due to a higher rate of denial of their credit requests than their male counterparts. Orhan (2001) says females were required to provide more outstanding collateral, greater interest, and additional stringent footings than their men counterparts. Besides, female-owned businesses are usually less in scope and need slightly less start-up capital, which is less attractive to prospective financiers (Chowdhury *et al.*, 2018:4).

According to Bayero (2015:6), access to finance has been viewed as the biggest concern for women entrepreneurs due to lack of collateral, unwillingness to accept household assets as collateral, and negative perceptions about women entrepreneurs. Generally, women are poor due to a lack of access to finance and, as such, do not have enough financial backing to start a profitable business or sustain an existing one. The finding agrees with Leitch, Welter, and Henry (2018). They argue that women entrepreneurs have small businesses, requiring small amounts of funding – resulting in micro-credit funds rather than external funding. However, even where financing is available, high-level collateral, documented cash flow requirements, and general suspicion by commercial banks of small industrialists tend to impede access to finance for women entrepreneurs at start-ups, during operations, and for expansion (Ambrose, 2012:231).

Women entrepreneurs have small businesses. Therefore, they only require small funding, resulting in a micro-credit fund. Besides, Piyush (2019) argues that women entrepreneurs struggle to access financial institutions' funding and capital for their businesses. This is because they have historically been highly cautious in extending credit to businesswomen. They still consider women entrepreneurs to be risky borrowers and are not confident in their ability to succeed. They still have the traditional mindset of lending driven by societal biases such that when it comes to risk assessment, a female applicant is typically asked for a male guarantor, be it a husband or brother or a male member in the family. According to Abimbola and Kolawole

(2017:5), the majority of entrepreneurs invest very little in their businesses and use a significant portion of their business funds for non-business expenses such as feeding their families, paying school fees for their children, improving and welfare of their households, supporting spouses, or purchasing gifts for special occasions.

The implication is that entrepreneurs divert their business funds to unrelated sources, making the women enterprises lag behind their male counterparts. It also hinders them from fully optimising their economic potential.

3.7.4 Government support

Government support is crucial for the success of women entrepreneurs since they require it in addition to support from their families and other institutions (Feng *et al.*, 2023:4). Women entrepreneurship development is part of ongoing national efforts to alleviate poverty in developing countries concerning the Millennium Development Goals (Nguyen *et al.*, 2014, Sukmaningrum & Hendratmi, 2018:105). Therefore, the role of any government is to assist women entrepreneurs in dealing with policy initiatives, strengthening through various programmes and incentives, such as providing infrastructure and access to finance for women entrepreneurs (Sukmaningrum & Hendratmi, 2018:107).

Many governments and business approaches address the gender gap, such as designing and implementing policies that support both male and female entrepreneurs, such as tax policies, financial tools, bankruptcy laws, and one-stop resources for setting up a business incubation. In addition, accelerator programmes support working mothers and a wide range of government and business approaches to address the gender gap. Such can lead to the expansion and diversification of entrepreneurs (Anderson, 2018).

According to a survey conducted in the USA by Stratta in 2022, the U.S. government as a whole must take action, and governments, civil society organisations, and the business sector from around the world must work together to achieve women's full and

equitable involvement in the economy. Since 2.4 billion working-age women worldwide do not have equitable access to the economy, change is necessary.

The Government of Kenya established Women Enterprise Fund (WEF) to assist women entrepreneurs in benefiting women aged above 18 years. This government initiative reduced the gender imbalance by providing financial support to women to raise their earnings and reducing the estimated earned income gap between men and women, which the government implemented under Vision 2030 (Kenpro, 2019).

The Women Enterprise Fund agency offers a range of products and services to help empower women in society and improve their income. Tuinuke Loan, Local Purchase Order Financing (LPO Financing), Bid Bond Financing/Tender Security, Capacity Building, and Market Support and Linkages (Kenpro, 2019). In addition, according to UNDP (2020), women company owners can receive training in various areas, including management, marketing, production, finance, and literacy. Such activity will help them run their companies effectively. In the OECD countries, policies for better-performing female-owned enterprises have been implemented to touch on education, boardrooms, governance, and business leadership (OECD, 2014).

The Government of the Republic of South Africa, too, has accepted the importance of women in entrepreneurship and found it necessary to find ways to improve women's self-employment levels. Therefore, the White Paper references the development of female entrepreneurs. However, the Early-Stage Entrepreneurial Activity (TEA) of women in South Africa is 4.83 per cent, below the average of 7.72 per cent.

Due to the high unemployment rate of females in South Africa, it is necessary to improve women's self-employment levels. Therefore, the White Paper references the development of female entrepreneurs; however, the total is 4.82 per cent lower than the 7.72 per cent TEA activities of women in other nations. According to the Gem report (Maas & Herrington, 2006), South Africa's TEA of women (Herrington *et al.*, 2011; Phillip, Moos. & Nieman, 2014:86).

According to White Paper (1995), financial and non-financial assistance are available in South Africa, with the Department of Trade and Industry (DTI) tasked with coordinating the government's support strategy to SMMEs through support initiatives for entrepreneurs (including female entrepreneurs) such as Seda, Khula, the Youth Development Agency, South African Micro Apex Fund, the National Empowerment Fund, and the Industrial Development Fund (Nieman & Phillip, 2014:86).

Government support, for instance, in Sri Lanka has introduced 'Hela Bojun Hala' an authentic local food store run by women to reduce the job gap and promote local health foods rather than trendy fast food (Muthulingam & Madhuwanthi, 2020:60).

3.8 CHAPTER SUMMARY

This chapter has presented a thorough literature review on entrepreneurship in response to the research objectives and questions, which focus on the attributes of women entrepreneurs, the challenges women entrepreneurs face and the factors contributing to success in women-owned businesses. The literature also focused on the emergence and development of women entrepreneurs around the world dating back to the 20th Century, feminist theories that revealed that women's discrimination has a long history, and the uniqueness of women entrepreneurs, showing its impact on the performance of women-owned businesses. The chapter also discussed the hurdles women entrepreneurs face and the factors contributing to their success despite the long-standing gender stereotypes. The next chapter discusses the literature on women's entrepreneurial success.

CHAPTER 4

WOMEN ENTREPRENEURIAL SUCCESS

4.1 CHAPTER OVERVIEW

The chapter focused on women's entrepreneurial success literature. It explored the eight success criteria by Gorgievski, Ascalon and Stephan (2011). It explored the conceptualization of success from two perspectives: firm or business level and personal or individual level, looking at both objective and subjective perspectives. Entrepreneurial success was also explored through a gendered perspective; attributes of successful entrepreneurs and factors contributing to success were covered.

4.2 INTRODUCTION

Success means different things to different people (Kirkwood, 2016:599). Indeed, definitions of success could vary between entrepreneurs in the same business based on their motivations for starting the firm and the goals and objectives established for the enterprise (Reavley & Lituchy, 2008:275). According to Walker and Brown (2004:577), success refers predominantly to financial criteria defined in the literature. Reavley et al. (2008:275) claim that success can be carefully defined regarding the enterprise's profitability or viability. Success can improve sales and business performance (Beaver, 2002:3). Success has traditionally been measured for business owners in financial success, typically sales or profit (Kirkwood, 2016:594). Other scholars have defined entrepreneurial success in economic performance, such as growth, profit turnover or return on investment, and the number of employees (Muthulingam, 2020:61).

Women are typically more concerned with the community; success is generally associated with individual achievement. Women have also been more concerned than men about relationships with clients and suppliers and the welfare of their employees

(Esters, 1997). They may enter business for altruistic reasons (De Bruin and Dupuis, 1999). It has been argued that these relationships or networks (formal and informal) reduce transaction costs and are an added source of satisfaction for the entrepreneur (Reavley *et al.*, 2008:278). According to Loscocco, Robinson, Hall, and Allen (1991:81), small firms are influential in four areas: raising capital, securing employees, complying with government regulations, and dealing with tax laws.

4.3 MEASURING BUSINESS SUCCESS

It can be difficult to define what “success” actually entails (Korhonen, Jääskeläinen, Laine, & Saukkonen, 2023:1). Success can mean various things to various people working on various projects at various times (Korhonen *et al.*, 2023:2). “Business success” needs clarification as it will vary between firms, contexts, and critical actors’ dispositions (Beaver, 2003:115; Reavley *et al.*, 2008:275). Little consensus occurs on a suitable degree for small business success (Farrington, 2012:386). In the entrepreneurial literature, entrepreneurial success is defined as economic factors, such as financial gain (Overall & Wise, 2016:212).

According to Lekovic and Maric (2015:8), there is no strong determination of the previously mentioned categories, as there is a wide range of variables for accessing performance or success. Some scholars have interpreted success as a specific performance aspect (Brush & Vanderwerf, 1992). Lekovic *et al.* (2015:8), Brooksbank, Kirby, Tompson and Taylor (2003) interpret success as high performance, and others relate success to growth or profitability. According to Farrington (2012:387), “business success” refers to a successful, prosperous, and financially secure company with increased turnover, profitability, and employee numbers.

Table 4.1 that follows shows entrepreneurial success measures.

Table 4.1: Entrepreneurial success measures

Criteria	Success measure	Description
Criteria 1	Profit	High earnings, good profit margin
Criteria 2	Growth	Increase in the number of workers, growth in transactions, and growth in the market share.
Criteria 3	Innovation	Introduction of new products or production methods
Criteria 4	Firm survival/continuity	Enables generational transfer or can be sold with a profit.
Criteria 5	Contributing back to society	Socially conscious, sustainable production methods
Criteria 6	Socially conscious, sustainable	We attain essential things in life, such as autonomy, challenge, security, power, creativity, etc.
Criteria 7	Satisfied stakeholders	Satisfied and engaged employees, happy customers
Criteria 8	Good balance between work	The positive mutual influence between work and private life allows time for yourself, family, and friends.
Criteria 9	Public recognition:	Having a good reputation or being a prizewinner.
Criteria 10	Utility or usefulness	An organisation fulfils a societal need; it provides an essential service or product.

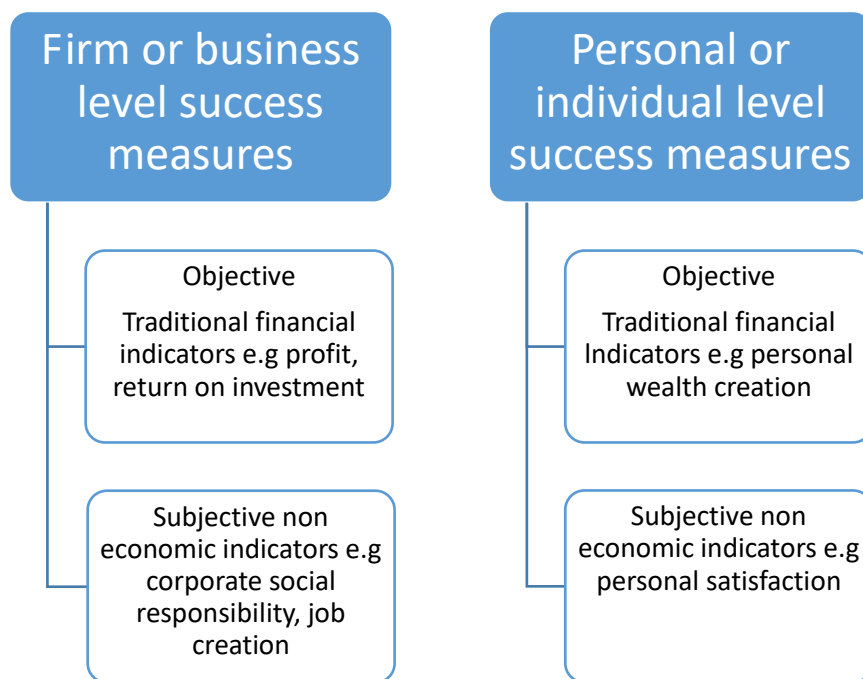
Source: Gorgievski, Ascalon and Stephan (2011:209)

Table 4.1 identifies success measures: revenue, growth, innovation, firm survival/continuity, giving back to society, social consciousness, sustainability, satisfied stakeholders, and a proper balance between work, public acknowledgement, and utility.

These success indicators in Table 4.1 combine business (firm) and personal (or individual) levels and can be classified into objective and subjective approaches.

Figure 4.1 below demonstrates the conceptualisation of success.

Figure 4.1: The conceptualisation of success



Source: Compiled by the researcher (2022)

Figure 4.1 shows the conceptualisation of success from two perspectives: Firm or business level and personal or individual level. Success can be measured objectively and subjectively from the firm or business level. From an objective perspective, the success of a business is measured through traditional indicators such as profit and return on investment, while subjectively, success is measured through job creation ability and corporate social responsibility activities. From a personal or individual level,

success can be measured objectively through indicators such as the creation of personal wealth while subjectively through personal satisfaction.

4.4 FIRM OR BUSINESS-LEVEL SUCCESS MEASURES

The notion of business success has been researched extensively worldwide (Katangole, Ahebwa & Kawere, 2013:167). Enterprise success can be measured using organisational performance indicators, which were initially mainly economic, such as looking at return on investment, profitability, sales, and employment creation (Gray, 1998, 2002; Honig, 1998; Perren, 2000; Virtanen, 1999; Wiklund *et al.*, 2009; Katangole *et al.*, 2013:167). Today, these have been extended to include non-economic aspects that mainly focus on the personal perceptions of the entrepreneur. The non-economic elements of success are fundamental in the context of MSEs because these firms often lack historical information and do not follow accurate accounting records comparable across firms (Jennings & Brush, 2013; Katangole *et al.*, 2013:167).

Enterprise performance can be evaluated by objective (traditional, financial indicators) and subjective (personally oriented) approaches. Objective measures of success exclusively state enterprise performance. According to Leković *et al.* (2015:14), from the perspective of owners/entrepreneurs/managers, a firm's success can be indicated by financial and non-financial measures. Scholars use the business period to measure individual business success (Luk, 1996; Sapienza & Grimm, 1997; Bruders *et al.*, 1992; Pennings *et al.*, 1998; Leković *et al.*, 2015:15). Money can be used to measure financial attainment (Munyithya & Peter, 2015:15).

4.4.1 Profit

Based on entrepreneurship literature, business performance is usually measured from the economic perspectives of growth in sales or employees and by the increase in profits (Buttner and Moore, 1997:36). According to Gorgievski *et al.* (2011:210), growth and profitability are the two criteria most often used as performance measures in

entrepreneurship and small businesses. Externally, women measure success in terms of corporate income and expansion (Buttner *et al.*, 1997:36). Profits may be the most popular metric for measuring the success of a business venture. Still, it is by no means the only or the best method for measuring success (Orlan, 2015). Success criteria connected to technical aspects of management and finances are partly distinguished, where profit and growth maximisation dominate (Wilson, 2004; Leković *et al.*, 2015:12). Research and education emphasise success criteria relating to technical aspects of management and finances to maximise profit and growth (cf. Wilson 2004; Gorgievski *et al.*, 2011:208).

4.4.2 Growth

Business growth is seen as entrepreneurs' choice depending on environmental conditions. For women, the socialisation process may play a role in growth decisions (Morris *et al.*, 2006). As a result, women entrepreneurs are less growth-oriented than men (Coleman, 2007). According to Gorgievski *et al.* (2011:209), growth is measured by the number of employees, sales, market share, and distribution.

Hall and Fulshaw (1993:229) states that, 'Profitability and growth are the most obvious measures of success. In the entrepreneurship literature, business performance is usually measured from the economic perspectives of growth in sales or employees and by the increase in profits (Buttner *et al.*, 1997:36). Research findings indicated professional growth and development and self-fulfilment as the important goals for women entrepreneurs. According to Buttner *et al.* (1997:42), success seemed to be measured internally in terms of personal growth, professional development, and improving one's skills rather than measured externally in profits or business growth. Marlow and Strange (1994:180) state, 'all businesses must be financially viable to continue to exist' (Walker *et al.*, 2004:578).

4.4.3 Innovation

Innovation is the introduction of new products or production methods (Gorgievski *et al.*, 2011:209). Dwibedi (2015:18), defines innovation as implementing a new or significantly improved product (good or service) or processes, a new marketing method or a new organisational method in business practices, workplace organisation, or external relations. The innovation introduces new ideas, goods, services, and procedures intended to be valid. The main driver for innovation is often the courage and energy to better the world (Agarwal, 2019:65). Drucker (1985) pointed out innovation as a unique tool for entrepreneurs. It is an action that provides assets with a new ability to generate treasure (Agarwal, 2019:64). Women entrepreneurs in Serbia are aware of the necessity of investing in innovation as a precondition for competitiveness in the market (Pantić, 2014:69).

4.4.4 Firm survival or continuity

According to Gorgievski *et al.* (2011:209), firm survival or continuity is when the firm can generationally transfer or be sold with a profit. A firm's survival has been used to measure business success (Headd, 2003; Kirkwood, 2016:599). According to Beaver (2003:115), small business managers' success can be measured in their capacity to sustain a lifestyle business established to provide a measure of independence with an adequate income at a comfortable activity level. In Australia, business owners do not describe success in terms of financial performance (Foley 2003), but the most critical criterion is business continuity (Gorgievski *et al.*, 2011:212). The activity has to do with the endurance or longevity of a business.

4.4.5 Contributing back to the society

Contributing back to society is when the business is socially conscious and uses sustainable production methods to pursue its vision (Gorgievski *et al.*, 2011:209). A company's impact on society may permit its existence even if it does not make a profit.

That is how non-profit organisations exist and can source funding for their work. Sometimes, businesses that operate for profit may have such a positive environmental or social impact that the level of profits alone cannot fully measure their success (Orlan, 2015). Giving back to society as a means of achieving goals related to social and environmental welfare that are beyond the firm's direct economic, technical, and legal interests, which may include philanthropic activities such as donating to charities, supporting community activities, and pursuing environmentally friendly practices (Gorgievski *et al.*, 2011:210)

Pantić (2014:64) states that a woman is actively involved in business activities as a manager and creates jobs for herself and others. Dwibedi (2015:16) agrees with Pantić that women entrepreneurs form new jobs for themselves and others, thus contributing to the organisation and business problems. Moreover, contributing to society gives personal satisfaction (Gorgievski *et al.*, 2011:217).

4.4.6 Satisfied stakeholders: Employees and customers

According to Gorgievski *et al.* (2011:209), satisfied stakeholders can refer to happy and engaged employees and satisfied customers. Businesses with superior customer service gain a good reputation and more business through referrals and repeat customers. On the contrary, if a company neglects to respect and treat customers well, it may face a lot of negative publicity (Orlan, 2015). According to Gorgievski *et al.* (2011:223), business owners who fall in the category of self-transcendence (benevolence, universalism) place relatively greater emphasis on finding a good balance between work and private life and on satisfied stakeholders.

Women traditionally concerned with non-financial measures prefer having a good relationship with customers (Bird & Sapp, 2004). In addition, women prefer employee relationships more than men business owners (Eddleson & Powell, 2008; Kirkwood *et al.*, 2016:599). According to Gorgievski *et al.* (2011:211), satisfied customers and employee satisfaction have been identified as essential success criteria.

4.5 PERSONAL/ INDIVIDUAL-LEVEL SUCCESS MEASURES

Literature has identified personal satisfaction as one of the pull motivation factors for entrepreneurship and personal freedom, independence, and being one's boss (Walker *et al.*, 2004:579). The non-financial success measures are usually related to 'lifestyle' businesses (Walker *et al.*, 2004:579). Such companies have no interest in financial gain or intention of growing their businesses into large companies (Beaver, 2002). Personal abilities and motivations of small business owners (SBOs) have been found to impact whether they want to grow the business or decide to maintain a size they feel comfortable with (Walker *et al.*, 2004:577). Environmental factors have been found to limit business growth and a choice from the owner (Walker *et al.*, 2004:577). A study by Watson and Wood Cliff (2003) found that personal satisfaction was the most critical objective for entering and staying in business. Some small companies deliberately refrain from taking on employees even though such a decision could be financially detrimental. It was never an initial goal or motivation for the small business owner-operator (Walker *et al.*, 2004:577).

The objectives of entrepreneurs tend to be growth-related, while for small businesses, it is the personal goal. Some entrepreneurs do not want further growth once the company has reached a certain level as they feel there is an upper limit, after which they lose control (Simpson, Bellamy & Tuck, 2004: 484). Watson *et al.* (1998) reported that money was not the primary objective but the satisfaction of owning a business and the desire to remain in control (Simpson *et al.*, 2004:484). These findings are supported by Walker *et al.* (2004:579), who indicate that not all business owners want to grow their businesses.

Studies for success criteria have recorded a sense of achievement, recognition, enjoyment, and feeling that they are doing a good job and satisfaction with owning a business as the most common indicators (Simpson *et al.*, 2004:485).

Research has found that owners of small businesses measure their success using both financial and non-financial. Research has shown that non-financial criteria are sometimes more critical, considering the business's and the owner's strong entwined nature. Personal success often equates to business success (Walker *et al.*, 2004:588). Such results are supported by Leković *et al.* (2015:12), who argue that the objective can evaluate enterprise performance (traditional, financial indicators) and subjective (personally oriented) approaches. Objective measures of success exclusively state enterprise performance, while economic and non-financial measures can say success from the perspective of owners/entrepreneurs/managers.

Apart from financial returns, business owners strive for several personality-oriented objectives such as personal satisfaction, staff-customer relations, and family-related goals (Gorgievski *et al.*, 2011:210). Emotional satisfaction can be considered a primary measure of performance, and the satisfaction business owners derive from their business is more important than financial success (Van Drcas & Versloot, 2007; Gorgievski *et al.*, 2011:211).

4.5.1 Personal satisfaction

Success can motivate and induce feelings of satisfaction, happiness, and thriving when things go well because it results from the entrepreneur's diligent effort (Stephan, Rauch & Hatak, 2022:555). According to Gorgievski *et al.* (2011:209), personal satisfaction can be defined as attaining essential things in life, such as autonomy, challenge, security, power, and creativity. Personal happiness was noted as the most critical objective for entering and staying in business (Gorgievski *et al.*, (2011:212). If the business owner is satisfied with the business operations, that is probably the essential measure of business success. Professional growth and development and self-fulfilment are important goals for women. (Buttner *et al.*, 1997:36).

According to Leković *et al.* (2015:14), subjective success criteria measure personal satisfaction, accomplishment, and business pride in a flexible lifestyle. There is a

common consensus that entrepreneurial success is a multiple-dimensional concept that is inclusive of the businessperson's fulfilment (Owens, Kirwan, Lounsbury, Levy & Gibson, 2011:74). Non-financial measures of success were regarded as more important than money. Personal satisfaction, pride, and a flexible lifestyle were the most important considerations for such business owners (Walker *et al.*, 2004:584).

4.5.2 Work-life balance

Women regard having a work-life balance as success. Their eagerness to pursue their goals passionately would be driven by this urge to be autonomous and balance work and life responsibilities, which impacts their success (Dhaliwal *et al.*, 2020:60). According to Gorgievski *et al.* (2011:209), a good balance between work and private life can be defined as a positive mutual influence between work and personal life, allowing time for oneself, family, and friends. Women are the principal family caregivers in childcare arrangements (Bela *et al.*, 2000). So, the ability to become self-employed often alleviates some of the pressure and stress they experience in the paid workforce, especially at a managerial level (Buttner *et al.*, 1997; Jurik, 1998; Still & Guerin, 1990; Walker *et al.*, 2004:580). According to Van der Merwe (2008), cited in Lynda (2022:305), female entrepreneurs are taking charge of their personal and professional lives.

Work has been found to interfere with one's personal life, especially for males, and one's personal life has also been found to inhibit one's work-life for women (Nelson & Burke, 2000). Research revealed that some business owners choose to be entrepreneurs to allow them more time with their families. They use the autonomy and flexibility that their positions allow, balancing work and home duties. They called for an optimal work-life balance, the topmost grandeur of working hard in the primary start-up period (Gorgievski *et al.*, 2011:211). Financial returns, personal satisfaction, and work-life balance are high success criteria.

4.5.3 Public and peer recognition

Business success can be measured through public recognition, referring to a business with a good reputation or having become a prizewinner at one point (Gorgievski *et al.*, 2011:209). The popular media typically pays particular attention to prize-winners listing their companies and products (Gorgievski *et al.*, 2011:211). Kuratko, Hornsby, and Naffzinger (1997) revealed that civic recognition and peer recognition are some of the entrepreneur's intrinsic rewards.

4.5.4 Motivation

A "pull" motivation is associated with the individual having a strong internal desire to start a business venture, the opposite of a 'push' (Walker *et al.*, 2004:579). According to Buttner, 1997:41), women's entrepreneurial motivation stems from "pull" factors rather than "push" factors. Non-financial effective measures were predominantly used as far as women are concerned. It has been noted that women in Indian society have consistently sought to elevate their social position through independent means (Khan 2022:74). Research has shown that unemployment and retrenchment may force people to become entrepreneurs for survival (Butool & Ullah, 2017:3).

A study in Australia showed that women in the paid workforce are still the principal family caregivers in childcare arrangements (Bardoel *et al.*, 2000; Walker *et al.*, 2004:580). Therefore, the ability to become self-employed lifts the pressure and stress they experience in the paid workforce, especially at the managerial level. Hisrich and Brush (1985) showed that "push" elements such as frustration and boredom in prior occupations were the most motivating causes for women to establish enterprises, followed by an interest in the business, with "pull" factors such as autonomy a distant third (Buttner *et al.*, 1997:35).

4.6 ENTREPRENEURIAL SUCCESS: A GENDERED PERSPECTIVE

Entrepreneurship literature is increasingly noted as a gendered field (Ahl & Marlow, 2012; Bruni *et al.*, 2004; Brush *et al.*, 2009 & Kirkwood, 2016:596). Masculine traits are often described when referring to successful entrepreneurs, and the expectation is not that women's businesses should perform lower than men's (Kirkwood, 2016:596). The underlying assumption is that women entrepreneurs are somehow secondary to men 'lacking' in certain areas or that there is a right way to be an entrepreneur. Women must change to meet the standards (Bruni *et al.*, 2004; Kirkwood, 2016:596). Men may utilise the size of their business as a measure of success more than women (Cliff, 1998; Kirkwood, 2016:597).

The definition of success and the subsequent actions and choices people have to differ by gender (Dyke & Murphy, 2006; Kirkwood *et al.*, 2016:594). In addition, some studies have revealed that women perceive business enterprise success differently than men (Cliff, 1998; Jennings and Brush, 2013; Katangole *et al.*, 2013:167).

Studies conducted in Europe and North America reveal that male entrepreneurs measure success mainly in economic terms, while women generally perceive success in non-economic terms (Brush, 1992; Buttner *et al.*, 1997; Chell & Baines, 1998; Cliff, 1998; Walker & Brown, 2004; Katangole *et al.*, 2013:167).

Literature has reported that women owner-managers differ from male owner-managers (Walker & Brown, 2004:570). Women also run tiny business that is not of high growth. The motivation of women to start a business is the need to balance domestic responsibilities (Walker *et al.*, 2004:580). Du Riets and Henreken (2000) report that female-owned companies make less revenue and profit, are slower in growth and are more susceptible to failure than their male counterparts (Reavley *et al.*, 2008:275). Women tend to run a service sector business and pursue intrinsic values over financial gain (Reavley *et al.*, 2008:286).

Women have more difficulties than men in obtaining capital and lack experience in management, marketing, advertising, accounting, and finance (Brush, 1992; Buttner *et al.*, 1997; Reavley *et al.*, 2008:276). Women prefer professional growth and development and self-fulfilment, while men prefer higher income (Brenner & Tomkierwicz, 1979; Buttner *et al.*, 1997: 36). Men are financially more successful than women in terms of measures such as sales and assets (Coleman, 2007). Bird and Sapp (2004) found that women defined financial success differently from men as less focused on profit but more concerned with other goals, such as good customer relationships (Kirkwood, 2016:596).

To female entrepreneurs, success is about having a less stressful enterprise that provides independence, work flexibility, and time to balance family responsibilities (Cliff, 1998). Studies have shown that many female entrepreneurs prefer to remain small even when they can pursue economic success (Katangole *et al.*, 2013:167). The women entrepreneurs who participated in this study believed that they would be successful as long as they could meet the needs of their customers and increasingly make more sales (Katongole *et al.*, 2013:172)

Women business owners are concerned with relationships with suppliers, customers, and staff, and women are more nurturing towards employees and customers than male business owners (Sandberg, 2003; Kirkwood, 2016:599). In addition, women have successfully balanced work and family, especially around the ability to control the timing of work hours (Gimenez-Nadal *et al.*, 2015; Kirkwood, 2016:599).

Regarding making money in a business, men will never dominate women, and also, when it comes to borrowing, women are reported to be less aggressive in comparison to men (Lesonsky,2023). Women start the business due to pull factors such as flexibility and work-life balance to enable them to take care of household duties(Kirkland, 2009: Adikaram & Razik, 2023:8). A study conducted by Rosa *et al.* (1996) did a comparative analysis of business performance measures, as shown in Table 4.2.

Table 4.2: Performance measures

Performance measures	Performance indicators
Primary performance measures	• Number of employees • Growth in employment • Sales turnover • Total physical assets
Proxy measures of performance	• The geographical spread of the market • Registration for Value Added Tax (VAT)
Subjective measures	• Perceived performance • Meeting business and domestic income needs
Entrepreneurial performance	• Multiple business ownership • Desire for growth

Source: Rosa, Carter and Tuck (1996:467)

In terms of primary performance measures, there are significant differences between genders. Male owners perform better than female owners (Rosa *et al.*, 1996:466).

Regarding proxy performance, women are more likely than men to run small localised businesses, while VAT registration is more significant in male-owned companies (Rosa *et al.*, 1996:467). In regard to the performance of businesses by gender, research has shown that women-owned businesses had lower employment, sales, and profitability, and were more likely to close than male-owned businesses (Fairlie and Robb, 2008:4). According to Jaiswal (2020:42), female-owned businesses performance is worse than those owned by men.

4.7 ATTRIBUTES OF SUCCESSFUL ENTREPRENEURS

Entrepreneurs are the engine of economic growth and development in developing and developed countries (Farsi *et al.*, 2012; Salmazadeh, Farjadian, Amirabadi & Modarresi, 2014:166). Therefore, entrepreneurial characteristics are essential in influencing the

students' decision to become entrepreneurs (Karimi *et al.*, 2011; Salamzadeh *et al.*, 2013; Salamzadeh *et al.*, 2014:166).

Per Salamzadeh *et al.* (2014:168), successful entrepreneurs should possess the following characteristics: Tolerance of ambiguity, need for achievement, internal locus of control, risk-taking, pragmatism, open-mindedness, challenge-taking, and vision. The concept agrees with Overall *et al.* (2016:211), who argue that characteristics possessed by entrepreneurs have been shown to contribute to entrepreneurial success. Beyond these traits, the ability of the entrepreneur to garner social capital through access to essential relationships is essential (Sarasvathy, Menon, & Kuechle, 2013; Overall *et al.*, 2016:211). Dornelas (2007) emphasises that being visionary is a typical entrepreneurial personality trait where the entrepreneurs have a picture, a clear vision of how that business will work in every detail, and the result it will produce. (Salamzadeh *et al.*, 2014:171).

It has been suggested that successful entrepreneurs constantly try to learn and enhance their personal experience (Fisher *et al.*, 2014; Overall *et al.*, 2016:210). Four significant characteristics of successful female entrepreneurs are mentioned below: locus of control, heightened self-efficacy, female collaboration, relational leadership style, and multitasking.

4.7.1 Locus of control

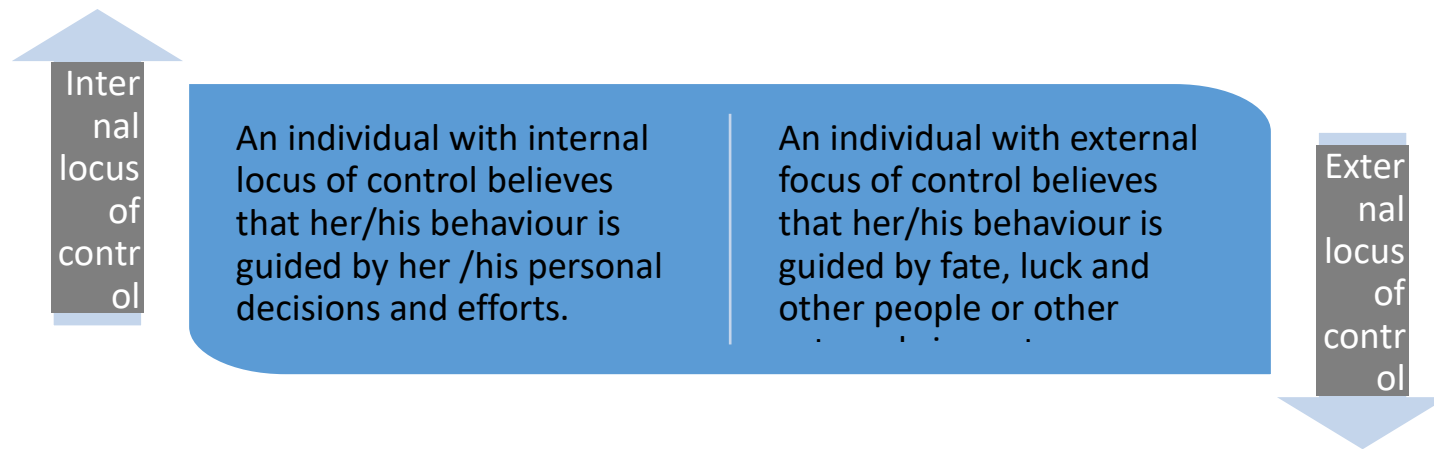
According to Griffin and Moorhead (2004:93), locus of control is “the extent to which people believe that their behaviour has a real effect on what happens to them”. The belief is that people control their lives and do not rely on luck, fate, chance, and other people's behaviour. According to Fincham and Rhodes (1999:80), it is the extent “to which people have built up the generalised expectation that they can exercise control over their environments”. That is the ability to influence our surroundings; if the person has no control over their environment, they have an external locus of control. According to Spillan and Brazier (2003:61), locus of control is the personality characteristic that

describes how individuals believe they can control the environment and external events affecting them. People with internal locus of control, tend to be more goal-oriented, self-assured, and believe they have the power to change or improve circumstances and have a favourable impact on outcomes at work (Anderson, 2020). Spillan *et al.* (2003:66) say that women entrepreneurs are controlled by their environment; however, they can also overcome the aspects of the business environment and stand independently.

Scholars believe that locus of control has a direct effect on our behaviour. Studies have revealed that people with an internal locus of control tend to be more motivated to perform better because they tie rewards to performance. Sarupriya (1982) discovered that internalisation or internal locus of control is an essential characteristic of an entrepreneur (Spillan *et al.*, 2003:62). Locus of power is not a complete personality trait because it gets affected by environmental dynamics. According to (Kaufmann, Welsh, & Bushmarin, 1995:1), some of that research has linked a belief in the internal control over the events in one's life to an individual's propensity to engage in entrepreneurial activity. According to Jain (2011:129), locus of control is regarded as one of the most important aspects of entrepreneurial competency.

Internal solid control lifts self-confidence. Hence, women entrepreneurs with robust internal control are resilient and tenacious in their exploits. Moreover, they are innovative and seek opportunities to improve their enterprise by trying new techniques and technologies to enhance its growth. The contrary is likely for robust external control on individuals (Chakraborty *et al.*, 2017:42). Successful entrepreneurs score significantly higher on internal locus of control and self-efficacy than unsuccessful entrepreneurs (Reavley *et al.*, 2008:278). *Figure 4.2 shows the locus of control.*

Figure 4.2: Locus of control



Source: Anderson (2020)

4.7.2 Heightened self-efficacy

Entrepreneurs' ability to regulate and control their emotions greatly influences entrepreneurial self-efficacy (Drnovsek & Cradon, 2010:75). According to Bandura (1997), the concept of self-efficacy is central to the willingness of individuals to act in an entrepreneurial way, to identify and seize opportunities. People's level of motivation, affective states, and behaviours are based more on what they believe than on what is objectively true because of self-efficacy beliefs, which are "people's judgments of their capabilities to organize and execute courses of action required to generate specific attainments" (Bandura, 1997; Cooper & Lucas, 2006:3).

Self-efficacy operates in three ways: choice of behaviour, persistence at a task, and thought and emotional reactions (White *et al.*, 1997:31). Women entrepreneurs face many external barriers, such as discrimination and a lack of support systems to enable them to succeed in traditionally male-dominated industries. In that case, they will need high self-efficacy (White *et al.*, 1997:31). An essential path toward success for most contemporary women leaders is through education. Women achieved a high educational level, which built their self-efficacy and provided them with upward mobility (Cheung & Halpern, 2010:188). Self-esteem is seen as confidence in oneself, while self-

efficacy, which is part of self-esteem, is associated with an individual capability to perform the task (Krishnan & Kamalanabhan, 2013:42). Literature on entrepreneurship has revealed that individuals with self-confidence are usually successful with new business ventures and possess the desire to work even harder (Krishnan *et al.*, 2013:43).

4.7.3 Collaborative, relational leadership style

Do women and men lead in different ways? (Cheung *et al.*, 2010:187). Women generally have a more democratic, participative, and collaborative style of leading. Stern (2008) reviewed studies of high-achieving women and concurred that these women tend to adopt a relational leadership style (Cheung *et al.*, 2010:184). In addition, these females have a strong feeling of self-worth and conviction (Cheung *et al.*, 2010:187). Therefore, leaders should be able to motivate their employees to exert extra effort to achieve higher goals. Moreover, the existing leadership (managers) should adopt leadership styles that help augment subordinates' satisfaction, measures, and performance (Asrar-ul-Haq & Kuchinke, 2016:3).

Women leaders apply the path-goal theory, which is ideal for the workforce and workplace, to accomplish a shared objective. The path-goal theory focuses on how leaders encourage their subordinates to accomplish predetermined goals. This directive approach necessitates that the leader provides clear instructions to followers, including deadlines, rules, and regulations, on what to do and how to do it (Hoque & Islam, 2022:229).

According to McMahon and Lucas (1998:1), relational leadership involves a focus on five primary components:

- Ethics: Upholds values and standards of morality
- Purpose: Having a standard set of values and vision to move an initiative forward
- Empowerment: Sharing power with others to embrace what they have to offer
- Inclusivity: Welcoming and open to diverse points of view and diverse identities

- Process-Orientation: The focus is on the group and how the group works together.

Women have been found to lead in a transformational way, according to a number of studies. By winning followers' trust and confidence, transformational leaders "establish themselves as role models such leaders mentor and empower followers, encourage them to develop their full potential, and contribute more effectively to their businesses." (Krinzman, 2021). Women tend to view their power and authority from an others-centred notion (Lowe, 2010:125). Giligan (1992), cited in Lowe (2010:125), argues that women leaders "focus and responsibility "for their subordinates, unlike men who concentrate on rights and justice. Women frequently use indirect communication to convey what they expect from a task and offer others more freedom to achieve a goal (Krinzman, 2021).

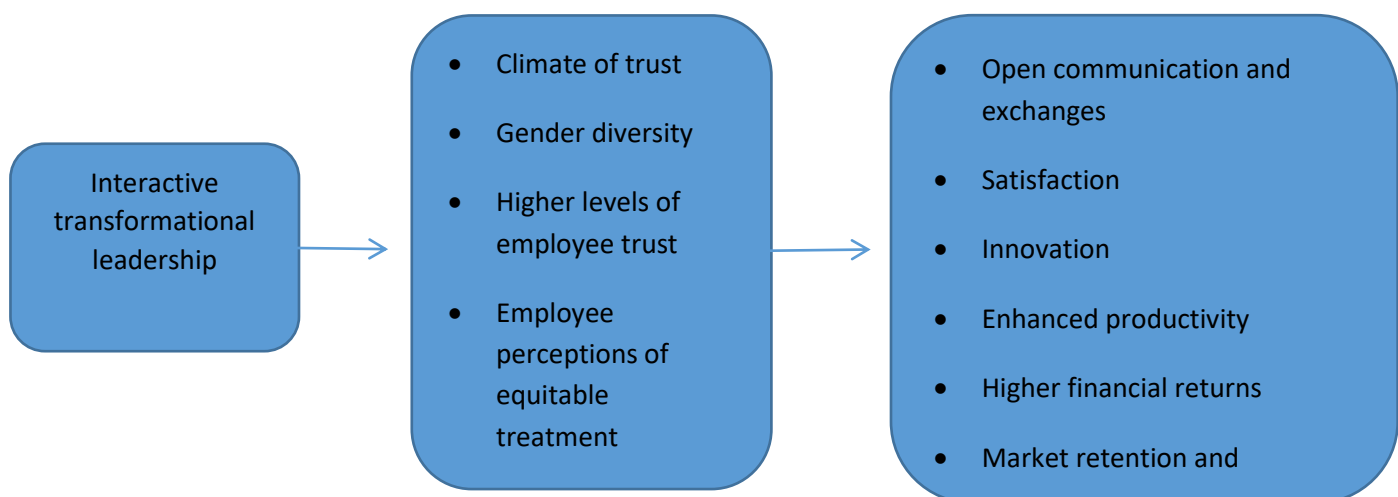
Women tend to be transformational in their leadership styles because they are more interested in transforming a person's feelings of self-interest into what works best for the organisation. Within this system, subordinates are encouraged to share in the power and participation structures rather than be self-serving (Lowe. 2010:126). Some women see successful leadership as an environment of peace and harmony (Lowe, 2010:126). The transformational leadership style is well-known in the literature, whereby leaders "engage with others so that leaders and followers raise one another to higher levels of motivation and morality" (Cheung *et al.*, 2010:188).

It also includes leaders who are inspiring, optimistic, moral, and equitable" (Cheung *et al.*, 2010:188). Besides, charismatic individuals provide others with inspirational motivation, intellectual stimulation, individual consideration, and a higher purpose in life (Cheung *et al.*, 2010:188). Researchers have also found that women leaders tended to engage in more reward-contingency behaviours than men (Cheung *et al.*, 2010:188). Women have also been more concerned than men about relationships with clients and suppliers and the welfare of their employees (Reavley *et al.*, 2008:276). Women have always been more concerned with non-financial measures, such as good customer relationships (Kirkwood, 2016:599).

Women are more likely to take a transformational leadership approach in which they are democratic, use interactive skills, prioritise maintaining effective working relationships, and value cooperation and accountability to others, all of which serve to advance organisational goals by integrating people into the group as respected individuals (Moore, Moore & Moore, 2011:222). Leaders are visionary, influence, have the ability to inspire and motivate others, and planning are all qualities that make a leader. When looking at personality traits and qualities from a holistic perspective, we can identify traits like achievement orientation, flexibility, passion, perseverance, overconfidence, stress resistance, assertiveness, competitiveness, opportunity detection, and risk aversion (Aparisi-Torrijo & Ribes-Giner 2022:1709).

This process can be regarded as the leader sitting at the middle of a wheel and joining straight to every lower-ranking officer through communicating with them, with each team player joined along the rim: a design that makes everyone who belongs to the team an insider (Moore *et al.*, 2011:222). Transformational leadership significantly impacts team performance by encouraging employee learning, creativity, and implementation skills (Moore *et al.*, 2011:224). Figure 4.3 below shows women's entrepreneurial leadership effectiveness.

Figure 4.3: Women's entrepreneurial leadership effectiveness



Source: Moore, Moore, and Moore (2011:266)

4.7.4 Multi-tasking: Integrating work and family

A study on successful top women leaders revealed that they employed many strategies to “make more time to balance work and family roles (Cheung *et al.*, 2010:185). Such women considered themselves experts in multitasking because they lived one life rather than two separate lives at work and home. They created links between family and work but kept their role identities distinct (Cheung *et al.*, 2010:185). The strategies are drawn, and the multitasking ability renders the highly successful women's choice to make either a baby or a briefcase invalid (Cheung *et al.*, 2010:183).

Multitasking is a critical skill for any entrepreneur. Women are proud of having the ability to juggle many balls at once. Every woman wishes to improve the world (Barletta 2006:89). A business setup means jumping from task to customer and customer to customer. Multitasking resembles motherhood, where mothers manage their children's needs and schedules. They get interrupted and pulled in different directions, yet, they stay on course and help their children learn and grow. Women are master jugglers; they can do many tasks simultaneously while achieving excellent results and not missing opportunities (Wessels, 2015). However, successful women enjoy their work, and the spillover of work into their personal lives is not perceived as a hardship (White *et al.*, 1997:33).

According to Bhandari (2017), a study done by UK-based psychologists revealed that women were faster and more organised at switching rapidly between tasks and under pressure than their male counterparts. Women can multi-task, have a calmer approach to problems, are more committed to a cause, and, by and large, have fewer distractions and higher attention spans. Stoet, O'Connor, Conner, and Laws Gi (2013:2) say that researchers have shown that more women are involved in multi-tasking than men, such as household tasks that could be extended to businesses.

According to Kamberidou (2020:3), women continue to balance their work-life and domestic duties. Multitasking is advantageous to a company in increasing productivity; however, multitasking can overwhelm anyone, resulting in meagre work output. Multitasking can work best if people learn to have a to-do list, prioritise, pay attention to the task, and know when to work best. Women business owners have successfully balanced work and family (Kirkwood, 2016:599). A research survey with both active and former women entrepreneurs in Serbia, using in-depth interviews and Focus Group Discussion – (FGD), pointed to the fact that women do not give up easily on their entrepreneurship attempts and initiatives (Pantic, 2014:68)

4.8 FACTORS CONTRIBUTING TO SUCCESS

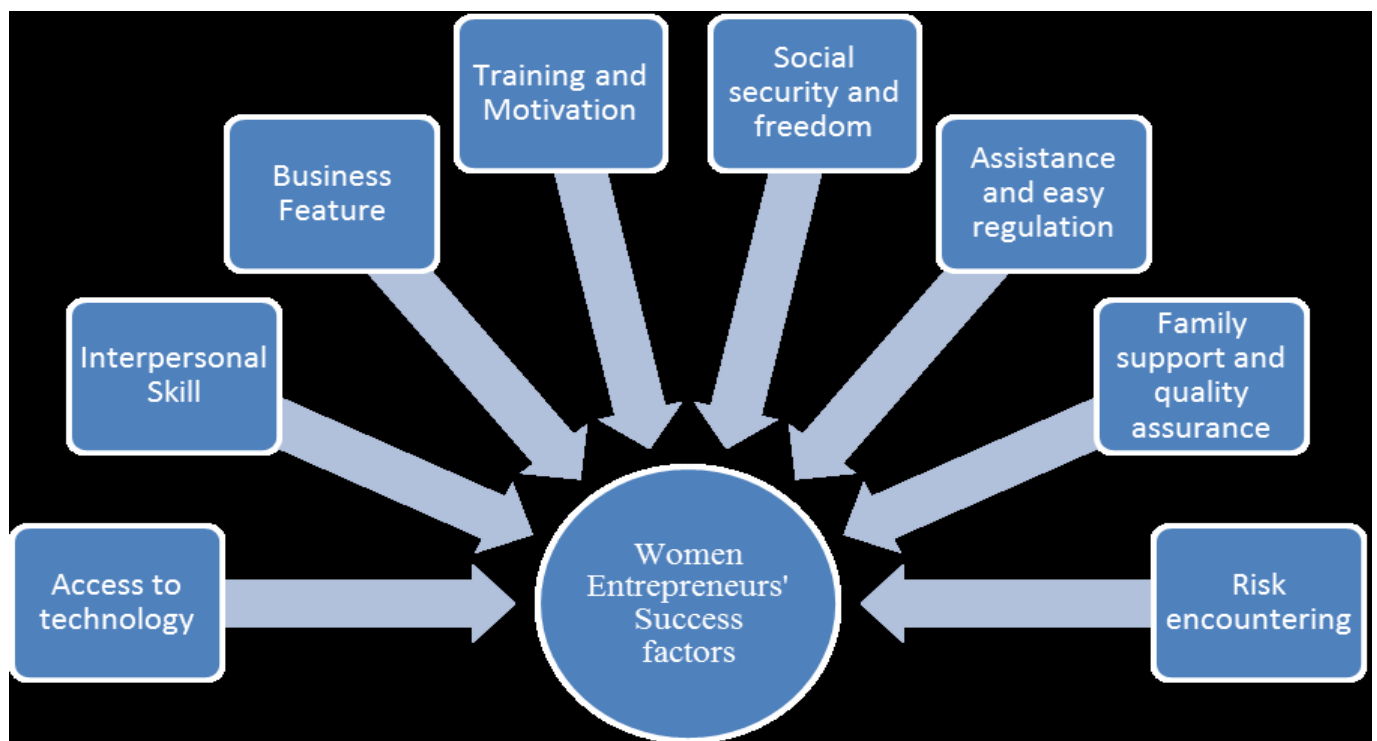
Research has revealed that prosperous businesspersons appear proactive with education and gaining experience through their social networks, such as the close relationships with founders, investors, and mentors or their successes and failures (Overall *et al.*, 2016:209). In addition, personality traits are valid predictors of managerial performance (Farrington, 2012:382).

In their study, Reavley *et al.* (2008:273) examine what leads to success for women entrepreneurs in Japan, Canada, Northern Ireland, The Republic of Ireland, Poland, and the Czech Republic. They found out that different factors are at play: In Japan, the recession pushed women to start their businesses, while in Poland, there was political unrest that brought democracy that gave birth to women entrepreneurs. In North America, women often decide to create their businesses due to discriminatory treatment in work organisations, especially where they have reached the ‘glass ceiling’, which could be blocking them from reaching the top position. In Iran, “most of the female entrepreneurs identified financial autonomy and independence in decision-making as motivations for growth” (Modarresi, Arasti, Talebi & Farasatkah, 2016:459) Reavley *et al.*, 2008:277). The ‘rejection model’ best describes the motivations of those women who become entrepreneurs in reaction to workplace discrimination.

In Japan, all women are expected to quit their jobs when they get married or become pregnant. Several women interviewed in Japan started their businesses due to such circumstances (Reavley *et al.*, 2008:277). Research in the USA has found that concern for staffing and planning and a willingness to seek professional advice positively correlate to business success (Lussier & Pfeifer, 2001; Reavley *et al.*, 2008:276).

Figure 4.4 below shows the framework of factors contributing to the success of women entrepreneurs in Bangladesh.

Figure 4.4: Framework of factors contributing to the success of women entrepreneurs in Bangladesh



Source: Sarker and Palit (2014:246).

Intrinsic and extrinsic aspects contribute to business success, an inherent look at the characteristics of the entrepreneur (Simpson *et al.*, 2004:484). Enterprise reflects the individual personality and behaviour of the entrepreneur, their commitment and vision

being central to the business's success (Simpson *et al.*, 2004:484). Hodgetts and Kuratko (1992) advocated that the entrepreneurial characteristics contributing to small business success are technical and mental ability, human relations skills, high achievement drive, and creativity. The external environment also significantly impacts the business's success, where the entrepreneur fits in to pursue their vision (Simpson *et al.*, 2004:484). A discussion of the four main success factors follows below.

4.8.1 Support

According to Cheung *et al.* (2010:184), family and partner support is essential in successful women's achievement. The woman in business needs helps from family and society to succeed (Sarker *et al.*, 2014:240). According to Vadnjal and Vadnjal (2013:3732), more women than men depend on the support of their family, friends, and other important people in their lives to make business decisions. Necessary support should come from family, friends, and well-wishers who play a significant role. Social support allows women to combine work and family (Cheung *et al.*, 2010:191).

4.8.1.1 Support from a husband

The support of the partner is essential as it affects the achievement of the other party's goal (Ahmetaj *et al.*, 2023:4). Emotionally, entrepreneurship is one of the loneliest and most challenging journeys of building a future (Yudavanshi, 2017). Many people around the entrepreneur will not believe in their dreams and keep asking the entrepreneur to return to their job (Yudavanshi, 2017). In such a time of doubt, the husband needs to support his entrepreneurial wife emotionally and encourage her to keep going, as the environment around her significantly impacts her success (Yudavanshi, 2017). Furthermore, many men want to be more participatory in family matters, such as child-rearing and giving ample support to the entrepreneur's wife (Walker *et al.*, 2004:581). Successful women rely on supportive husbands and extended families (Cheung *et al.*, 2010:186). The wife can work longer hours during the day, getting to know her

customers' preferences and seeking new business chances because the husband helps the wife with the children (Manfre & Francisco, 2023).

Family support is crucial for women entrepreneurs, especially from the spouse, due to cultural reasons that bar them from self-employment, family responsibilities, lack of confidence, and financial assistance (Imbaya, 2012:504). To Ismail *et al.* (2017:1227), spousal support is vital as it encourages the wife to gain enough confidence and satisfaction as an entrepreneur, especially during the startup. Research shows that most women who started their businesses feel that in the first year of operation, the emotional support of spouses was more critical than household help (Yudavanshi, 2017). Such support is found in more educated husbands and at least some entrepreneurial experience (Vadnjal *et al.*, 2013:3137). Such tend to express a higher appreciation and support for their wives' business ambitions (Vadnjal *et al.*, 2013:3137).

According to Lois and LeLoame (2015:7), their survey conducted in New Zealand reported that spousal support was more important to women than men, with a more significant proportion of women cofounding firms with their spouses and none starting a venture without the support of their spouse. In Singapore, partners support their spouses in businesses because they hope profits from the company will contribute to the family budget, decreasing their responsibilities as the sole breadwinners (Vadnjal *et al.*, 2013:3733). In India, women regarded spousal support as the key reason for the success of their businesses (Das, 1999; Vadnjal *et al.*, 2013:3733). In New York, it was reported that women entrepreneurs were thriving since husbands helped their wives through encouragement and sometimes helping with childcare (Nicholson, 2008).

The role of a spouse in the life of a female entrepreneur is significant in that getting married to the right person is crucial to running a successful business. A partner who believes in one's dreams more than an entrepreneur changes one's life completely (Cheung *et al.*, 2010:187). A husband will act as a partner, friend, and business advisor and sometimes invest his hard-earned money in the wife's business; sometimes, he manages the entire expenses alone (Cheung *et al.*, 2010:187). In addition, supportive

husbands take on a substantial share of housework, and more importantly, they provide emotional support and encouragement (Cheung *et al.*, 2010:187).

The husbands contribute more to business planning, budgeting, buying, and technical support, such as employing staff (Nikina, Shelton & LeLoarne, 2015:26). The women want their spouses in their businesses for consent and financial support (Rajani & Sarada, 2008:109).

4.8.1.2 Hired help

Women entrepreneurs usually relied on supportive husbands, extended families, and hired help in societies where domestic help was accessible (Cheung *et al.*, 2010:186). Generally, women take the primary responsibility for household chores. Therefore, they employ home help (White *et al.*, 1991:33). According to Imbaya (2012:506), the care of children and the household is traditionally a woman's role. Still, when women enter the business, getting help from other persons with this responsibility becomes necessary.

Women entrepreneurs use resources such as relying on the more prominent family or buying help for housework and childcare to compensate for the lack of time at home (Jørstad & Carter, 2016:16079).

4.8.1.3 Heightened human capital

Human capital is the entrepreneur's knowledge, skills, and experience (Sequeira, Wang & Peyrefitte, 2016:50). Successful entrepreneurs have to learn continuously, thus embracing the idea of lifelong learning by gaining tacit knowledge among others (Overall *et al.*, 2016:212). The level of education one has attained significantly influences both males and females (White *et al.*, 1991:30). Human capital or education includes general official education, executive education, monetary literacy, previous business experience, earlier entrepreneurial experience, and access networks. Human capital consists of the formation of human knowledge and social skills (Zhang & Zhang,

2019:8). It is worth noting that education is an essential path toward success for most contemporary women leaders (Cheung *et al.*, 2010:188).

Having a higher level of human capital allows the individual to see potential business opportunities that others may dismiss (Sequeira *et al.*, 2016:50). According to Lin (2016:4), human capital factors such as experience and previous employment seem essential in building networks to secure financing. Women are less likely to gain human capital through experience in executive or technical management because women tend to be more limited in their leadership and managerial experience, and social learning barriers are due to the lack of professional female role models. “Women than men lack the requisite level of education and training, including business and technical skills and entrepreneurship training” and hence cannot keep proper records, making them ineligible for loans (Kiraka, Kobia & Katwalo, 2013:62). Human capital is an essential source of competitive advantage for entrepreneurial organisations. Entrepreneurs with higher general and specific human capital can be expected to show higher performance levels than those with lower available and clear human capital (Eniola *et al.*, 2015; Amos *et al.*, 2018:30).

4.8.1.4 Social capital and networking

Social capital refers to the ability of individuals to work collectively to achieve shared objectives in groups and organisations (Kawamorita & Amiri, 2017:117). It can be obtained through social relations, norms, values, and interactions inside a society (Zhang, 2003; Kawamorita & Amiri, 2017:117). It involves a set of material, foreign economic, social, and knowledge resources that can promote entrepreneurship objectives and overcome resource limitations (Schuster *et al.*, 2010; Kawamorita *et al.*, 2017:117). Social capital is a vital factor that plays an essential role in developing strategies and creating an innovative culture, fostering innovation by inspiring trust and reliance on values and leadership principles (Fabová & Janáková, 2015). Social capital has been essential to entrepreneurial success (Overall *et al.*, 2016:213). The economic empowerment programme of WAGE employs a comprehensive strategy by providing

specialised training, capacity building, and networking opportunities to women entrepreneurs in over 15 countries while working collaboratively with regional civil society organisations to advance women's rights (Stratta, 2022).

Studies show that female entrepreneurs achieve resources, reputation, and experience in the workplace or through personal networks through society and family (Hanson, 2009; Kawamorita *et al.*, 2017:117)). A family is a social capital and working support in this context. When businesses invest in social networks, they often reap benefits, such as information, access to resources, knowledge, and power (Overall *et al.*, 2016:213). Networking is critical to entrepreneurial success because it enables entrepreneurs to gather information about potential markets, customers, suppliers, and related business opportunities (Reavley, Lituchy & McClelland, 2005:62).

Networking is critical for the survival of international businesses (Reavley *et al.*, 2005:62). Mentors are essential in both enterprises and psychologically to raise one's confidence and belief in abilities and offer valuable opportunities. According to Sequeira *et al.* (2016:48), networks serve many functions, such as matching supply, enhancing access to opportunities and information, and assisting in accumulating the power and influence of an entrepreneur. According to Cheung *et al.* (2010:188), mentors provide crucial information on what is essential to successful women and avail them of networking chances. It should also develop gender-responsive education and training curricula for women (Ahmetaj *et al.*, 2023:4)

4.8.1.5 Government support

Support from other institutions and government is vital for the success of women entrepreneurs (Feng *et al.*, 2023:4). Women entrepreneurship development is part of ongoing national efforts to alleviate poverty in developing countries concerning the Millennium Development Goals (Nguyen *et al.*, 2014, Sukmaningrum & Hendratmi, 2018:105). The role of any government is to assist women entrepreneurs, deal with policy initiatives, and strengthen through various programmes and incentives, such as

providing infrastructure and access to finance for women entrepreneurs (Sukmaningrum *et al.*, 2018:107). In South Africa, assistance to upkeep women-owned SMMEs through government finance, teaching, donations, and advice-giving support services are in place (Irene, 2017:1).

Many governments and business approaches address the gender gap, such as designing and implementing policies that support male and female entrepreneurs, such as tax policies, financial tools, bankruptcy laws, and one-stop resources for setting up a business incubation (Anderson, 2018). In addition, accelerator programmes support working mothers and a wide range of government and business approaches to address the gender gap. Such can lead to the expansion and diversification of entrepreneurs (Anderson, 2018). According to Sequeira *et al.* (2016:53), Asian countries such as Japan and China view women's entrepreneurship as key to their countries' development and encourage the growth of women's entrepreneurship; thus, this information can aid in planning government policy and program initiatives (Verheul & Thunk, 2006:160). Government intervention is counted among the factors determining entrepreneurial activities (Verheul & Thunk, 2006:160).

The Pakistani government planned to set up online training to assist female entrepreneurs in modifying their company models, paying their utility bills, assisting banks in compensating them with loans, and initiating an invitation for them to participate as partners in policymaking. The government develops women entrepreneurial policies that support them over the long term with the cooperation of women entrepreneurs in policy creation (Hussain, Li & Sahibzada 2023:82). The government can influence the number and accessibility of entrepreneurial opportunities in the country through investments in R&D, privatisation, income policy, and the establishment and bankruptcy policy (Verheul *et al.*, 2006:160). In addition, the government can also influence the capabilities and preferences of individuals to become self-employed through access to finance, social security, and information provision, among others (Verheul *et al.*, 2006:160).

To assist women entrepreneurs, the Government of Kenya established Women Enterprise Fund (WEF) to benefit women over 18 years (Kenpro, 2019). This is a government initiative to reduce the gender imbalance by providing financial support to women to raise their earnings and reduce the gap in estimated earned incomes between men and women, which the government is implementing under Vision 2030 (Kenpro, 2019).

The Women Enterprise Fund agency offers a range of products and services to help empower women in society and improve their income. Tuinuke Loan, Local Purchase Order Financing (LPO Financing), Bid Bond Financing/Tender Security, Capacity Building, and Market Support and Linkages (Kenpro, 2019). According to UNDP (2020), women entrepreneurs can get training in various fields such as entrepreneurship, finance, literacy skills, marketing, production, and managerial skills to enable them to run their businesses appropriately. The training is done through UNDP's District Business Solutions Centres (DBSC).

4.9 SUMMARY OF ENTREPRENEURIAL SUCCESS

This chapter has presented a thorough literature review on women entrepreneurial success in response to the research objectives and questions, which focused on the measures of success, factors contributing to success and attributes of successful women entrepreneurs. A discussion on factors contributing to the success of women entrepreneurs revealed numerous factors such as support, support from the husband, hired help, heightened human capital, social capital and networking and government support. The attributes of successful entrepreneurs were also explored and the key ones that emerged were locus of control, heightened self-efficacy, collaborated relational leadership style and multi-tasking.

Literature was also explored on entrepreneurial success from a gendered perspective, which revealed that success is regarded as masculine and measures of business

success from firm or business level and personal or individual level. Business level measures show variables such as profit, growth, innovation, and firm survival, contributing to society and satisfied stakeholders. Personal level measures came up as personal satisfaction, work-life balance, public or peer recognition and motivation. The following chapter covered the research methodology of the study.

CHAPTER 5

RESEARCH METHODOLOGY

5.1 CHAPTER OVERVIEW

The chapter presented the study objectives, which were divided into two: those achieved through literature review and those to be achieved through empirical survey. The research process and the philosophical issues in the social sciences, ontology and epistemology were presented. Ethical and confidentiality issues were discussed, as well as restrictions and limiting conditions of the study. The description of how the results were presented was done.

5.2 INTRODUCTION

The basis of the study was the success factors instrumental to entrepreneurs in Nairobi County, Kenya. In addition, it aimed to develop a framework for successful women entrepreneurship in Nairobi County, Kenya.

This chapter presented the research methodology followed by the researcher in this study: research philosophy, approach, design, instruments, pilot study, data collection, study population, sampling, data collection processes, data analysis, rigour, and ethical considerations.

The objectives of the study were achieved through literature and empirical surveys.

Using a literature study:

- To examine the evolution of entrepreneurship.
- To determine the characteristics of an entrepreneur.

- To investigate personal motivational variables for self-employment.
- To explore the emergence, growth, and effect of women's entrepreneurship worldwide, focusing on Nairobi County, Kenya.
- To examine the perceptions of entrepreneurship success.
- To examine business success measures.

Employing empirical research:

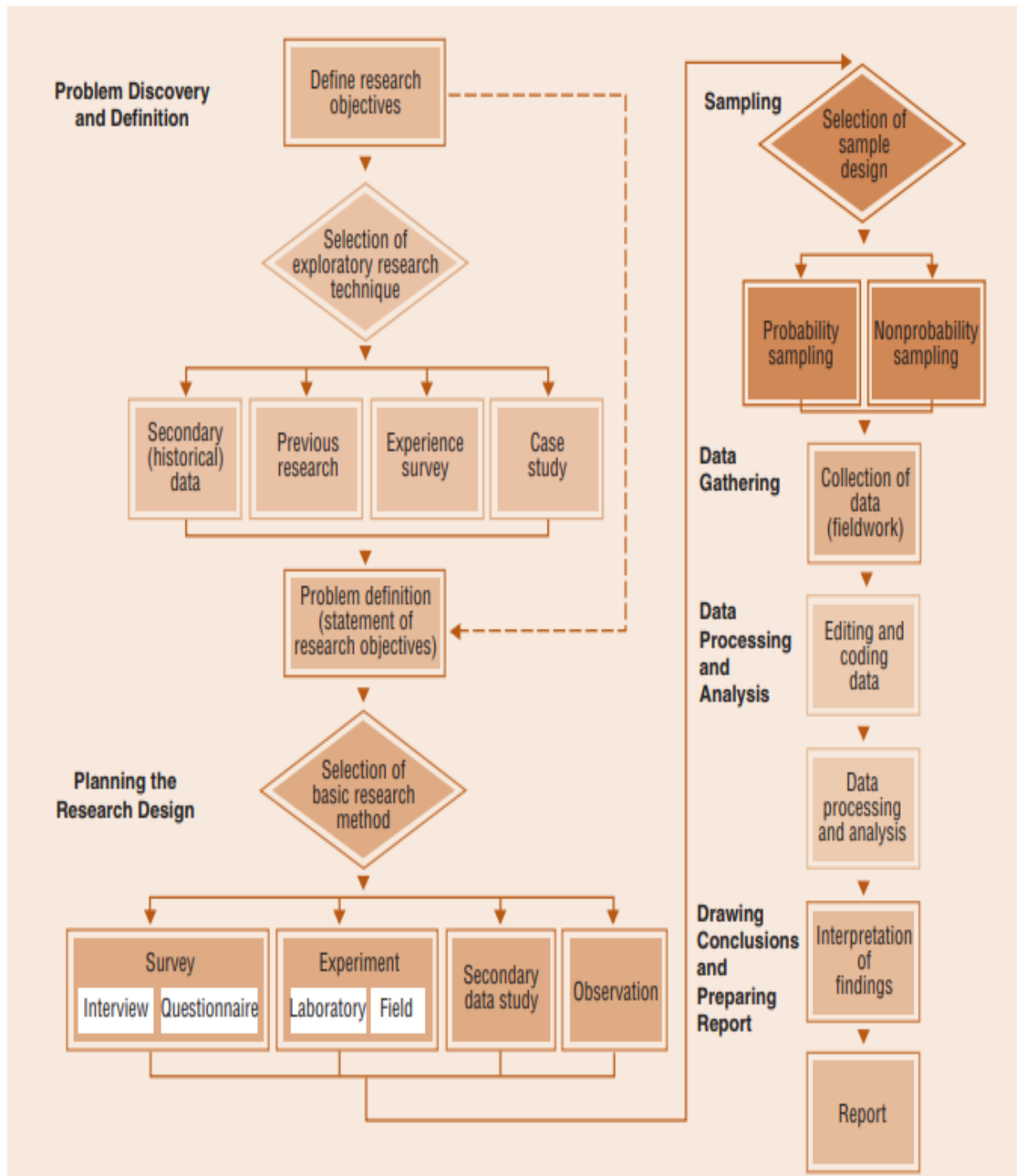
- To explore what motivates women entrepreneurs towards entrepreneurship.
- To explore the perceived meaning and measures of entrepreneurial success for women entrepreneurs.
- To explore the attributes of women entrepreneurs in Nairobi County, Kenya.
- To explore the contributing success factors of women entrepreneurs in Nairobi County, Kenya.
- To explore the challenges women entrepreneurs encounter in business in Nairobi County, Kenya.

In the course of fulfilling the research's literary objectives, secondary data was collected from sound sources such as scientific journal articles on women entrepreneurship, entrepreneurship textbooks, internet articles on entrepreneurship, International Labour Organization (ILO) report, Kenyan Government publications, Organisation for Economic Co-operation and Development (OECD) reports, and the Global Entrepreneurship Monitor (GEM) reports among others. The information is in Chapters 2-4 of the study.

To address the empirical objectives of the study, a credible empirical exploration of the views and experiences of twelve successful women entrepreneurs in Nairobi County followed the qualitative research methodology. The study utilised interpretivism philosophy, an inductive approach, qualitative design, a cross-sectional timeframe and semi-structured interviews. Data were analysed using thematic analysis with the aid of Atlas ti.

The research process followed is shown in Figure 5.1 below.

Figure 5.1: Research process



Source: Zikmund *et al.* (2014:63)

5.3 PHILOSOPHICAL ISSUES IN SOCIAL SCIENCES

According to Ritchie and Lewis (2003:4), ontology and epistemology are philosophical debates underpinning social research. **Ontology** 'is concerned with the nature of reality and what there is to know about the world' (Ritchie & Lewis, 2003:4). There is a social reality that exists independently of human conceptions and interpretations and whether it is a shared social reality or only a context-related one (Ritchie & Lewis 2003:4).

Realism and idealism are the two overarching ontological positions that shape social science. **Realism** is the idea that an external reality exists independently of people's beliefs about understanding it. Realism means there is a distinction between the way the world is and the meaning and understanding held by individuals. **Idealism** asserts that reality is mind-dependent, only known through humans and socially constructed meanings, and no reality exists independently of it (Ritchie & Lewis 2003:5). This is the reality the researcher built on with the successful women entrepreneurs in Nairobi County.

Epistemology 'is concerned with ways of knowing and learning about the world and focuses on how one can learn about reality and what forms the basis of knowledge' (Ritchie & Lewis, 2003:6). Knowledge can be achieved through induction, a 'bottom-up' process in which patterns originate from observation of the world. The inductive approach uses evidence as a genesis of the conclusion because the evidence is collected first. Then, the knowledge and theories are advanced (Ritchie & Lewis 2003:6). The researcher used an induction approach to gather information on the successful women entrepreneurs in Nairobi County. According to the other school of thought, transmission is through deduction. Acquiring knowledge is viewed as a 'top-down process' by testing hypotheses against observation. The deductive approach uses evidence supporting the conclusion, where the researcher develops a theory and then collects the evidence to confirm or reject it. Qualitative research is often depicted as inductive, which is the approach this research followed. Table 5.1 shows the philosophical assumptions in the study.

Table 5.1: Philosophical assumptions as a multidimensional set of continua

Assumption type	Questions	Continua with two sets of extremes	
		Objectivism	Subjectivism
Ontology	What is the nature reality?	Real	Nominal /decided by convention
	What is the world like?	External One true reality Granular things Order	Socially constructed Multiple realities Flowing Chaos
Epistemology	How can we know what we know?	Adopt the assumptions of the natural scientist	Adopt beliefs of the arts and humanities
	What is considered good knowledge?	Facts	Opinions
	What constitutes good quality data	Numbers	Written, spoken, and visual accounts
	What kind of contribution to Can Knowledge be made?	Law-like generations	Individuals and contexts specifics
	What is the role of values in research?	Value-free	Value –bond
Axiology	How should we deal with the values of research participants?	Detachment	Integral and reflexive

Source: Saunders *et al.* (2019:135)

The research philosophy for this study is interpretivism due to the nature of the data collected, which is opinions, experiences, and attitudes. Research philosophy is how data is collected, analysed, and used. It is a system of beliefs and assumptions about developing knowledge (Saunders *et al.*, 2009:124). According to Merriam (1998:5), other terms include naturalistic inquiry, interpretive research, field study, participant observation, inductive research, case study, and ethnography. According to Baipai (2011:3), the research philosophy focuses on the source, nature, and knowledge development. At this stage, the researcher formulates their beliefs and assumptions of the study. Research philosophy has many branches related to a wide range of disciplines. The four main research philosophies: are pragmatism, positivism, realism, and interpretivism (Saunders, Lewis & Thornhill, 2012:56).

The interpretive (qualitative) paradigm is also called the constructivist paradigm (Burns *et al.*, 2008:6). This paradigm assumes that the world is socially constructed and that human interest drives science. The researcher becomes part of what they are observing. Merriam (1998:6) argues that the critical philosophical assumption is on the view that individuals construct reality by interacting with their social world. The philosophy is concerned with participants' perspectives, referred to as emic or insider's perspectives (Merriam, 1998:6). This philosophy directly concerns experience as it is 'lived', 'felt', or 'undergone' (Sherman & Webb, 1998:7). According to Creswell (2009:10), the world is subjective. "Qualitative research seeks to collect an in-depth insight into human behaviour and the causes that direct that behaviour. Qualitative research has its heredity in social science and is more concerned with finding out why people behave as they do" (Hossain, 2011:144). People experience physical and social reality in different ways. In this study, the researcher interpreted the views, opinions, and perceptions of successful women entrepreneurs in Nairobi County.

This philosophy allowed a thorough assessment of women entrepreneurs' attitudes, views, and experiences and what made them successful. Interviews were conducted through the cloud Zoom meeting platform with the twelve female businesspersons in Nairobi County, Kenya, using a semi-structured interview guide with pre-determined questions.

In interpretivism, the researcher studies the world, not variables, and focuses on means (interpretations). It is inductive, uses a subjective approach, and uses small samples. It is concerned with theory building. It operates from a natural location, has low reliability and high validity, and generalises from one setting to another. It's primarily exploratory and mainly used to understand fundamental motives, views, and inspirations. This philosophy discovers trends in thought and feelings and gets to the bottom of the subject matter under investigation. The researcher is the primary instrument for data collection and analysis (Merriam, 1998:7).

The researcher must physically go to the people's setting, site, and institution to observe the behaviour in the natural settings (Merriam, 1998:7).

This philosophy employs an inductive strategy, where the researcher builds abstractions, concepts, hypotheses, or theories rather than following the existing approach. As a result, there is a lack of adequate theory to explain a phenomenon (Merriam, 1998:7).

The strength of the interpretive paradigm is that the findings have greater validity and less artificiality, as observing phenomena in natural, real-life settings allows the researcher to develop a more accurate understanding. It, too, produces detailed findings and is very good at case studies. However, the results are undermined by subjectivity and poor reliability of findings in that the researcher may arrive at different conclusions based on their observation of the same phenomena at the same time (Saunders *et al.*, 2000:24). Table 5.2 below shows the features of two research paradigms.

Table 5.2: Features of the two main paradigms

Positivism paradigm	Phenomenological paradigm
It tends to produce quantitative data.	It tends to produce qualitative data.
Uses large samples.	Uses small samples.
Concerned with hypothesis testing.	Concerned with generating theories.
Data is particular and precise.	Data is rich and subjective.
The location is artificial.	The location is natural.
Reliability is high.	Reliability is low.
Validity is low.	Validity is high.
Generalises from sample to the population.	Generalises from one setting to another.

Source: Hussey and Hussey (1997:54)

5.4 RESEARCH APPROACH

This study adopted an inductive approach that involves theory building. Induction assumes a way of building theories from the researcher's observations, which concludes one or more pieces of evidence. It consists in making predictions about novel situations based on existing knowledge (Hayes, Heit & Swendsen, 2010: 280). This approach starts with observing broader generalisations and theories.

According to Merriam (1998:5), in interpretive research, knowledge is gained via an inductive, hypothesis, or theory-generating mode of inquiry. That is, making observations before arriving at a possible conclusion. This approach revealed the relationship between women entrepreneurs and success in Nairobi County, Kenya.

5.5 RESEARCH DESIGN AND STRATEGY

Bryman (2011:46) defines research design as a framework for collecting and analysing data. It is a set of methods used in collecting and analysing measures of variables specified in a research problem. According to Creswell (2014:234), this study utilised a qualitative research design because it is suitable when exploring and understanding a phenomenon that a group of people has never addressed. Moreover, it was the best for this study as there is little research on women entrepreneurs and success in Kenya in Nairobi County.

The qualitative design is also called constructivist (Burns *et al.*, 2008:6). This design assumes that there is the construction of the world socially and that human interest drives science. The researcher becomes part of what they are observing. Unlike quantitative data, qualitative data are not measured in frequency or quantity but are surveyed for in-depth meanings and processes (Labuschagne, 2003; Ryan, Coughlan.& Cronin,.2009:309). According to Creswell (2009:10), the world is subjective, and people experience physical and social reality differently. Therefore, suitable for this research

where factors leading to the success of women's entrepreneurship were collected and analysed. Data were collected by using a semi-structured interview guide.

“Talking with people is an excellent way of gathering information. Sometimes, in our everyday lives, however, we tend to talk too quickly, not listen carefully enough, and interrupt others. Semi-structured interviews (sometimes called informal, conversational, or ‘soft’) are about talking with people but in ways that are self-conscious, orderly, and partially structured”.
(Dearnley, 2005:104).‘

This study used interviews as a method to gather primary data. Merriam (1998:71) defines an interview as a conversation with a purpose. The researcher recorded the interviews using the Zoom cloud meeting platform. The interviews were conducted virtually during the COVID-19 pandemic when the world experienced a travel ban. The researcher followed a semi-structured interview schedule; as Sandelowski (2002) emphasised that one-to-one interviews are qualitative research's most commonly used data collection tools. Semi-structured interviews comprise a list of open questions with the chance for conversation; the researcher is free to ask the participant to add more information to their answers (Mason, 2013:62). In this study, the interview was not domineered but directed by a set of prearranged questions. The questions were developed systematically and consistently, allowing probes to prompt different responses. Although semi-structured interviews are time-consuming, labour-intensive, and require the interviewer's sophistication, they effectively allow open responses rather than yes or no type answers in the participant's own words. Furthermore, they are reasonably informal and flexible in that the semi-structured interviews get used in conjunction with other straightforward methods and theories (Dearnley, 2005:106). According to Elliot & Timulak (2005:149), every participant in the study got treated as a particular case with different experiences.

The researcher developed interview questions from the literature review. First, the researcher worked on a list of themes or questions to ask the participants based on the

research topic and questions that elicit information that is factual, descriptive, thoughtful, or emotional (Dearnley, 2005:106). The questions were based on the following research themes: Motivation, perception of success, measures of success, attributes of success, contributing factors to success and challenges facing women in entrepreneurship. Next was the formulation of demographic and business profile questions. Then more complex, sensitive, or thought-provoking questions (questions based on motivation, success, and challenges) followed as the participants relaxed and got more comfortable as the interview proceeded. However, Dearnley (2005:106) says that although there was a list of the interview questions, they were not asked in that order to allow the discussion to unfold conversationally.

Table 5.3 shows the relationship between the interview guide and the secondary materials in chapters 2-4.

Table 5.3: Relationship between interview guide and secondary material chapters

Relationship between interview guide and secondary material Chapters 2-4		
Interview guide	Secondary materials	
Section	Chapters	Section
Section 3 Motivation	Chapter 2	2.5 Individual motivation toward self-employment
	Chapter 3	3.3 Emergence and development on women's entrepreneurship
		3.4 Feminist theories
Section 4 Women entrepreneurship	Chapter 2	2.4 Characteristics of an entrepreneur
	Chapter 3	3.5 Uniqueness of women in entrepreneurship
	Chapter 4	4.7 Attributes of successful entrepreneurs
Section 5 Business success	Chapter 3	3.7 Factors that contribute to the success of female entrepreneurs
		4.3 Measuring business success
		4.4 Firm/Business level success measures
		4.5 Personal/individual level success measures
	Chapter 4	4.6 Entrepreneurial success: A gendered perspective
		4.8 Factors contributing to success
Section 6 Challenges facing women entrepreneurs	Chapter 3	3.6 The challenges that women entrepreneurs encounter

Source: Compiled by the researcher (2023)

The researcher used an interview schedule. The interview schedule consisted of an outline of categories relevant to the research and on which interview questions were based (Ryan, Coughlan & Cronin, 2009:311). It is crucial as it enables the interviewer to

cover all the essential topics (Bird, 2016). The interview schedule made sure that participants received all the required information.

The interview schedule for this study contained the following information:

- Details of the study, such as the purpose of the study
- Issues of informed consent and confidentiality
- Details of the researcher and contact details
- The sequence of the questions
- The questions

The interview schedule had three stages: the first part had closed-ended questions focusing on the life history of the participants, then details of the participant's experience, and lastly, reflections on the background.

5.6 PILOT STUDY

“Almost all consumers take a test drive before buying a car”.
(Zikmund et al., 2014:65)

A pilot study provides the same purpose for the scholar.

Before the study, the researcher conducted a preliminary survey of two successful female entrepreneurs in Nairobi County, Kenya. A pilot study is essential because it can signal when the primary research endeavour is at risk of failing, when study protocols are not, or when proposed methodologies or instruments are ineffective or overly complicated (Teijlinger & Hundley, 2002:34).

Based on the pilot study results, the interview schedule underwent the required adjustments, including the questions on the perception of success and measures of success being rephrased for clarification. Finally, the pilot study gave the researcher a clue about the interview duration for realistic planning.

A pilot study can help verify the wording of the questions, the order of questions, and the range of the questions (Teijlinger& Hundley, 2002:34). According to In (2017:602), a pilot study helps the researcher test the survey instrument, with a small sample before conducting the main survey. It is important for improving the quality and efficiency of the main study.

5.7 STUDY POPULATION AND SAMPLING

The study was cross-sectional, and in-depth interviews were conducted with discrete twelve successful women entrepreneurs based in Nairobi, County in Kenya, using an established interview protocol.

5.7.1 Study population

The population of a research study is the sum of all units in the study region (Kothari, 2012:55). The target population for this survey included entire women entrepreneurs in Nairobi County, Kenya. The total number of female entrepreneurs in Nairobi County was unknown. Women entrepreneurs' database was non-existent in Nairobi County because several had not officially registered their businesses with relevant offices.

5.7.2 Sampling

Cohen, Manion, and Morrison (2005:6) define a sample as a small group or subset of a population selected for research. It is necessary because it would be impracticable for the researcher to survey the total number of female entrepreneurs in Nairobi County due to budget, time constraints and difficulties in controlling the study (Saunders *et al.*, 2016: 274). Therefore, sampling was done to find successful women entrepreneurs who knew the study's issues of interest. Thus, twelve participants were selected because they met the research purpose (Peter, 2020:82).

5.7.2.1 The purposive non-probability sampling method

According to Mitchell, Kruger and Welman (2005:67), non-probability sampling means not all population elements stood a chance to be part of the study. Therefore, the purposive non-probability sampling method was appropriate for this study and was utilised. The purposive sampling technique, also known as judgemental sampling, involves the deliberate choice of participants due to qualities they possess; it does not need underlying theories. Instead, the researcher decides what needs to be known and sets out to find people who can and are willing to provide the information under knowledge or experience (Etikan, Musa & Alkassim, 2016:2).

Merriam (1998:61) argues the researcher first determines the selection criteria for the participants by drawing a list of essential attributes and then continues to search for the units to match the index. Following the model of Etikan *et al.* (2016:2), the researcher selected information-rich cases in which, in addition to knowledge and experience, the participants were available and willing to participate. They also needed to communicate their experiences and express their opinions in an articulate, expressive, and reflective manner. This led to maximum variation, allowing the sample to have a wide variety of participants in terms of age, experience, industry and business size (Butina, 2015:3).

5.7.2.2 Inclusion and exclusion criteria

Inclusion criteria describe the requirements someone must meet to participate in the study (Hornberger & Rangu, 2020:4), depending on the study's aim and procedures. For example, it can include factors such as age, specific medical diagnosis and brand of the phone, among others (Hornberger *et al.*, 2020:4). For this study, the following attributes were considered by the researcher when choosing the participants: only women-owned businesses, only women entrepreneurs aged 25-65, women-owned Small, Micro and Medium Enterprises (SMMEs) located in Nairobi County, only women-owned SMMEs that have operated for five years and above and women-owned businesses that have at least five but not more than 200 full-time employees. The

sample involved both registered and unregistered women entrepreneurs in Nairobi county in Kenya.

According to Robinson (2014:2), exclusion criteria outline attributes that disqualify participants from the study. For example, participants could not be women entrepreneurs from outside Nairobi County, family businesses with women having less than fifty per cent stake, women entrepreneurs aged below 25 and above 65 years, and women-owned businesses with less than five and more than 200 full-time employees.

5.7.2.3 Sample recruitment strategy

Arora, Steiner, MacMillian and Monohar (2018:3) say the recruitment process involves identifying, targeting, enlisting potential participants and provision of information to the potential participants of the study. Different recruitment strategies depend on many factors, such as the study's intended target population, sample size, the research and the intervention design, the ethics approval process and the recruitment budget (Arora *et al.*, 2018:7). This study's target population was all successful women entrepreneurs in Nairobi County because the survey utilised a non-probability sampling method.

The researcher drew the list of successful women entrepreneurs in Nairobi County from websites that recognise women award winners in Kenya, such as Lioness of Africa, Kenya Beauty and Cosmetics awards, Women Enterprise Fund awards, Nairobi Garage Connect, African Women Innovation & Entrepreneurship Forum (AWIEF) and Diamond Trust Bank celebrating women entrepreneurs among others. The researcher then selected the eligible potential participants using the inclusion criteria identified. For those eligible, the researcher searched for their company email addresses and wrote to them requesting them to participate in the study. The researcher explained the study briefly in the email and encouraged them to participate. Next, the researcher scheduled interview appointments for those with positive responses. However, before the interview, the researcher explained the study in detail by reviewing the consent form as stated by Martinez *et al.* (2016:100). Once conducting interviews began, the researcher

then used the snow-balling technique to get additional participants by asking for referrals that are information-rich from the selected participants (Merriam, 1998:63). This continued until saturation as Oppong (2013:2), argues that sample size will be based on the saturation point.

According to Seeley *et al.* (2012:20), information collected from this sample represents the total population. The reason is that the sample was chosen to be studied in qualitative research to learn about the larger grouping (argues that sampling makes the findings more accurate than surveying the whole population). In addition, this is because more time will be spent with the smaller population, and detailed information can be collected due to time availability (Saunders *et al.*, 2016:274).

5.6.3 Sample size

Table 5.3 below shows the minimum nonprobability sample size.

Table 5.3: Minimum nonprobability sample size

Nature of study	Minimum sample size
Semi-structured in-depth interviews	5-25
Ethnographic	35-36
Grounded Theory	20-35
Considering homogenous populations	4-12
Considering heterogeneous populations	12-30

Source: Saunders *et al.* (2016:297)

As regards the sample size, purposive sampling emphasises saturation that continues to sample until no new substantive information is acquired. Therefore, in this research, the sample size was determined by data saturation and not by statistical power analysis (Etikan *et al.*, 2016:4). Saunders *et al.* (2016:297) emphasise that researchers should continue with data collection until they reach saturation for qualitative surveys.

This study utilised a small sample, which is appropriate as it gives the researcher more time to dig deeper into the insights and collect detailed information from the participants.

According to Seeley *et al.* (2012:23), purposive sampling is used when the researcher aims to generate a theory and more comprehensively understand the social process or actions. The sample's representativeness is less critical. Purposive sampling is most successful when data review and analysis are done with data collection.

5.8 DATA COLLECTION PROCEDURES

This study used interviews as a method to gather primary data. The interviews were conducted via Zoom cloud meeting and were video recorded with the researcher based in Gaborone and the twelve participants in Nairobi County, Kenya. The interviews were done via Zoom platform due to COVID-19 travel restrictions. Seven interviews were conducted in December 2021, three in January 2022, and two were conducted in February 2022. The interviews were directed, not domineered, by prearranged questions. Follow-up for clarification with two women was done through WhatsApp call.

Boyce and Neale (2006:2) state that rigorous one-on-one interviews with a few respondents constitute an in-depth interview to gain their viewpoints on a specific concept, initiative, or situation. According to Merriam (1998:71), interviews are performed to learn information the researcher cannot get from the participants, such as feelings, thoughts, behaviour, and intentions. Interviews allow the researcher to comprehend different viewpoints (Patton, 1990:278; Merriam, 1998:71).

5.8.1 Formulating Interviews

Every interview required preparation, thought, and practice. An interview is a social interaction with no hard and fast rules that push interviewers to heed procedures (Longhurst, 2003:106). First, the researcher had to familiarise themselves with the topic, followed by a list of themes or questions to ask the participants (Rabionet, 2011:564). The familiarisation aided the researcher in interviewing successful women entrepreneurs in Nairobi County.

5.8.2 Interview protocol

According to Rabionet (2011:564), interview protocol involves two components: how the interviewers should introduce themselves and what questions to ask the participant. The action is significant as the interviewer has to develop a rapport, create a good environment, and elicit reflections and truthful comments from the interviewee. When the interviewer is introducing themselves to the interviewee, the protocol should include a statement of confidentiality, consent, the option to withdraw, and the use of the scope of results (Rabionet, 2011:564). The development of the questions and the follow-up probes demonstrate a good grasp of the subject matter.

The researcher read part of the consent form as the introductory part of every interview. For example, Figure 5.2 is an extract from the consent form displaying the words used at the beginning of each interview:

Figure 5.2: Introductory words for every interview guide

1. *“Good morning /afternoon/evening xxx (participant name).”*
2. *“Welcome to this interview that seeks to explore the success factors of women entrepreneurs in Nairobi County for the PhD thesis as indicated in the consent form”.*
3. *The interview will be recorded and notes taken down as this forms the data for the PhD thesis.”*
4. *Confidentiality will be observed as indicated in the consent form.”*
5. *“Without wasting time, we will start immediately if you are comfortable.”*

Source: Compiled by the researcher (2023)

To further refine the quality of the interview protocol, an expert in the field was engaged to verify, as Rabionet (2011:564) advises. The pilot study was used to improve the instrumentation. The researcher considered whether the respondent felt the questions were polite and considerate of their culture.

5.8.3 Setting the interview stage

The setting of the interview stage should encourage the interviewee to speak. Therefore, the first thing the interviewer should do is a briefing in which they define the subject by briefly stating the importance of the interview, the use of the recording device, and asking the interviewee if they have any questions (Kvale, 2007:55). At the end of the interview, the interviewee could feel empty, and anxious, and tension might build.

In this interview, the interviewer finished the discussion by asking the interviewees if they had any questions, as indicated in Question 26 in (Appendix B, pp.609-611) and Figure 5.3, which shows the interview closing question from the researcher.

Figure 5.3: Final interview question from the researcher to the participants

26. <i>Is there maybe something else you would like to discuss or something that you think we might have missed?</i>

Source: Compiled by the researcher (2023)

The researcher avoided the ‘why’ and ‘what’ questions; instead, descriptive statements such as ‘what happened and how did it happen’ dominated. According to Alshengeeti (2014:41), an excellent qualitative interview has two key features: It flows naturally and is rich in details; therefore, the interviewer should listen and speak less. Interviewing requires intensive listening, note-taking, careful planning, and sufficient preparation (Dumay & Qu, 2011:239). Such listening is the style the researcher followed during the interviews with the successful women entrepreneurs in Nairobi County.

The flexibility of the semi-structured interviews will allow the researcher to pursue a series of less structured questions and permit the exploration of spontaneous issues raised by the interviewee to be explored (Ryan *et al.* 2009:310). The one-on-one interview uses open-ended questions and probes based on allowing the interviewee control over the interview process. The focus is to let the interviewee tell their story

rather than answer a series of structured questions. The researcher pursued issues from an individualistic perspective (Ryan *et al.*, 2009:310). As the researcher conducted the interviews, she allowed the successful women entrepreneurs in Nairobi County to tell their stories.

5.8.4 Typology of questions used in research interviews

From the localist view, interviews should be carefully planned because it is often challenging to access interviewees, and such opportunities should not be taken lightly (Dumay & Qu, 2011:248). According to Hannabuss (1996:26), there are four essential interviewing skills. First, rapport with the interviewee should be maintained:

- The interviewer must keep the discussion going by avoiding the questions that dampen the discourse. For instance, one answer question or loaded questions and double negative might annoy the interviewee.
- Interviewers must know when to interrupt and learn how to focus and pace the interview.
- Adopt a non-judgemental attitude and foster patience so those moments of silence work on the interviewer's behalf.

Shensul *et al.* (1998:141) emphasise that the quality of the interview can be maintained by paying careful attention to three principles:

- maintaining the flow of the interview story
- maintaining a positive relationship with the interviewee
- avoiding interviewer bias

A positive relationship with the interviewee can be maintained by: not affecting opinions about responses and avoiding non-verbal indications of surprise or shock, no use of non-verbal cues such as nodding to indicate approval or correct answer (Dumay *et al.*, 2011:248). In addition, the interviewer should not pose leading or fail to follow up or omit topics introduced by the interviewee (Dumay *et al.*, 2011:249). For example, in

interviewing the successful women entrepreneurs in Nairobi County, the researcher did not pose leading questions nor omitted to pursue topics introduced by the interviewee.

Multiple queries should be avoided during interviews. Either a series of single-choice or multiple-choice questions that the respondent cannot select one at a time. This might result in the respondent answering only one question. According to Merriam (1998:78), leading questions should be avoided because they reveal a bias or assumption that the participant might not hold. Avoid yes-or-no questions because they provide the researcher with no information (Merriam, 1998:79). To eliminate the poor ones before the interview, a thorough review of the questions is recommended (Merriam, 1998:79). The pilot study will further improve this. The supervisor checked the semi-structured interview guide and a qualitative researcher expert for approval in this research.

5.8.5 Probing during interviews

According to Denscombe (2010:192), subjects can be probed and issues pursued. Probes are questions or comments that follow up on something already asked (Merriam, 1998:80). According to Merriam (1998:80), Probes come up due to the respondents' answers and come when the researcher realises that the respondent is on something significant or there is more to be learned (Probes come in silence, sound, a single word, or a complete sentence). Even though probes provide more information, the interviewer is warned from pressing too hard and too fast. After all, the respondent is just being interviewed, not interrogated (Merriam, 1998:80). The researcher strictly observed the probing principle during the interviews with the twelve successful women entrepreneurs in Nairobi County.

Boyce *et al.* (2006:3) argue that interviews are beneficial because they provide more detailed information than other data collection methods, such as surveys. Interviews also provide a more relaxed atmosphere, making people more comfortable conversing than filling out a study and providing more helpful information. In addition, interviews

can enable a researcher to collect a lot of data, manage to handle sensitive topics, and generally have fewer ethical concerns.

Face-to-face interviews allow the researcher to interpret non-verbal cues by observing body language, facial expressions, and eye contact (Ryan *et al.*, 2009:310). The researcher used her observation skills to pick the unspoken, usually depicted through signs, as she interviewed the twelve successful women entrepreneurs in Nairobi County.

5.8.6 Recording the interview data

The researcher recorded every interview, took notes and was keen and alert, observing the interviewee's behaviour during the interview. Every audio record was saved using a pseudonym and indicated as participant 01, 02.

Merriam (1998:87) argues interview data can be recorded using a tape recorder to ensure that everything said is preserved for analysis, and the interviewer can listen and improve their questioning technique. The second way to record interview data is to take notes during the interview. The researcher is advised to write their reflections immediately after the interview, which could be insights suggested by the interviewee, descriptive notes on the behaviour, the informant's verbal or nonverbal, and the researcher's parenthetical thoughts (Merriam, 1998:87).

5.9 DATA ANALYSIS

“Social constructionism indicates that partially shared meanings and realities depend on people’s interpretation of the events that occur around them.”

(Saunders *et al.*, 2016:566).

In qualitative research, the researcher needs to socially construct meanings expressed by the participants about the study to make sense of it (Saunders *et al.*, 2016:566). Data

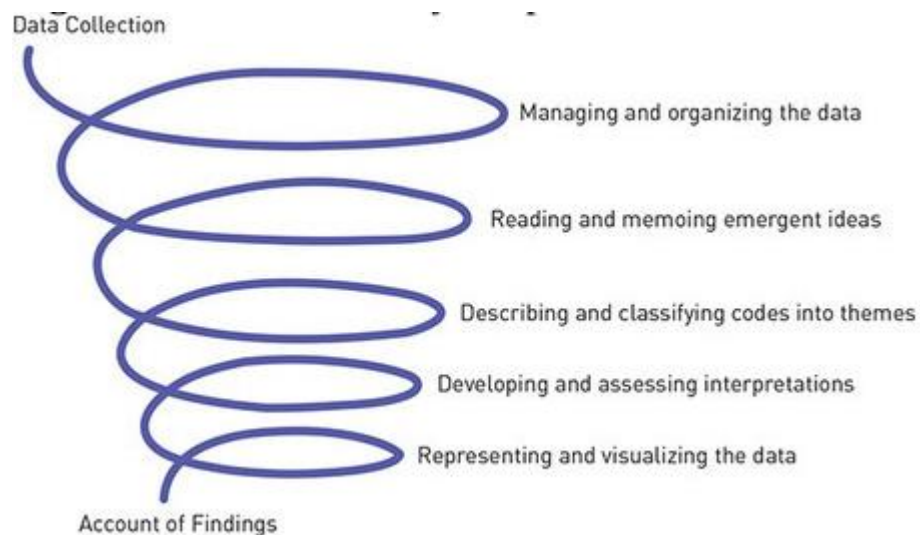
meanings are obtained from words and images, not numbers, like quantitative data. According to Saunders *et al.* (2016:566), care must be taken during the collection and analysis stages.

Qualitative data analysis interprets and categorises data to make implicit and explicit levels of meaning (Flick, 2014:370). A range of processes and procedures transform the qualitative data collected into an explanation, understanding, or interpretation of people and situations (Sunday, 2007:19). The interview interactions must be transformed into data. For example, if the interviewer recorded the interview into a tape recorder, it should be followed by transcribing the spoken words.

Figure 5.4 shows the data analysis spiral of qualitative research.

It starts with data collection until report production. These are the stages the researcher followed.

Figure 5.4: Data Analysis Spiral



Source: Creswell and Poth 2018:327

Table 5.4 illustrates in detail the steps followed by the researcher in analysing the data.

Table 5.4: The steps followed in analysing the interviews

Steps	Description of how the steps were followed during the data analysis
Data preparation and organisation.	• The researcher transcribed all the interviews verbatim into textual data. • Initially, the researcher manually wrote down the interviews and then typed them into electronic form, and each was saved using the pseudo name for confidentiality. All transcripts totalled 171 pages. A sample of a transcript can be found in APPENDIX C. • The researcher cleaned the data simultaneously with transcription by removing all redundancies, repetitions and unimportant digressions. • A colleague checked to ensure the deleted data did not constitute essential or relevant aspects. • All transcripts were read to examine the accuracy and understand the studied phenomenon insights and understanding. • The initial generation of codes.
Development of a general sense of data.	• The researcher read and re-read the transcripts to get a general sense of them and think about their overall meaning. At this stage, the researcher wrote down memos alongside the margins of the transcripts.
Generation of codes	• The researcher coded the transcripts by going through every line of transcriptions and assigning codes using Microsoft Word. • The researcher worked on each research question by examining the answers from the participants to identify the codes. Codes from each research question were highlighted using similar colours. A different colour was used for codes for each research question.
	• The researcher identified a total of 1947 codes. • A co-coder was used, and the results were compared. Finally, the supervisor advised the researcher to compress some similar codes. • A codebook was created. • After that, with the help of a qualitative expert from NWU, the transcripts were transferred to ATLAS ti for further analysis. • ATLAS ti. was used to organise, sort and link data and narratives of the interviewed women entrepreneurs.

Describing and identifying themes	• Similar codes/categories were grouped to form themes. • Anticipated and emergent themes arose, with a total of 10. Consultation with the supervisor led to 3 themes being merged, and seven themes remained, as evidenced in Chapter 6. • The codes were used to identify the relationships between codes and themes. The primary and underlying meanings associated with the interviews were the themes. • For each theme, all pertinent information was gathered. The themes' compatibility with the coded extracts, and the whole data set was tested. • The themes were refined, defined, and named.
Representing findings	• Using ATLAS. ti network diagram was created for each theme, displaying the appropriate categories, subcategories, and pertinent interviewee narrations. • The diagrams were converted to the tables that served as the report's framework. • The seven themes were depicted on a thematic map, which served as the basis for writing the scholarly report.
Interpreting the data	• Qualitative data was analysed, and a scholarly report was presented. This is found in Chapter 6.

Source: Compiled by the researcher (2022)

As Creswell and Poth (2018) outlined, data analysis followed spiral steps.

Step 1. Managing and organising data

At this point, researchers organise data into digital files and create a file naming system (Creswell *et al.*, 2018:327). Consistent file naming ensures it can be retrieved easily at a later stage (Bazeley, 2013). The first step for the researcher was to organise data through transcription and creating the naming system. At this stage, reading the whole data set is worthwhile for the researcher to get the entire picture of the studied phenomenon insights and understandings that begin to emerge, which are written down as memos. According to Creswell (2009:197), data is read at this stage to have a general picture of the information and provides the opportunity to consider its general meaning. Data cleaning should be done simultaneously with transcription to check all transcription errors. After data cleaning, a copy will be sent to the participants to check

factual accuracy (Saunders *et al.*, 2019:647). After the initial reading, data editing follows, omitting all redundancies, repetitions, and unimportant digressions. Independent checks or a challenging auditing process follows to ensure the deleted data does not constitute essential or relevant aspects. In addition, Creswell (2009:197) argues that this stage is for material scanning, cataloguing visual materials, and sorting and arranging the data into different types. At this stage, different colours or letters were used for distinguishing. This is the researcher's format with the data collected from the successful women entrepreneurs in Nairobi County.

Step 2. Reading and memoing emergent ideas

Researchers should read the transcripts several times (Agar, 1980). Then, they should immerse themselves in the details to understand the interviews before breaking them into parts (Creswell *et al.*, 2018:302). The researcher should also write memos or notes in the margins of the field notes or the transcripts. At this stage, the researcher took notes on the margins of the transcripts.

Step 3. Describing and classifying codes into themes

This is describing, classifying and interpreting the data. At this stage, the researcher starts identifying codes /categories. Coding involves aggregating the visual text data into small categories of information, seeking evidence for the code from different databases used in a study and assigning a label to the code. It is “winnowing” the data (Creswell *et al.*, 2018:308). Anticipated and emergent codes arise: expected, surprising and unusual information will emerge at this point (Creswell *et al.*, 2018:309).

According to Creswell (2009:198), codes usually fall into three categories: codes on topics, surprising codes not anticipated at the start of the study, and unique codes of conceptual interest to the readers. The researcher used different colours guided by the research questions and objectives during coding. Codes that attracted a small number

of units of data will be merged with smaller ones or retained till later(Saunders *et al.*, 2019:655)

Table 5.5 shows the different colours used at the data coding stage.

Table 5.5: Different colours used during the coding stage

Colour	Question on:
Red	Motivation
Blue	Attributes
Green-	Measurement of success
Peach	Perception of success
Orange-	Success factors
Grey	Challenges
Yellow	Recommendations

Source: Compiled by the researcher (2023)

Step 4. Developing and assessing interpretations

The process begins with the development of codes, the formation of themes from the codes and then the organisation of the themes into larger units of abstraction to make sense of the data. Next is the location of patterns and the development of stories, summaries or statements (Creswell *et al.*, 2018:312). Next, interpretation involves making sense of the data, “the lessons learned”, as described by Lincoln and Guba (1985), quoted in (Creswell *et al.*, 2018:312). Finally, it involves carefully considering what is meaningful in the patterns and themes generated by the analysis.

After the identification of themes, refining and testing propositions followed. This means re-reading and re-organising the data so that the researcher combines some initial themes. In contrast, others can be separated into different themes, or the same initial themes can be discarded. At this stage, the researcher grouped similar codes/categories to form themes. Anticipated and emergent themes arose, with a total

of ten. Consultation with the supervisor led to three themes being merged, and seven themes remained. Table 5.6 shows the study themes.

Table 5.6: The themes of the study

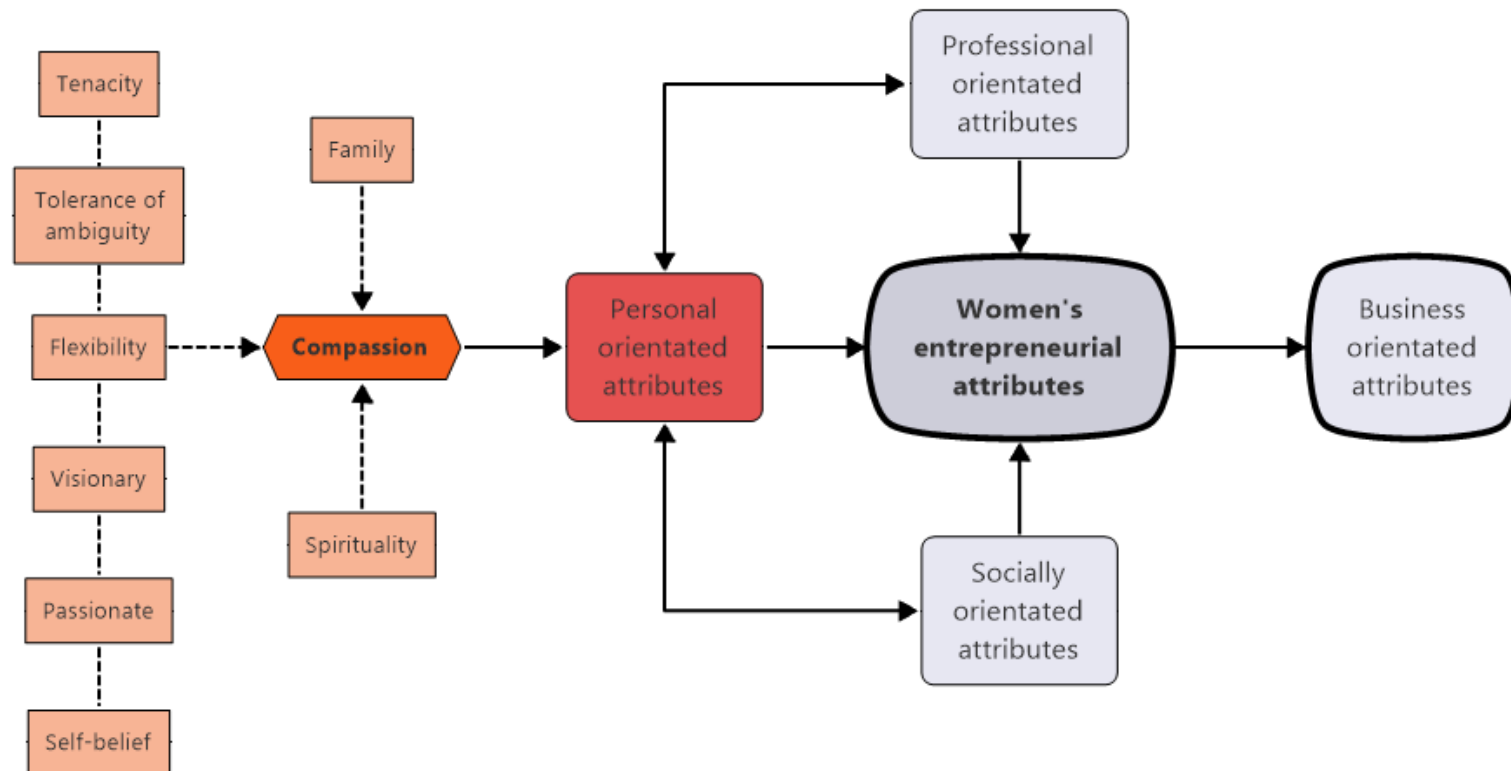
Theme number	Theme Name
Theme 1	Motivation
Theme 2	Perceptions of success
Theme 3	Measures of success
Theme 4	Attributes of success
Theme 5	Contributing success factors
Theme 6	Challenges to success
Theme 7	Recommendations

Source: Compiled by the researcher (2023)

Step 5. Representing and visualising the data

According to Creswell *et al.* (2018:314), this is where the researcher represents data in text, tabular or figure form. These illustrations show inductive analysis that begins with raw data from multiple sources of information, then broadens to several specific themes, and then proceeds to the most general themes. At this point of displaying data in visuals, the researchers are warned from being restricted by formats; instead, they are encouraged to think to display, “adapt and invent formats that will serve you best”. ATLAS ti.8 was used to draw the visual examples demonstrated in the figures: Figure 5.5, Figure 5.6, Figure 5.7 and Figure 5.8 that follow.

Figure 5.5: Attributes of success



Source: Extracted from ATLAS.ti software

Figure 5.7: Challenges of success

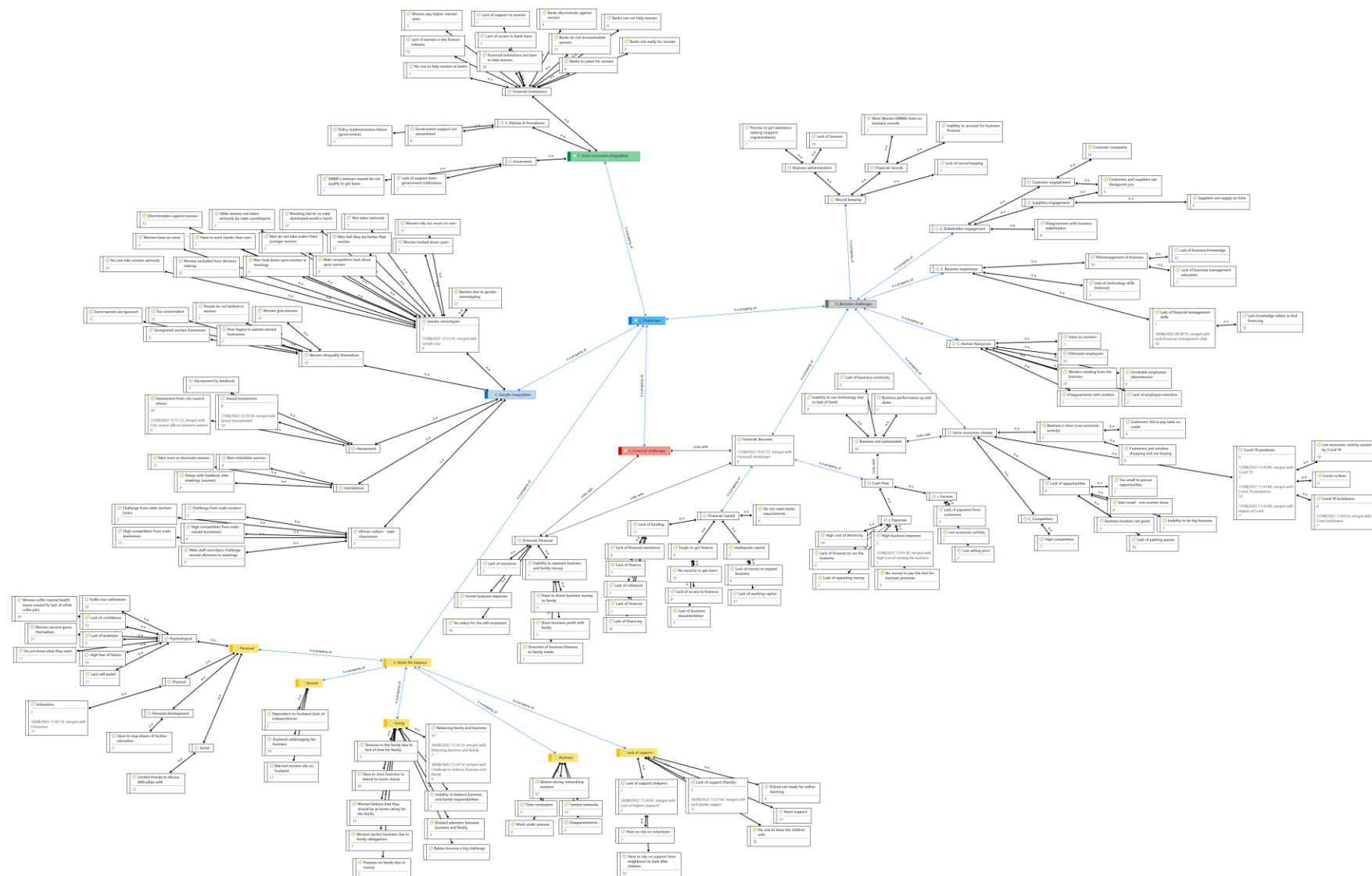
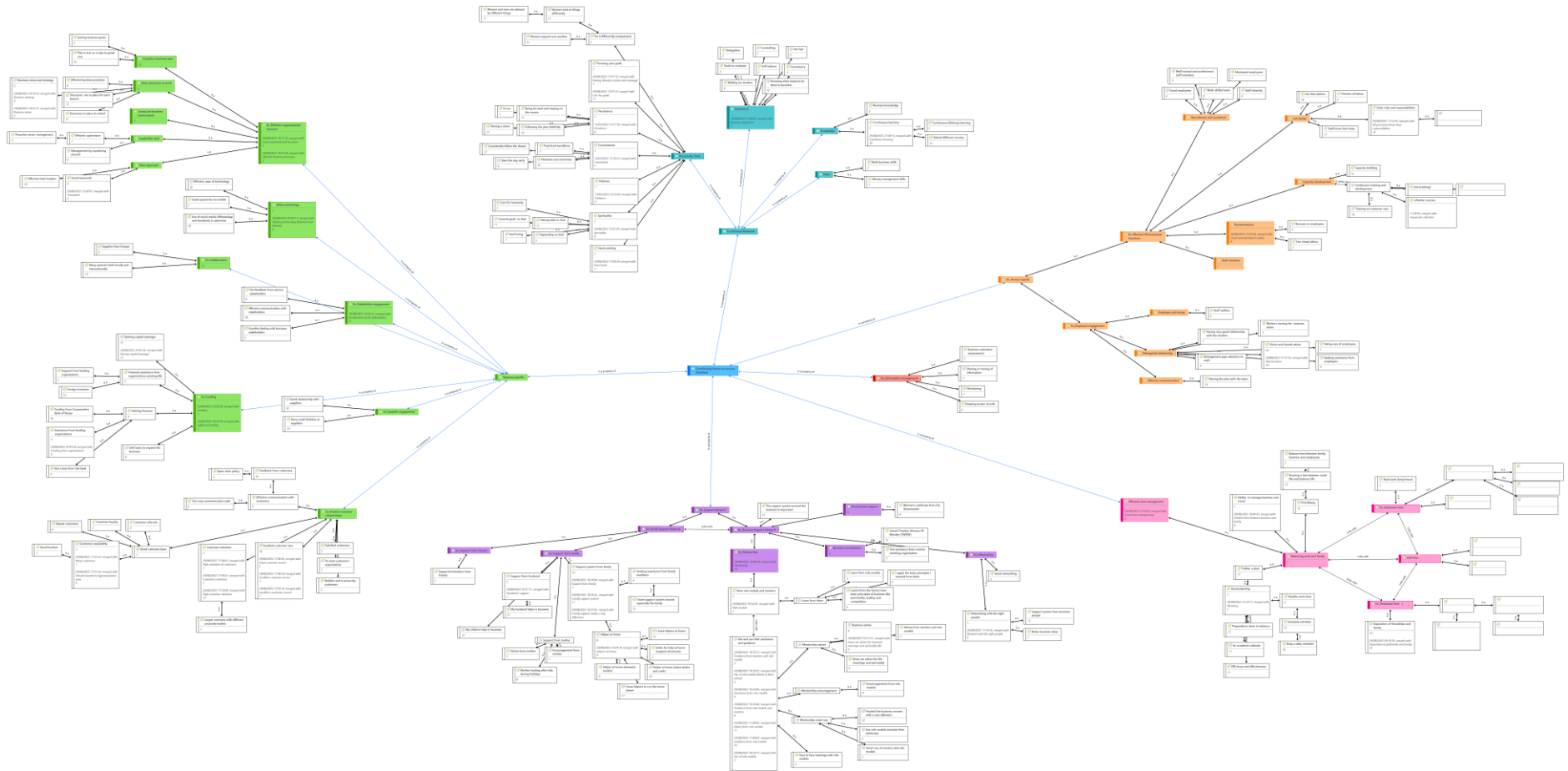
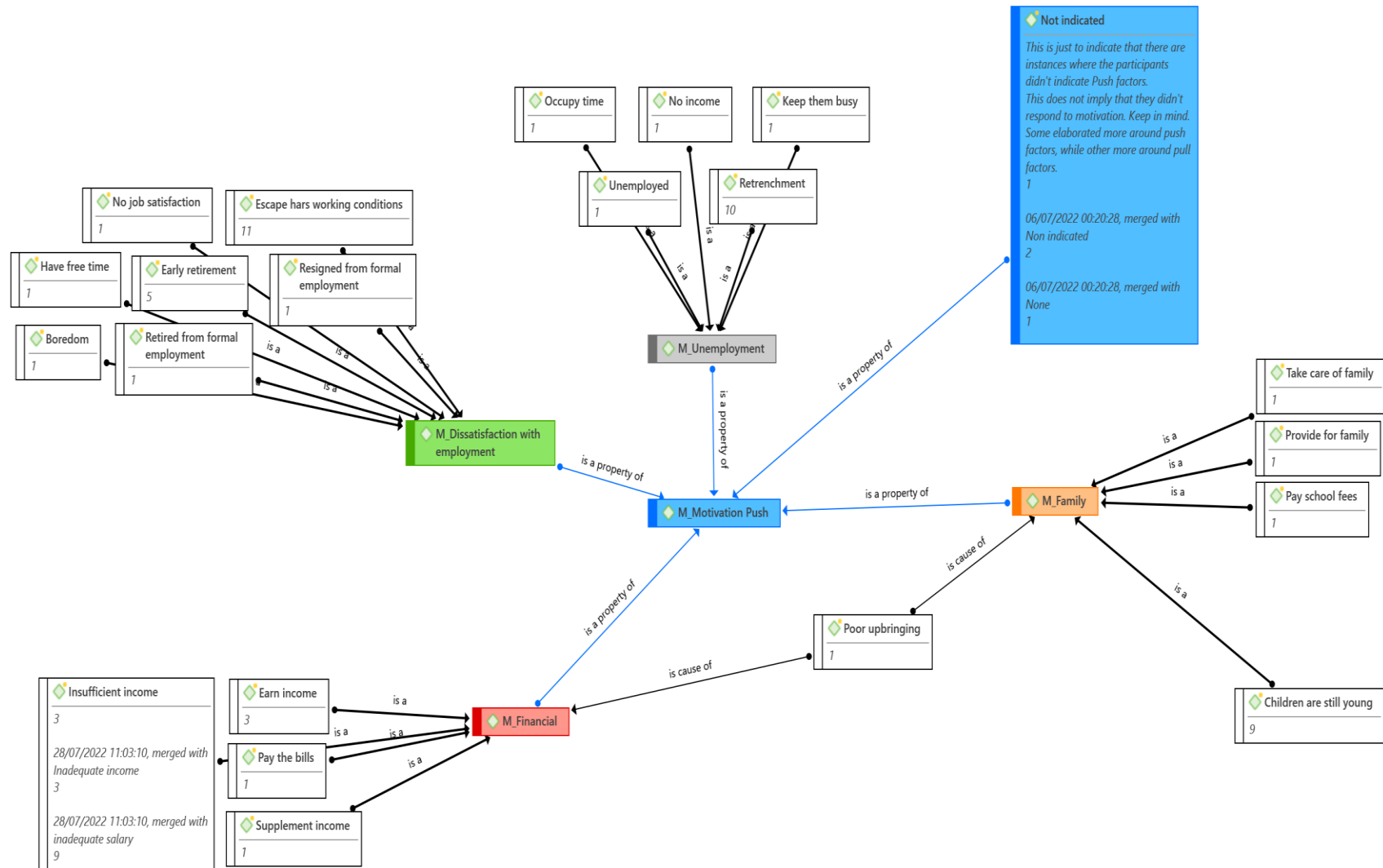


Figure 5.7: Perceptions and measures of success



Source: Extracted from ATLAS.ti software

Figure 5.8: The pull factors



Source: Extracted from ATLAS.ti software

Step 6. Developing and assessing interpretations

Interpretation involves making sense of the data, “the lessons learned,” as described by Lincoln and Guba (1985) quoted in Creswell *et al.* (2018:312). It involves carefully considering what is meaningful in the patterns and themes generated by the analysis.

Step 7. The write-up

The write-up of a qualitative study is presented in chapter 6, which tells the story of successful women entrepreneurs in Nairobi County, Kenya.

5.10 RIGOUR

Establishing trustworthiness in qualitative research remains integral (Murphy & Yelder, 2010:3). This research met a suitable principle of rigour by satisfying certain quality principles and processes. The researcher verified that dependability, credibility, transferability, and conformability are fulfilled to ensure the reliability of inquiry findings, as (Anney, 2014:272) states. Naturalistic inquiry assumes that the knower and known are not entirely independent. Validity determines whether the research truly measures what it was intended to measure or how truthful the research results are (Golafshani, 2003:602).

The researcher adopted Guba's (1981), framework, as demonstrated in Table 5.7 below.

Table 5.7: Trustworthiness

Trustworthiness		
Terms	Definitions	Sample techniques
Credibility	Identify patterns and take account of the complexity of the situation.	• Prolonged engagement at the site • Peer debriefing • Triangulation • Member checks • Constant comparison -compare each finding to all other findings
Transferability	Findings are interpretive of a given context.	• Theoretical sampling • Thick description
Dependability	Findings reflect current reality.	• Overlap methods • Replication • Audit trail
Conformability	Findings can be confirmed if the process was replicated	• Triangulation • Reflexivity

Source: Guba (1981)

5.10.1 Credibility

According to Anney (2014:276), credibility is the confidence that can be placed in the truth of the research findings. Credibility establishes that the research findings represent plausible information drawn from the participants' original data and a correct interpretation of the participants' original views. According to Blackman, Adams, Januchowski-Hartley, and Brewer (2016:1), credibility refers to the degree to which the research represents the actual meanings of the research participants- 'the truth value'. Trustworthiness will test whether the associated factors created the expected results, confirming the genuine cause-and-effect relationships. The researcher adopted various strategies to ensure credibility: long and varied field experience, member checks, peer debriefings, cross-checking, and triangulation (Yielder *et al.*, 2009:3).

- Member checking or seeking feedback from the participants, the researcher sent the findings, interpretations and conclusion to two participants via email to judge the accuracy and credibility of the research. The participants' feedback was incorporated into the study. This strategy is considered by Lincoln and Guba (1985:314) to be "the most critical technique for establishing credibility."
- Prolonged engagement of the researcher in the field. The researcher conducted interviews between December 2021 to February 2022. By prolonging the stay in the area, the researcher becomes part of the participants, which helps enhance the likelihood of emerging concepts and potential implications being recognised. In addition, the action builds trust and enables the researcher to become part of the local culture (Yielder *et al.*, 2009:4). The researcher can watch and register the participants in their standard settings, reflecting their life experiences more accurately (Merriam, 1998:204).
- In peer debriefing, the researcher critically discussed with a colleague to answer the essential questions, as Yielder *et al.* (2009:4) stated. The strategy was to seek colleagues' comments on the research process, and the findings emerged (Merriam, 1998:205).
- Triangulation involves the use of multiple data collection sources, data collection methods, or researchers to confirm the emerging findings (Yielder *et al.*, 2009:4). The researcher utilised observation, interview, and documentary review as data collecting methods, and this strengthened reliability and internal validity.
- The supervisor did cross-check the documentary evidence against the published literature.
- The analysis was vigorously done, as evidenced by Table 5.4.
- "Rich, thick" language was used to describe the settings when describing the scenario of the interviews, the participants and the themes. This creates a 'verisimilitude statement that produces for the readers a feeling that they have experienced or could experience the event 'being described' (Creswell & Miller, 2000: 128). It also provides a detailed account of what occurred at the interview location and a description of the scene, validating the information gathered there.

- The researcher presented the negative findings or discrepant information as expected with a constructivist approach that real life comprises of different perspectives.

5.10.2 Dependability

This refers to the stability of findings over time. Dependability involves participants evaluating the results and the interpretation and recommendations of the study to ensure that they are all supported by the data received from the study informants (Anney, 2014:277). According to Blackman *et al.* (2016:2), dependability is the consistency and reliability of the research findings and the degree to which research procedures are documented, allowing someone outside the research to follow, audit, and critique the research process. In this study, dependability was established through the establishment of a formal study framework, the use of an audit trail, a code and re-code strategy, peer examination, and stepwise replication.

- A formal study framework was formulated as a proposal and a research schedule with objectives, field procedures, sources of information, research questions and participants. This prevented diversion from the study's aims, and the researcher was made aware of what to do and how to do it all the time.
- The researcher had a detailed audit of the generated data, including notes about the study, methodological decisions, and data analysis procedures, journals, which were looked at by a third party.
- The researcher kept a journal that recorded all events, actions, stages, and anything affecting the data collection and analysis.
- Re-coding of data by an independent researcher and results were compared.
- Peer examination was made by a qualitative research expert who audited the researcher's work (transcript—final report, and general methodology}.

5.10.3 Conformability

This refers to the degree to which the results of an inquiry could be confirmed or corroborated by other researchers. It is concerned with establishing that data and interpretation of the findings are not fragments of the inquirer's imagination but are derived from the data. It can be arrived at by researchers demonstrating that the results are linked to the conclusions in a way that can be followed and replicated (Blackman *et al.*, 2016:3). This was achieved through audit trials, reflexive journal, and triangulation (Anney, 2014:278).

- Audit trail: every research action was documented, and a third party checked this. All the processes and activities throughout the whole research are detailed.
- The reflexive journal focuses on problematic situations, records factual descriptions of the events, reflects on the nature of the problem and the action taken or alternatives considered, and critical analysis of the context in which actions unfold the researcher's knowledge, skills, expertise, values, and emotions evoked by the research. An independent qualitative research expert went through the journal for verification.
- The narratives from participants were used to confirm that the data was from them. Refer to Chapter Six.
- During the interviews, the participants were asked to clarify issues, ensuring that the results were from the participants and not the researcher. In addition, the same participants were asked to verify the findings, and this prevented subjectivity.

5.10.4 Transferability

This refers to the degree to which the results of qualitative research can be transferred to other contexts with other respondents. It is the interpretive equivalent of generalisability (Anney, 2014:277). Finally, external validity refers to the degree to which phenomena or findings described in one study are applicable or valuable to theory, practice, and future research (Blackman *et al.*, 2016:3).

Triangulation, a detailed description of the phenomenon and having a representative sample were used to ensure that the findings' validity was maximised.

- The researcher had a detailed description of the phenomenon to allow comparison.
- Triangulations deliberately seek evidence from a wide range of sources at different times and compare findings from those varied sources with the research findings, as Bricki and Green (2007:26) stated.
- The researcher used a representative sample of the twelve women entrepreneurs nominated as having full, rich knowledge.

5.11 ETHICAL AND CONFIDENTIALITY ISSUES

“Some important ethical concerns that should be taken into account while carrying out qualitative research are anonymity, confidentiality and informed consent.” (Richards & Schwartz, 2002:137). The survey considered ethics and good practice as Gray (2009:45) emphasises that the two essential principles of ethical research are informed consent and the protection of confidentiality. Therefore, the researcher was cleared by the North-West University Ethics Committee (Ethics clearance **number NWU-01251-A4 (Refer to APPENDIX A.)**)

The participants, the twelve women entrepreneurs from Nairobi County, Kenya, were informed about the nature and purpose of the survey. The consent form (APPENDIX A) was sent to them before the interview. According to Saunders *et al.* (2019:266), this involves ensuring the research participants are given sufficient information, the opportunity to ask questions, and the time to consider their decision without pressure or coercion.

Participation was voluntary, and no pressure was imposed on the participants. This agrees with (Babbie, 2013:32), who emphasises that no respondent will be forced to participate in the survey. Instead, a consent form will be given to the participants and

should be signed by both parties (Saunders *et al.*, 2019:268). The results would be shared upon completion of the study with the participants who wish to have it to appreciate their valuable contribution (Burns *et al.*, 2008:29).

Regarding anonymity, the respondents remained anonymous throughout the study. Anonymity ensures that no one will know the participants in the research, and nobody will be able to identify the source of information. In the introductory letter, the researcher guaranteed the participants' assurance (Saunders *et al.*, 2019:268). Pseudonyms refer to the research participants (Saunders *et al.*, 2019:274). For confidentiality, participants were assured that identifying information would not be made available to anyone not directly involved in the survey. According to Saunders *et al.* (2019:249), confidentiality promises that the data to be collected will remain confidential. The raw data was not shared with anyone but was solely used for thesis purposes and nothing else until it is disposed of as per the university data disposal policy. Presentation of the analysed data was done at a sufficient level of generalisation to avoid identification. This survey did not harm the participants, but they benefitted from it ideally.

5.12 RESTRICTIONS AND LIMITING CONDITIONS OF THE STUDY

The survey had the following limitations:

- The participants were not forthcoming at the initial stage of sampling. For example, some did not respond to the initial email requesting their audience, and some who responded became uncooperative when it was time to fix the interview date. Instead, they gave excuses such as busy schedules, among others. The researcher sent friendly reminders with emphasis on interview duration and the benefits it could bring to their business. The emails were followed by phone calls to remind the participants and also to confirm the up-to-date contact information.
- Some participants did not honour the interview appointed time and day and were postponed to an indefinite date, and the researcher had to make consistent follow-ups.

- There were internet interruptions during some of the interview sessions, hence the consumption of time, which affected both the researcher and the participants in terms of planning. The researcher maintained a can-do attitude and reached the participants through the phone to apologise for the interruption and inform them that they would resume the interview if there was a re-connection within 5 minutes. Some of the interviews had to be re-arranged to a future time/date.
- Data collection fell during the COVID-19 pandemic when there were travel bans, and therefore, the researcher could not travel to Nairobi, Kenya, resulting in cloud interviews.
- The data analysis stage took a long time and was strenuous because of the voluminous data, and the researcher was new to qualitative research. The supervisor guided the researcher to stick to the planned method –thematic analysis. The researcher adopted Creswell and Poth's (2018) analysis model in order to keep on track. The diagrams were drawn using a software atlas.ti8 with the guidance of a qualitative research expert from NWU.
- There are limited studies on factors contributing to women's success in Kenya; hence limited previous studies to benchmark with. The researcher read international women entrepreneurs' success factors peer-reviewed publications. Grey literature from Kenya, such as annual reports, working papers, and discussion papers, were utilised.

5.13 PRESENTATION OF THE RESULTS

A descriptive presentation of the results was used because qualitative research focuses on the process, meaning, and understanding. The final report was produced, depicting the analysis findings by selecting compelling narrations from the participants and relating them to the research objectives and reviewed literature. The final inferences are the construction of experiences and meanings attached to successful women entrepreneurs in Nairobi, County in Kenya. This allows the reader to 'experience' the motivation, perception of success, measures of success, attributes of success, contributing success factors and challenges women entrepreneurs face. In addition, the

advice from the women entrepreneurs to fellow current or potential businesses, women and the government on various business issues provides a lens through which readers can view successful women entrepreneurs in Nairobi, County in Kenya.

5.14 CHAPTER SUMMARY

The chapter presented the study objectives which were divided into two: those to be achieved through literature review and those to be achieved through empirical survey. The research process was presented, describing the research philosophy as qualitative, and the philosophical issues in the social sciences: ontology and epistemology were presented. The research approach was inductive, and the research design and strategy were presented, this being the framework of data collection using the exploratory method- the interviews. The interview guide was formulated following the secondary materials.

The pilot study was carried out on two participants, aligning with the recommended 10 percent of the survey sample. The study was cross-sectional, and the population was all the women entrepreneurs in Nairobi County for the total database is non-existence because some are not registered. Sampling followed the purposive non-probability method with the help of inclusion and exclusion criteria prepared by the researcher. Twelve women constituted the sample, data collection used interviews.

This study used interviews as a method to gather primary data. The interviews were conducted via Zoom cloud meeting and were video recorded. Data analysis adopted the Creswell and Poth (2018) model. Concerning rigour researcher adopted Guba's (1981), framework, which outlined how credibility, transferability, dependability and conformability were handled. The ethical and confidentiality issues were taken care of, the NWU ethics committee cleared the researcher, and the research ethical standards were followed. The restrictions and limiting conditions of the study were outlined, and a description of how the results were presented was done. The following chapter presents the results and discussion of the empirical study.

CHAPTER 6

RESULTS AND DISCUSSION OF THE EMPIRICAL STUDY

6.1 CHAPTER OVERVIEW

The chapter presented the results of the empirical survey. It opened with a presentation of the research participant's personal and business profiles. The structure and the overview of the research seven themes followed. The findings from the seven themes were presented along with the participant's quotations with the incorporation of literature in the discussion. The presentation and discussion of the themes followed this order: Theme 1, *Motivation*; Theme 2, *Perception of success*; Theme 3, *Measures of success*; Theme 4, *Attributes of successful women entrepreneurs*; Theme 5, *Contributing success factors*; Theme 6, *Challenges facing women entrepreneurs* and Theme 7, *the Recommendations* made by the participants of the study..

6.2 INTRODUCTION

The findings of the empirical study are covered in this chapter. The researcher used a semi-structured interview guide to conduct twelve qualitative interviews between December 2021 and February 2022. Female business entrepreneurs in Nairobi County, Kenya, were interviewed utilising Zoom cloud meetings.

The primary objective of this study is to develop a framework for successful women entrepreneurship in Nairobi County, Kenya. In this chapter, twelve qualitative interviews with women are used to portray the success factors of women "in their voices." The chapter answers the research questions from the perspectives of women entrepreneurs: What motivated these women to become entrepreneurs? How do they perceive business success? How do they measure business success? What do they consider to be attributes of a successful women entrepreneur? What factors have contributed to the success of their businesses? And what challenges do they face in business?

The chapter opens with a presentation of the data regarding the personal and business profiles of the research participants. The seven themes that emerge from the primary data collection, namely motivation, perception of success, measures of success, attributes of success, contributing success factors, challenges to success, and recommendations, are discussed in depth. The primary data's relationships, confirmations, correspondences, connections, comparisons, contrasts, and contradictions with the study's conclusions from the literature review are discussed.

6.3 THE RESEARCH PARTICIPANTS PERSONAL PROFILES

This section provides information about the individual research participants, including their age, marital status, number of children, and educational background, as shown in Table 6.1 below.

Table 6.1: The research participants' profiles

Participants	Age	Marital status	Number of children	Higher academic qualification
01	57	Married	4	Bachelors
02	33	Single	0	Bachelors
03	60	Married	3	Diploma
04	65	Married	2	Diploma
05	65	Married	3	Diploma
06	45	Married	3	Diploma
07	61	Widowed	3	Masters
08	40	Single	3	Masters
09	57	Single	4	Diploma
10	56	Married	3	Diploma
11	58	Married	4	Bachelors
12	43	Married	2	Masters

Source: Compiled by the researcher (2022)

6.4 RESEARCH PARTICIPANTS' BUSINESS PROFILES

This section presents the business profiles of the research participants, namely, the industry the business operates, the year when the business started its operations, the age of the business, the number of employees, the location of the business, and the business's legal status. Table 6.2 shows the research participants' business profiles.

Table 6.2: Research participants' business profiles

Participants	Industry	Year businesses started	Age of the business	Number of employees	Location of the business	Business legal status
1	Farming, Finance, and Retailing	2010	11	12	Kasarani in Nairobi	Private Ltd Co
2	Farming	2015	6	10	Rongai in Nairobi	Private Ltd Co
3	Clothing	2002	21	11	Umoja 1	Sole proprietorship
4	Clothing	2006	15	6	Westlands	Private Ltd Co
5	Farming and Retailing	2006	15	22	Central Business District	Private Ltd Co
6	Clothing and Shoe	2016	6	5	Rongai in Nairobi	Private Ltd Co
7	Hospitality	2008	13	10	UpperHill	Private Ltd Co
8	Education and Training	2004	11	5	Westlands	Private Ltd Co
9	Education	2004	17	140	Eastleigh	Private Ltd Co
10	Clothing and Transport	2008	14	25	Central Business District	Private Ltd Co
11	Education	2004	17	30	Thome	Private Ltd Co
12	Finance	2014	7	26	Central Business District	Private Ltd Co

Source: Compiled by the researcher (2022)

6.5 STRUCTURE AND OVERVIEW OF THE THEMES

Chapter Six discusses the empirical findings in themes through the perceptions of the women entrepreneurs who participated in the study. The discussion on empirical findings is presented simultaneously with the literature incorporation to answer the seven research questions of the study.

The remaining sections of Chapter Six discuss the empirical results in light of how the study's women participants saw them. To address the seven research questions of the study, the discussion of empirical findings is presented concurrently with the incorporation of the literature.

The seven research questions this study seeks to answer are:

1. What motivates women in Nairobi County to become entrepreneurs?
2. How do women entrepreneurs in Nairobi County perceive business success?
3. How do women entrepreneurs in Nairobi County measure business success?
4. What unique attributes do successful women entrepreneurs in Nairobi County possess?
5. What factors contribute to the success of women-owned businesses in Nairobi County?
6. What challenges do women entrepreneurs in Nairobi County face that may hinder business success?
7. What recommendations can be made to empower and sustain current and future women entrepreneurs in Nairobi County, Kenya?

Table 6.3 below shows the relationship between the themes and the research questions.

Table 6.3: The relationship between the themes and the research questions

Research Questions	Themes
1. What motivates women in Nairobi County to become entrepreneurs?	Theme 1: Motivation
2. How do women entrepreneurs in Nairobi County perceive business success?	Theme 2: Perceptions of success
3. How do women entrepreneurs in Nairobi County measure business success?	Theme 3: Measures of success
4. What unique attributes do successful women entrepreneurs in Nairobi County possess?	Theme 4: Attributes of success
5. What factors contribute to the success of women-owned businesses in Nairobi County?	Theme 5: Contributing success factors
6. What challenges do women entrepreneurs in Nairobi County face that may hinder business success?	Theme 6: Challenges to success
7. What recommendations can be made to empower and sustain current and future women entrepreneurs in Nairobi County, Kenya?	Theme 7: Recommendations

Source: Compiled by the researcher

The seven themes, namely: *Motivation, perceptions of success, measures of success, attributes of success, contributing success factors, challenges to success, and recommendations*, forthrightly address the research questions.

6.6 THEME ONE: DISCUSSION OF MOTIVATION OF WOMEN ENTREPRENEURS IN NAIROBI COUNTY AND LITERATURE INCORPORATION.

Research question one: What motivates women in Nairobi County to become entrepreneurs?

The first theme, *motivation*, responds to the initial research question by examining the factors that led the study's participants to become business owners. Then, based on the findings from the twelve interviewed women entrepreneurs, two sub-themes, push and pull, emerged. Table 6.4 below shows the categories and push sub-theme developed from the interviews with the twelve research participants.

6.6.1 Push sub-theme

Table 6.4: The push factors sub-theme

Sub-theme	Category	Sub category
Push factors	Unemployed	Retrenched Unemployed To occupy time No income To be busy
	Family	To take care of the family
		To provide for the family To pay school fees Children still young Poor upbringing
	Financial	Earn income
		Pay bills Supplement income Poor upbringing Insufficient income
	Dissatisfaction with employment	Resigned from formal employment
		Escape from harsh working conditions. No job satisfaction Early retirement Retired from formal employment Boredom Have free time

Source: Compiled by the researcher

The twelve women entrepreneurs who were the participants in the study were pushed into entrepreneurship due to unemployment, family obligations, financial and dissatisfaction with employment. Table 6.5 shows the quotations from the twelve women entrepreneurs:

Table 6.5: The push factors sub-theme quotations from participants

Main theme: Motivation			
Sub-themes	Categories	Sub-Categories	Quotations from Participants
Push factors	Unemployment	Retrenchment	<i>"Mine is a long story. I was retrenched in 2007 when the textile company I had worked for over ten years went bankrupt due to mismanagement and the uplifting of tariffs by the East African countries that made most textile industries collapse under the wave of cheap Asian imports and mitumba (2nd hand clothes)." (Participant 10)</i>
		Unemployed	<i>"There are those who lack formal employment; they might be educated, having a degree, diploma, or certificate, but for one reason or another, they cannot find a formal job, so they just end up looking for a business to do as a way to sustain themselves." (Participant 01).</i>
		To occupy time	<i>"Some women start businesses to keep themselves busy or to have a contact place with their friends. They want something to occupy their time and meet with their friends. It is about them being busy." (Participant 01).</i>
		No income	<i>"This kind of woman has no other income and has to feed the family. Their children have to go to school and pay their bills, so whether they like business or not, they have to do it to make some income and take care of the family." (Participant 01).</i>
		To be busy	<i>"While other women get in the business because they are idle- an idle mind is the devil's workshop, it is usually good to keep yourself busy". (Participant 10).</i>
	Family	To take care of the family	<i>"They want their families to be in good shape by helping the other partner take care". (Participant 05). "Have enough money for my family's upkeep". (Participant 09) "One just wants to make more money like you think you will be able to make more for the family's needs". (Participant 12)</i>
		To provide for the family	<i>"I started this business for financial stability, to complement the family income, to be independent, and also help the family economically". (Participant 01). "And also to contribute to my family to help my husband with the family needs". (Participant 11)</i>
		To pay school fees	<i>"What drove me to start the business is to make sure I had extra money so that my children would have the highest level of education".</i>

Sub-theme	Categories	Sub-Categories	Quotations from Participants
			Participant 07).
		Children still young	<i>"When I started the business, I had young children who needed my attention, and it was difficult to get a reliable nanny to nurture the kids. Getting reliable house help was a challenge shinda mingi (many problems)." (Participant 09)</i> <i>"I quit teaching to sell clothes full time as I took care of my children (silence)". (Participant 09)</i>
		Poor upbringing	<i>"Having come from a fatherless home, our mother was not able to give the highest level of education we could have wished for, so I swore to myself to do everything I could to give my children the best education." (Participant 07)</i>
	Financial	Earn income	<i>"I started this business for financial stability, to complement the family income, to be independent, and also help the family economically." (Participant 01)</i> <i>"Women also want to get money to provide for their families." (Participant 02)</i> <i>"Women start businesses to earn income for the family, to have sufficient, and to take care of their families better." (Participant 03)</i>
		Pay the bills	<i>"Their children have to go to school, and they have to pay their bills, so whether they like business or not, they have to do it to make some income and take care of the family." (Participant 01)</i>
		Supplement income	<i>"I started selling some products in the office to supplement the income and eventually went into clothing production." (Participant 03)</i>
		Poor upbringing	<i>"Having come from a fatherless home, our mother was not able to give the highest level of education we could have wished for, so I swore to myself to do everything I could to give my children the best education." (Participant 07)</i>
		Insufficient income	<i>"... the salary from a government job was not enough for our needs, so I wanted to make more money." (Participant 09)</i> <i>"I realised that our income was not much." (Participant 09)</i>
	Dissatisfaction with employment	Resigned from formal employment	<i>"I left teaching in the Government school because I was frustrated by the little salary." (Participant 11)</i>

Sub-theme	Categories	Sub-Categories	Quotations from Participants
		Escape from harsh working conditions.	<i>"...and the conditions of work in the government schools like a high pupils-to-teacher ratio of 1:70". (Participant 11)</i>
		No job satisfaction	<i>"I left teaching in the Government school because I was frustrated by the little salary and the conditions of work in the government schools like a high pupils-to-teacher ratio of 1:70." (Participant 11)</i>
		Early retirement	<i>"So I retired early to start my business." (Participant 09)</i>
		Retired from the formal employment	<i>"Fridah, I am retired, so the next motivation was to give back to society. I wanted to use my skills as a retired banker to give services to society and do it differently." (Participant 01)</i>
		Boredom	<i>"Some women go into business, not because of need. They have it all in life but find they have a lot of free time in their hands- they are idle, bored." (Participant 01)</i>
		Have free time	

Source: Compiled by the researcher (2022)

Škalamera–Alilović, Blecich, and Blažeković (2017:577) found out that starting their own business is determined by two categories of factors: “pull” (starting own business resembling entrepreneurship) and “push” (self-employment engagement is an escape strategy from unemployment). Push forces create a condition for individuals to choose entrepreneurship as an economic necessity due to unemployment and family support. However, it could also result from unhappiness with the wage, employment, divorce, boredom in past positions, and frustrations (Mahumud *et al.*, 2013:48).

Barringer and Ireland (2010) argue that people are pulled to self-employment by independence, financial rewards, and the desire to be in control. Individuals are attracted to becoming entrepreneurs by the feeling of being their boss. People are more likely to start their businesses when they have freedom, creativity, ingenuity, social standing, economic standing, flexibility, education, and autonomy (Buaghni *et al.*, 2006; Mahumud *et al.*, 2013:48).

Pull entrepreneurs' innovative business ideas convince them to start a company (Muller *et al.*, 2013:65).

6.6.1.1 Unemployment

6.6.1.1.1 Retrenchment

Participant number 10 said she started her business because she was retrenched from her job. As a result, she had to find income to sustain herself and the family. Research has shown that unemployment and retrenchment may force people to become entrepreneurs for survival (Batool & Ullah, 2017:3). Asked why she entered entrepreneurship, she answered like this:

“Mine is a long story. I was retrenched in 2007 when the textile company I had worked for over ten years went bankrupt due to mismanagement.....”

6.6.1.1.2 Unemployed

One participant out of the twelve interviewed alluded that women enter entrepreneurship due to lack of employment. Push forces create a condition for individuals to choose entrepreneurship as an economic necessity due to unemployment and family support (Robinson, 2001). The participant had this to say:

“...they cannot find a formal job, so they just look for a business to sustain themselves”. (Participant 01).

6.6.1.1.3 To occupy time

Participant 01 alluded that some women go to business to occupy time because they have so much time on their hands. She said:

“Some women start businesses to keep themselves busy or to have a contact place with their friends. They want something to occupy their time and meet with their friends. It is about them being busy.”

6.6.1.1.4 No income

One participant out of the twelve interviewed said that women enter entrepreneurship due to a lack of income. This is in agreement with the Global Entrepreneurial Monitor (GEM) on Women Entrepreneurship Report for 2016/2017, which alludes that 36 per cent of women start entrepreneurial activities out of necessity, as a source of income because they do not have better job options (Uzebu, 2017:20).

The participant had this to say:

“This kind of woman has no other income and has to feed the family. Their children have to go to school and pay their bills, so whether they like business or

not, they have to do it to make some income and take care of the family.”
(Participant 01).

6.6.1.1.5 To be busy

Participant number 10 said that women enter into entrepreneurship to be busy.
In her own words, the participant had this to say:

“While other women get in the business because they are idle- an idle mind is the devil's workshop, it is usually good to keep yourself busy”.

6.6.1.2 Family

6.6.1.2.1 To take care of the family

Three participants out of the twelve women interviewed: 05, 09 and 12, alluded that they went into entrepreneurship to take care of their families. Women desire a flexible schedule to balance professional and family life (Bobak *et al.*, 2017:30). This is to do with balancing work and family commitments Kodisinghe *et al.*, 2013:10). The three participants said the following:

“They want their families to be in good shape by helping the other partner take care”. (Participant 05).

“Have enough money for my family's upkeep.”(Participant 09)

“One just wants to make more money like you are thinking you will be able to make more money for the family's needs.” (Participant 12)

6.6.1. 2.2 To provide for the family

Participants 01 and 11 were pushed to entrepreneurship to provide for their families better. Women are drawn to entrepreneurship for a variety of reasons, including the desire to do meaningful work, to operate free of professional limitations, autonomy, a challenge, decision-making control, family, social work circumstances, and the possibility to earn more money (Hughes, 2003; Kirkwood, 2009; Sullivan & Meek, 2012.

Due to a desire to provide for the family, participant 01 sought self-employment. In her own words, she said:

"I started this business for financial stability, to complement the family income, to be independent, and also help the family economically."

Participant 11 had this to say:

"And also to contribute to my family to help my husband with the family needs."

6.6.1.2.3 To pay school fees

One participant, 07, alluded she went into self-employment because she wanted to make enough money to educate her children. According to Abimbola & Kolawole (2017:5), most entrepreneurs invest very little in their businesses and use a significant portion of their business funds for non-business expenses such as feeding their families and paying school fees for their children. She had this to say

"What drove me to start the business is to make sure I had extra money so that my children would have the highest level of education."

6.6.1.2.4 Children still young

Participant 09 left employment to start a business because she had to care for her young children, for nannies were hard to keep. She had this to say:

“When I started the business, I had young children who needed my attention, and it was difficult to get a reliable nanny to nurture the kids. Getting reliable house help was a challenge, shinda mingi (many problems). You could hire one today; they will leave upon receiving their first salary. So it became a big discouragement. So initially, I started by selling mitumba (2nd hand clothes) from home and slowly realised I could make money. Then I quit the teaching job to sell the clothes full time as I cared for my children (silence).”

6.6.1.2.5 Poor upbringing

Participant 07 said she went into self-employment because she came from a single-parent family, and her mother could not educate them to the highest level. In her own words, she said:

“Having come from a fatherless home, our mother could not give the highest level of education we could have wished for, so I swore to myself to do everything I could to give my children the best education.”

6.6.1.3 Financial

6.6.1.3.1 Earn income

Of the twelve interviewed women entrepreneurs, three participants, 01, 02, and 03, said they started business due to financial reasons. Using their own words, they had the following to say:

“I started this business for financial stability, to complement the family income, to be independent, and also help the family economically.”(Participant 01)

“Women also want to get money to provide for their families.”
(Participant 02)

“Women start businesses to earn income for the family, to have sufficient, and to take care of their families better.” (Participant 03)

This implies women contribute to their societies' growth and well-being by creating jobs, providing income for their families, and providing goods and services that add value to their communities (Mutuku, Wanga & Olubandwa, 2015:16).

6.6.1.3.2 Pay the bills

Participant 01 said women are pushed to self-employment because they have bills to take care of. In her own words, she said:

“Their children have to go to school, and they have to pay their bills, so whether they like business or not, they have to do it to make some income and take care of the family.”

6.6.1.3.3 Supplement income

One participant, 03 out of the twelve interviewed women entrepreneurs, said she went into self-employment to supplement her income. Women diversify their entrepreneurial activities to guarantee a substantial household income (Carranza, Dhakal & Love, 2018: 14).

These were her exact words:

“I started selling some products in the office to supplement the income and eventually went into clothing production.”

6.6.1.3.4 Insufficient income

Participant 09 said she went into self-employment because her salary was not enough. She had this to say:

“... the salary from a government job was not enough for our needs, so I wanted to make more money.”

6.6.1.4 Dissatisfaction with employment

The research participants of this study were pushed into self-employment because of dissatisfaction with employment, such as resignation, harsh working conditions, lack of job satisfaction, early retirement, boredom, and desire to have free time. This agrees with Choi and Kim's (2021:1765) report that “people are pushed to entrepreneurship by negative situational factors such as dissatisfaction with existing employment, loss of employment or career setback.”

6.6.1.4.1 Resignation from formal employment

Participants 01 and 11 alluded that they went into self-employment due to frustrations with formal employment. Participant 11 put it in her own words:

“I left teaching in the Government school because I was frustrated by the little salary.”

Push forces create a condition for individuals to choose entrepreneurship as an economic necessity due to unemployment and family support. However, it could also

result from unhappiness with the wage, employment, divorce, boredom in past positions, and frustrations (Mahumud *et al.*, 2013:48).

6.6.1.4.2 Escape from harsh working conditions

Participant 11 said she went into self-employment to escape the harsh work conditions. However, some individuals opt for entrepreneurship due to adverse circumstances such as discontent with their current job and professional setbacks (Akyol, 2016:67). She had this to say:

“...and the conditions of work in the government schools like a high pupils-to-teacher ratio of 1:70.”

6.6.1.4.3 No job satisfaction

Participant 11 said she sought self-employment because of a lack of job satisfaction. In her own words, she said:

“I left teaching in the Government school because I was frustrated by the little salary and work conditions in the government schools like a high pupils-to-teacher ratio of 1:70.”

6.6.1.4.4 Early retirement

Participant 09 alluded that she sought self-employment because she retired early. She had this to say:

“So, I retired early to start my business.”

6.6.1.4.5 Boredom

Hisrich and Brush at Okafor and Amalu (2010), explained that two factors motivate women's entrepreneurship: the driving factor of frustration, job dissatisfaction, divorce, and boredom. Participant 01 explained that some women seek self-employment because of being bored. They have nothing to do with their time. She had this to say:

“Some women go into business not because of need; they have it all in life but find a lot of free time in their hands- they are idle, bored..”

6.6.1.4.6 Have free time

Participant 01 said that some women seek self-employment due to having too much free time. In her own words, she explained it like this:

“Some women go into business not because of need; they have it all in life but find a lot of free time in their hands.”

Table 6.6 below shows the pull factors sub-theme.

6.6.2 Pull factors

Table 6.6: The pull factors sub-theme

Sub-theme	Category	Subcategory
Pull factors	Financial security	To make money Alleviate poverty Food security Supplement income Make more money
	Family security	To take care of the family Improve family circumstances Contribute to the family Educate children Assist husband with family needs Assist partner
	Personal wealth	Grow wealth Acquire property Buy own car Become self-reliance Make my own money
	Personal development	Keep oneself busy Keep in shape Boost self-esteem Personal growth To be smart Improve image
	Independence	Being my boss Stop depending on family Not relying on anyone Women are not slaves anymore Self-employed Independence
	Adventure	Flexible working hours Meet with friends
	Achievement	Businesswomen are flourishing Pursuing opportunity
	Recognition	Drive to create a legacy. Desire to make a difference Create employment
	Affiliation	Serve the community Desire to help others Help people in need Make an impact on the society Give back to the society Exposure through family Family in business Passionate about business

Sub-theme	Category	Subcategory
	Affiliation	Following grandfather's footsteps Exposure to business in childhood Business in the blood Born to be an entrepreneur I loved company from an early age Realising the potential to do business

Source: Compiled by the researcher (2022)

Women are drawn to entrepreneurship for a variety of reasons, including the desire to do meaningful work, to operate free of professional limitations, autonomy, a challenge, decision-making control, family, social work circumstances, and the possibility to earn more money (Hughes, 2003; Kirkwood, 2009; Sullivan & Meek, 2012).

The twelve women entrepreneurs who were the participants in the study were pulled into self-employment by financial security, family security, personal wealth, personal development, independence, adventure, achievement, recognition and affiliation. The table below shows the quotations from the twelve women entrepreneurs.

Table 6.7 shows the participants' quotations for the pull factors sub-theme.

Table 6.7: The pull factors sub-theme with participants' quotations

Main theme: Motivation				
Sub-theme	Categories	Sub-Categories	Further categories	Quotations from the Participants
Pull factors	Security	Financial security	To make money	<i>"... they have to do it to make some income." (Participant 01)</i> <i>"I wanted to make money." (Participant 10)</i>
			Alleviate poverty	<i>"And also to fight poverty, no woman wants to be poor; we want to fight poverty within the families and communities." (Participant 07)</i>
			Food security	<i>"I eventually figured out I wanted to contribute to food security in Africa". (Participant 02)</i>
			Supplement income	<i>"I started selling some products in the office to supplement the income and eventually went into clothing production. I had always felt business was my thing." (Participant 03)</i>
			Make more money	<i>"....the salary from a government job was not enough for our needs, so I wanted to make more money." Participant 09)</i>
		Family security	To take care of the family	<i>"... and also help the family economically." (Participant 01)</i> <i>"...they have to do it to make some income and take care of the family." Participant 01)</i> <i>"Women also want to get money to provide for their families." (Participant 02)</i> <i>"In my opinion, women start businesses to earn income for the family." (Participant 03)</i> <i>"... and to assist in their families." (Participant 04)</i> <i>"...to provide for the family and their upkeep." (Participant 09)</i> <i>"And also, to be a contributor to my family to help my husband with the family need." (Participant 11)</i> <i>"One just wants to make more money like you are thinking you will be able to make more money for the family's needs." (Participant 12)</i>

Sub-theme	Categories	Sub-Categories	Further categories	Quotations from the Participants
			Improve family circumstances	<i>"...to have sufficient and to take care of their families better." (Participant 03)</i> <i>"I would say as women we would like to see our families doing well and better than how we were brought up." (Participant 07)</i>
			Contribute to the family.	<i>"And also, to be a contributor to my family to help my husband with the family needs." (Participant 11)</i>
			Educate children	<i>"What drove me to start the business is to make sure I had extra money so that my children would have the highest level of education." (Participant 07).</i>
			Assist husband with family needs.	<i>"...to help my husband with the family needs." (Participant 11)</i>
				<i>"They want their families to be in good shape by helping the other partner take care." (Participant 05).</i>

Sub-theme	Categories	Sub-Categories	Further categories	Quotations from the Participants
	Personal wealth	Grow wealth		<i>"Also, to ensure I grow my wealth so I do not keep withdrawing what I have."</i> (Participant 01)
				<i>"I wanted to stand on my own and buy my property."</i> (Participant 04).
		Buy own car		<i>"....and have my personal car to stop sharing with my husband."</i> (Participant 06)
		Become self-reliance		<i>"In my opinion, I would say self-reliance, women would feel proud having their own money to avoid begging from the husband."</i> (Participant 06)
				<i>"I think women want to be self-reliant and also to succeed in life."</i> (Participant 11)
		Make my own money		<i>"Women want to have their own money."</i> (Participant 05) <i>".to make sure I had extra money so that my children would have the highest level of education."</i> (Participant 07) <i>"... they want to make their own money and use it for chamas (women groups)."</i> (Participant 09)
	Personal development	Keep oneself busy		<i>"So, such women start businesses to keep themselves busy or to have a contact place with their friends. They want something to occupy their time and meet with their friends. It is about them being busy."</i> (Participant 01) <i>"While other women get in the business because they are idle, an idle mind is the devil's workshop, and it is usually good to</i>

Sub-theme	Categories	Sub-Categories	Further categories	Quotations from the Participants
				<i>keep yourself busy.</i> " (Participant 10)
		Keep in shape		<i>"They want their families to be in good shape by helping the other partner take care."</i> (Participant 05).
		Boost self-esteem		<i>"Women also get into business to boost their confidence in having their own."</i> (Participant 06) <i>"I think it's self-esteem. I wanted to be who I am."</i> (Participant 06)
		Personal growth		<i>"I wanted to grow as a person."</i> (Participant 10)
		To be smart		<i>"These days, women want to look smart, which makes them feel good. And therefore, they cannot rely on aid to be the best of what they want."</i> (Participant 09)
		Improve Image		<i>"I think I went into the clothing industry because I have always loved smart people. I believe image speaks louder than words, so I feel proud to be part of making people smart."</i> (Participant 10)
	Independence	Being my own boss		<i>"I admired the fact that she was her own boss."</i> (Participant 11)
		Stop depending on family.		<i>"Women want to stop relying on their husbands and relatives."</i> (Participant 04) <i>"Women would feel proud having their own money to avoid begging from the husband."</i> (Participant 05) <i>"Ummh! I would say to empower themselves financially so that they do not depend on their husbands or relatives."</i> (Participant 10) <i>"I did not want to start depending on my family."</i> (Participant 10) <i>"Many women too want to be financially</i>

Sub-theme	categories	Sub-Categories	Further categories	Quotations from the Participants
				<i>independent to stop depending on their husbands.” (Participant 12)</i>
		Not relying on anyone .		<i>“I think for women it has to do with so much with financial independence where you are not depending on someone so much for everything.” (Participant 02)</i> <i>“...to keep themselves in the right shape in the family in terms of being independent not asking for money from other people.” (Participant 05)</i> <i>“My dad had retail shops and always encouraged us as kids to build our empire and not to depend on anyone.” (Participant 09)</i>
		Women are not slaves anymore.		<i>“Women do not want to be slaves to anyone; they want to make their own money</i>
				<i>and use it for chamas (women groups).” (Participant 09)</i>
		Self-employed		<i>“I left employment to start my own business.” (Participant 02)</i>
		Independence (Freedom)		<i>“To be independent.” (Participant 01)</i> <i>“Ultimately, my goal was to be financially independent.” (Participant 02)</i> <i>“Being independent, not asking for money from other people.” (Participant 05)</i> <i>“I wanted to have financial independence.” (Participant 06)</i> <i>“Women generally want to have financial</i>

Sub-theme	Categories	Sub-Categories	Further categories	Quotations from the Participants
				<i>independence</i> " (Participant 07) "To be self-independent financially." (Participant 09) "
				<i>I wanted to be financially independent.</i> " (Participant 11) "Many women too want to be financially independent ". (Participant 12)
	Adventure	Flexible working hours		<i>"I told myself that one day I will have my business, employ people and just come in to see what is happening and get updates."</i> (Participant 06)
		Meet with friends		<i>"They want something to occupy their time and meet with their friends."</i> (Participant 01)
	Achievement	Businesswomen are flourishing		<i>"What motivated me is when I was working, I could see how businesswomen were flourishing, and I told myself, let me start mine."</i> (Participant 05)
		Pursuing opportunity		<i>"Ummm! People are different; some start a business due to opportunity."</i> (Participant 02)
	Recognition	Drive to create a le		<i>"And to leave a legacy for my children."</i>
		legacy.		Participant 02) <i>"Lastly, I wanted to encourage my children and the younger generation to know that it can be done. All one needs is to be focused."</i> (Participant 01)
		Desire to make a difference		<i>"I realised I could make a difference."</i> (Participant 08)

Sub-theme	Categories	Sub-Categories	Further categories	Quotations from the Participants
		Create employment		<i>"I also wanted to create employment."</i> (Participant 01) <i>"Having observed this, I told myself that one day I will have my business and employ people."</i> (Participant 06) <i>"...and create opportunities for others through employment."</i> (Participant 08)
	Affiliation	Society affiliation	Serve the community	<i>"To serve humanity, I just wanted to serve people who are financially excluded."</i> (Participant 12)
			Desire to help others	<i>"Yes! It just feels it is time to give other people to grow and make money and create opportunities for others through employment."</i> (Participant 08)
			Help people in need	<i>"Wanted to make money and then help the disadvantaged. It gives me pleasure to see others fulfilled."</i> (Participant 10)
			Make an impact on the society.	<i>"I think it is to make an impact in the society."</i> (Participant 08)
			Give back to the society.	<i>"I am retired, so the next motivation was to give back to society."</i> (Participant 01) <i>"...as well as be able to give back to society."</i> (Participant 10)
		Family affiliation	Exposure through family	<i>Oh yes, my father had several businesses in our shopping centre. Although we never took part in running them, we appreciated it</i>

Sub-theme	Categories	Sub-categories	Further categories	Quotations from the Participants
				<i>I think I must have been thrilled by my grandfather (laughs)."</i> (Participant 07) <i>"My dad always told us that business was the best and the safest route to take."</i> (Participant 09) <i>"My late father owned a shopping mall."</i> (Participant 10) <i>"I had also seen how my mother, who was a retired teacher and is doing well with a small school she had started."</i> (Participant 11) <i>"I got introduced to the business by my mum when I was young. She used to send</i>
				<i>us to sell small things like sugarcanes and mandazi (fat cakes)."</i> (Participant 12)
			Family in business	<i>"I grew up in a family where my parent</i> <i>had retail businesses, and I think I loved what I saw when we would help during the school holidays."</i> (Participant 03) <i>"I grew up in a family with a business. My dad used to have a wholesale shop where he sold maize to Unga Kenya Limited, so I think it also influenced me."</i> (Participant 04)"
			Passionate about business	<i>"We also have women, a few of the women who are very passionate about business; some leave their formal jobs to follow their passion where their heart is."</i> (Participant 01) <i>"This is passion; someone can have an outstanding job, but at the end of the day,</i>

Sub-theme	Categories	Sub-categories	Further categories	Quotations from the Participants
				<i>they are not satisfied, so in the end, they leave their jobs just to go and follow their passion.....". They are unstoppable; you cannot stop them because this is what they sleep and wake up for - it is their passion. And they will do it regardless of what is on the way; they might have little capital, some have nothing, others might borrow from a friend or bank to ensure their business works."</i> (Participant 01) <i>"I always knew I would work for myself, just not sure in which area."</i> (Participant 02) <i>"I had always felt business was my thing."</i> (Participant 03) "
				<i>Oh! One, I think, is the drive, the passion to do something that satisfies one."</i> (Participant 08) <i>"Others get into business to pursue what they like."</i> (Participant 10)
			Following grandfather's footsteps	<i>"I think I must have been thrilled by my grandfather."</i> (Participant 07)
			Exposure to business in childhood	<i>"I got introduced to the business by my mum when I was young when she used to send us to sell small things like sugarcanes and mandazi (fat cakes)."</i> (Participant 12)
			Business in the blood	<i>"It is in their blood, and they will prefer just to do business."</i> (Participant 01)
			Born to be an entrepreneur	<i>"There are those born entrepreneurs, right, left centre, education or no education, and,</i>

Sub-theme	Categories	Sub-categories	Further categories	
				Quotations from the Participants
				<i>they end up being entrepreneurs maybe because they grew up in families with entrepreneurial activities. These are women in their category; they will do it and succeed</i>
				<i>it does not matter what business they will do, but they will succeed in it. It is in their blood, and they will prefer to do business.”</i> (Participant 01)
			I loved business from an early age.	<i>“I also can testify that I loved business from an early age; my aunt ran a shop and a medical clinic where I used to go help over the weekend and during the school holidays.”</i> (Participant 10)
			Realising the potential to do business	<i>“I saw potential in myself when I was working at Kenya Tourism Board...”</i> (Participant 07) <i>“...slowly I realised I could make money, then I quit the teaching job to sell the clothes full time.”</i> (Participant 09)

Source: Compiled by the researcher (2022)

6.6.2.1 Financial security

6.6.2.1.1 To make money

Participants 01 and 12 alluded that they went into self-employment to make money. Literature has recorded that in the south of the sub-Saharan region, thirty-six per cent in starting entrepreneurial activities out of necessity as a source of income because they do not have better job options (Uzebu, 2017:20).

The two participants in their voices had this to say:

“I wanted to make money.” (Participant 10)

“....they have to do it to make some income.” (Participant 01)

6.6.2.1.2 Alleviate poverty

Participant 07 said she entered into entrepreneurship to fight poverty, for having grown up in a fatherless family was difficult. She said:

“To fight poverty, no woman wants to be poor; we want to fight poverty within the families and communities.”

In America, women started informal businesses to support their families because they were determined to escape poverty (Chinje, 2013). Women entrepreneurship development is part of ongoing national efforts to alleviate poverty in developing countries concerning the Millennium Development Goals (Nguyen *et al.*, 2014; Sukmaningrum & Hendratmi, 2018:105).

6.6.2.1.3 Contribute to food security

Government support, for instance, in Sri Lanka has introduced 'Hela Bojun Hala' an authentic local food store run by women to reduce the job gap and promote local health foods rather than trendy fast food (Muthulingam & Madhuwanthi, 2020:60).

One participant, 02, in the study, alluded that she went into self-employment to contribute to food security in Africa. She said:

"I eventually figured out I wanted to contribute to food security in Africa."

6.6.2.1.4 Supplement income

Participant 03 explained that she went into entrepreneurship to supplement the family income. In her own words, she said:

"I started selling some products in the office to supplement the income and eventually went into clothing production. I had always felt business was my thing."

6.6.2.1.5 To make more money

One participant, 09 out of the twelve women interviewed, said she entered entrepreneurship to make more money. She said:

"...the salary from a government job was not enough for our needs, so I wanted to make more money."

Females initiate entrepreneurship because of different factors, like having control, experiencing challenges, creating something to do, gaining financial independence,

generating income, and taking over their family business to better manage operations (Weldon (2016)).

6.6.2.2 Family security

6.6.2.2.1 To take care of the family

Participant 01 said that women start businesses to take care of the family. In her own words, she had this to say:

“...they have to do it to make some income and take care of the family.”

6.6.2.2.2 Improve family circumstances

One participant, 07 out of the twelve interviewed women, alluded that she went into business to improve her family circumstances. She said:

“As women, we want to see our families doing well and better than how we were brought up.”

6.6.2.2.3 Contribute to the family

Participant 11 said she went into self-employment to contribute to the family's needs. In her own words, she said:

“And also to contribute to my family to help my husband with the family needs.”

6.6.2.2.4 Educate children

Participant 07 said she went to a business to ensure her children received a good education. In her own words, she had this to say:

"What drove me to start the business is to make sure that I had extra money so that my children would have the highest level of education."

According to Abimbola and Kolawole (2017:5), the majority of entrepreneurs invest very little in their businesses and use a significant portion of their business funds for non-business expenses such as feeding their families, paying school fees for their children, improving and welfare of their households, supporting spouses, or purchasing gifts for special occasions.

6.6.2.2.5 Assist husband with family needs

Participants 05 and 11 said they started businesses so that they could help their partners with the running of the families. Participant 11 had this to say:

"And also to contribute to my family to help my husband with the family needs."

6.6.2.2.6 Assist partner

Participant 05 said she started the business to help her partner care for the family.

"They want their families to be in good shape by helping the other partner take care."

6.6.2.3 Personal wealth

Profit search refers to working hard to make a lot of money, increasing income, build equity or personal wealth (Singh *et al.*, 2011; Ojiaku *et al.*, 2018). For example, participant 01 said she went into business to build wealth. In her own words, she said:

"Also, to ensure I grow my wealth so I do not keep withdrawing what I have."

6.6.2.3.1 Acquire property

Pull factors include independence, success acknowledgement, personal development, and personal wealth are pulling aspects into entrepreneurship (Cronje *et al.*, 2018:5). Participant 04 said she went into entrepreneurship to make money and buy property. She had this to say:

"I wanted to stand on my own and buy my property".

6.6.2.3.2 Buy your own car

Participant 06 indicated that she went into business to buy herself a car. She had this to say:

"....and have my personal vehicle to stop sharing with my husband."

6.6.2.3.3 Become self-reliance

Participant 06 said women go into business to be self-reliant. But, in her own words, she had this to say:

"In my opinion, I would say self-reliance; women would feel proud having their own money to avoid begging from the husband."

6.6.2.3.4 Make my own money

Participant 09 said women go into entrepreneurship to make their own money. She had this to say:

"... they want to make their own money and use it for chamas (women groups)."

6.6.2.4 Personal development

6.6.2.4.1 Keep oneself busy

Participant 01 said some women get into self-employment to keep themselves busy. She had this to say:

“So such women start businesses to keep themselves busy or to have a contact place with their friends. They want something to occupy their time and meet with their friends. It is about them being busy.”

6.6.2.4.2 Keep in shape

One participant, 05 out of the twelve women interviewed, said women start a business to keep in shape. She uttered it as follows:

“They want their families to be in good shape by helping the other partner take care.”

6.6.2.4.3 Boost self-esteem

Participant 06 said she started her business to boost her self-esteem. She had this to say:

“I think it's self-esteem. I wanted to be who I am.”

Women start businesses due to push and pull factors: push factors such as job redundancy, glass ceiling, economic recession, financial reasons, and job dissatisfaction, and pull factors such as the desire for achievement, independence, self-satisfaction, and social status (Belwal *et al.*, 2014:138)

6.6.2.4.4 Personal growth

Participant 10 alluded that she went into entrepreneurship for personal growth. In her own words, she had this to say:

“I wanted to grow as a person.”

This utterance agrees with Cronje et al. (2018:5), who state that independence achievement recognition, personal development, and private wealth pull factors include independence, success acknowledgement, personal growth, and personal wealth are pulling aspects. The desire to establish their own business and be self-sufficient.

6.6.2.4.5 To be smart

Participant 09 alluded that women go into business to be innovative. She had this to say:

“These days, women want to look smart, which makes them feel good. And therefore, they cannot rely on aid to be the best of what they want.”

6.6.2.4.6 Improve image

Participant 10 said that she entered into self-employment to improve her customer image. In terms of dress. In her own words, she had this to say:

“I think I went into the clothing industry because I have always loved smart people. I believe image speaks louder than words, so I feel proud to be part of making people smart.”

6.6.2.5 Independence

6.6.2.5.1 Being my own boss

Literature has identified personal satisfaction as one of the pull motivation factors for entrepreneurship and personal freedom, independence, and being one's boss (Walker *et al.*, 2004:579).

Participant 11 said she went to entrepreneurship to emulate her mother, who had her own business and was her boss. She had this to say:

"I admired the fact that she was her own boss."

6.6.2.5.2 Stop depending on family

Four participants, 04, 05, 10, and 12, alluded that they went into entrepreneurship to stop depending on their families. In their own words, they had this to say:

Participant 04:

"Women want to stop relying on their husbands and relatives."

Participant 05:

"Women would feel proud having their own money to avoid begging from the husband."

Participant 10:

"I did not want to start depending on my family."

Participant 10 added:

“Ummh! I would say to empower themselves financially, so they do not depend on their husbands or relatives.”

Participant 12:

“Many women too want to be financially independent to stop depending on their husbands.”

6.6.2.5.3 Not relying on anyone

Three participants, 02, 05, and 09, said women enter entrepreneurship to stop relying on anyone. They had this to say:

Participant 02:

“I think for women. It has to do with financial independence where you are not depending on someone so much for everything.”

Participant 05:

“...to keep themselves in the right shape in the family in terms of being independent, not asking for money from other people.”

Participant 09:

My dad had retail shops and always encouraged us as kids to build our empire and not to depend on anyone.”

6.6.2.5.4 Women are not slaves anymore

Entrepreneurs have distinctive individual attributes (Ness *et al.*, 2016:2). They are hopeful. They prefer fewer risks and low returns, are more conscientious and are more driven toward independence or self-sufficiency (Ness *et al.*, 2016:2).

Participant 09 had this to say:

"Women do not want to be slaves to anyone; they want to make their own money and use it for chamas (women groups)."

6.6.2.5.5 Self-employed

Participant 02 said she left employment to start her own business. She had this to say:

"I left employment to start my own business."

6.6.2.5.6 Independence

Seven participants out of twelve women interviewed said they sought self-employment to have independence. In their own words, the women entrepreneurs had this to say:

To be independent." (Participant 01)

"Ultimately, my goal was to be financially independent."(Participant 02)

"Being independent, not asking for money from other people."(Participant 05)

"I wanted to have financial independence." (Participant 06)

"Women generally want to have financial independence" (Participant 07)

"To be self-independent financially." (Participant 09)

"I wanted to be financially independent."(Participant 11)

"Many women too want to be financially independent." (Participant 12)

Entrepreneurs desire financial freedom (Singh *et al.*, 2011; Ojiaku *et al.*, 2018). Hisrich and Brush at Okafor and Amalu (2010) explained that two factors motivate women's entrepreneurship: the driving factor of frustration, job dissatisfaction, divorce, and boredom. Second is the pulling factor of freedom, independence, education, and family security (Shahtalebi *et al.*, 2011; Sukmaningrum & Hendratmi, 2018:107).

6.6.2.6 Adventure

6.6.2.6.1 Flexible working hours

Non-financial measures of success were regarded as more important than money. Personal satisfaction, pride, and a flexible lifestyle were the most important considerations for such business owners (Walker *et al.*, 2004:584).

Participant 06 mentioned that she went into entrepreneurship to have Flexi hours. She had this to say:

"I told myself that one day I will have my business, employ people and just come in to see what is happening and get updates."(Participant 06)

6.6.2.6.2 Meet with friends

Participant 01 said women go into entrepreneurship in an attempt to have a meeting place with friends. In her own words, she said:

"They want something to occupy their time and meet with their friends."

6.6.2.7 Achievement

6.6.2.7.1 Businesswomen are flourishing

One participant, 05, said she sought self-employment because she saw other women flourishing in business. She had this to say:

“What motivated me is when I was working, I could see how businesswomen were flourishing, and I told myself, let me start mine.”

6.6.2.7.2 Pursuing opportunity

An entrepreneur is an individual who persistently follows a value-creation opportunity in a new or current business, taking on both risks and rewards in the process. Puhakka 2010:2discoered that “intrinsic motivation pulls entrepreneurs to seek opportunities, and they are able to creatively question the present business situation and create new solutions.”

Participant 02 alluded that women start businesses because they find an opportunity. She had this to say:

“Ummm! People are different; some start businesses due to opportunity.”

6.6.2.8 Recognition

6.6.2.8.1 Drive to create a legacy

Two participants out of the twelve interviewed women entrepreneurs said they sought self-employment to leave a legacy in the family. In their own words, they had this to say:

Participant 01:

"Lastly, I wanted to encourage my children and the younger generation to know that it can be done; all one needs is to be focused."

Participant 02:

"And to leave a legacy for my children."

6.6.2.8.2 Drive to make a difference

Participant 08 stated that she went into entrepreneurship to make a difference in people's lives. She had this to say:

"I realised I could make a difference."

6.6.2.8.3 Create employment

The authorities must include women entrepreneurs in the global economic equation if countries want to progress in their historical evolution and aim to create jobs and reduce poverty.

Three participants, 01, 06 and 08 out of the twelve interviewed women entrepreneurs, said they sought self-employment to create jobs. They had this to say:

"I also wanted to create employment."(Participant 01)

"Having observed this, I told myself that one day I will have my business and employ people." (Participant 06)

"...and create opportunities for others through employment."
(Participant 08)

6.6.2.9 Affiliation

6.6.2.9.1 Serve the community

Participant 12 alluded that she went into entrepreneurship to offer services to the community, especially those financially excluded. In her own words, she had this to say:

“To serve humanity, I just wanted to serve financially excluded people.”

Individuals embark on entrepreneurship for different reasons, such as the desire to serve others better.

6.6.2.9.2 Desire to help others

Participant 08 said she sought self-employment to help others in society. She had this to say:

“Yes! It just feels like it is time to give other people a chance to grow, make money, and create opportunities for others through employment.”

Women entrepreneurs must be included in the global economic equation if countries want to progress in their historical evolution and aim to create jobs and reduce poverty (Chinje, 2013)

6.6.2.9.3 Help people in need

Participant 10 said she went into self-employment to help the needy. She said this in her own words:

“Wanted to make money and then help the disadvantaged. It gives me pleasure to see others fulfilled.”

6.6.2.9.4 Make an impact on the society

Participant 08 stated that she sought entrepreneurship to make an impact in society. He had this to say:

"I think it is to make an impact in the society." (Participant 08)

6.6.2.9.5 Give back to the society

Two participants, 01 and 10, said they sought entrepreneurship to give back to society. They had this to say:

"I am retired, so the next motivation was to give back to society." (Participant 01)

"...as well as be able to give back to society." (Participant 10)

6.6.2.9.6 Exposure through family

Entrepreneurship can be stimulated through family background and education; research has established that people with role models, especially parents, are more likely to engage in entrepreneurial activities (Carsrud, Olm & Eddy, 1987; Ranwala, 2016:495). Seven participants, 01, 06, 07, 09, 10, 11, and 12, alluded that they entered into entrepreneurship because of being exposed to business by the family. They had this to say:

Participant 01:

"Oh yes, my father had several businesses in our shopping centre. Although we never took part in running them, we appreciated it as a source of income because our school fees were being paid from those businesses."

Participant 06:

“I saw my uncle was doing well in his construction business when I worked in his company.”

Participant 07:

“I think I must have been thrilled by my grandfather (laughs).”

Participant 09:

“My dad always told us that business was the best and the safest route to take.”

Participant 10:

“My late father owned a shopping mall.”

Participant 11:

“I had also seen how my mother, a retired teacher, is doing well with a small school she had started.”

Participant 12:

“I got introduced to the business by my mum when I was young. She sent us to sell small things like sugarcane and mandazi (fat cakes).”

6.6.2.9.7 Family in business

Participant 03 and 04 both associated their engagement in entrepreneurship with family. Both had this to say:

"I grew up in a family where my parents had retail businesses, and I think I loved what I saw when we would help during the school holidays." (Participant 03)

"I grew up in a family with a business; my dad used to have a wholesale shop where he sold maize to Unga Kenya Limited, so I think it also influenced me." (Participant 04)

6.6.2.9.8 Passionate about business

Entrepreneurship is a roller coaster journey that requires enormous dedication to succeed, but women have what it takes. Women are mentally tough and possess passion and determination (Thompson, 2019). Five participants out of the twelve women entrepreneurs interviewed said they sought self-employment out of love. In their own words, they had this to say:

"We also have women, a few of the women who are very passionate about business; some leave their formal jobs to follow their passion where their heart is." (Participant 01)

"This is passion; someone can have an excellent job, but at the end of the day, they are not satisfied, so in the end, they leave their jobs just to go and follow their passion.". They are unstoppable; you cannot stop them because this is what they sleep and wake up for - it is their passion. And they will do it regardless of what is on the way; they might have little capital, some have nothing, others might borrow from a friend or bank to ensure their business works." (Participant 01)

"I always knew I would work for myself, just not sure in which area." (Participant 02)

"I had always felt business was my thing." (Participant 03)

"Oh! One, I think, is the drive, the passion to do something that satisfies one."(Participant 08)

"Others get into business to pursue what they like (Participant 10)

6.6.2.9.9 Following grandfather's footsteps

Participant 07 said she was lured into entrepreneurship by following her grandfather's footsteps, who had a posho mill in the village. She had this to say:

"I think I must have been thrilled by my grandfather."

6.6.2.9.10 Exposure to business in childhood

Participant 12 said she sought self-employment because she was exposed to it in childhood. In her own words, she had this to say:

"I got introduced to the business by my mum when I was young when she used to send us to sell small things like sugarcanes and mandazi (fat cakes)."

6.6.2.9.11 Business in the blood

Participant 01 emotionally said that some women enter entrepreneurship because it is in their blood, and she expressed it with these words:

"It is in their blood, and they will prefer just to do business."

6.6.2.9.12 Born to be an entrepreneur

Participant 01 felt that some women are born entrepreneurs. She had this to say:

“There are those born entrepreneurs, right, left, centre, education or no education; they may be entrepreneurs because they grew up in families with entrepreneurial activities. These are women in their category; they will do it and succeed, it does not matter what business they will do, but they will succeed in it. It is in their blood, and they will prefer to do business”.

6.6.2.9.13 Loved business from an early age

Participant 10 said she sought self-employment because of her love for business, which began at an early age. In her own words, she said: *“I also can testify that I loved business from an early age; my aunt ran a shop and a medical clinic where I used to help over the weekend and during the school holidays.*

6.6.2.9.14 Realising the potential to do business

Two participants said they went into entrepreneurship because they realised they had the potential to do business. They had this to say:

“I saw potential in myself when I was working at Kenya Tourism Board...”
(Participant 07)

“...slowly I realised I could make money, then I quit the teaching job to sell the Clothes full time.” (Participant 09)

6.7 THEME TWO: DISCUSSION OF THE PERCEPTIONS OF SUCCESS BY WOMEN ENTREPRENEURS IN NAIROBI COUNTY AND LITERATURE INCORPORATION

Research question two: How do women entrepreneurs in Nairobi County perceive business success?

The second theme, “*perceptions of success*”, addresses the second research question by discussing how women entrepreneurs perceive entrepreneurial success.

The twelve women interviewed perceive success as tangible and intangible and view it from individual and business-level perspectives.

Literature records that women generally perceive success in non-economic terms (Brush, 1992; Buttner *et al.*, 1997; Chell & Baines, 1998; Cliff, 1998; Walker & Brown, 2004; Katangole *et al.*, 2013:167).

Table 6.8 shows the perceptions of the twelve interviewed women on success as tangible and non-tangible.

Table 6.8: The perceptions of success by women entrepreneurs

Theme: Perception of success			
Sub-theme	Categories	Sub-categories	Further categories
Success is tangible (Objective)	Individual level-tangible		Having a business to build your own life and that of the families
		Monetary- individual level	I say it is a success when I make enough for the family.
		Goal attainment -individual level	Success is the achievement of goals.
			Personal vs personal achievement
		Success is a process.	Success within the time frame
		Use the plan to measure the achievement of a plan	Measure plan against achieved
	Business level-tangible	Monetary- business level	Success is monetary
			Money is a means
			Success is growth in profits.
		Goal attainment - business level	Success is the ability to accomplish the objectives.
			Business growth/expansion
			Customers satisfaction
			Sustainability -Business level
			Business-level empowered employees

Sub-theme	Categories	Sub-categories	Further categories
Success is intangible (Subjective)	Individual level - intangible		Use plans to measure the achievement of the plan
		Success is a process	
		Success is non-financial	Money is not happiness.
			Success is not money.
		Loving and enjoying what you do	Passion for business
			Working consistently
			Like a child in school passing grades to be useful in the society
		Self-actualisation	Enjoying the process of achieving the objectives
			When there is personal growth
			When I live to that purpose
			Achieving your strategic objectives
			Success means living up to the purpose that God called you to do.
	Community level-making an impact.	Making a difference	When I make a difference in someone's life
		Empower others	When I empower the young ladies with me to even become better people in society and explore themselves
		Creating an impact	Restore people's confidence.
			I am satisfied I have impacted one, two, or three people.
			It should have a positive impact on others.

Source: Compiled by the researcher (2022)

The twelve women interviewed perceive business success as tangible and intangible. From tangible (objective) perception, they see success as coming in monetary, goal attainment, success being a process and achievement of the plans. Table 6.9 below tabulates the quotations from the research participants.

Table 6.9: The tangible perceptions of success by interviewed women entrepreneurs

Participant	Quotations from the research participants
Participant 01	<i>"I also take it as success when my customers are happy."</i>
Participant 02	<i>"One of the things I know for sure is money opens doors for business that you could not open for yourselves."</i>
	<i>"So the moment I was able to build a team and all the systems we had put in place started working, even the employees were coming to tell me that this customer is asking for more mushroom, so I think we should add our production."</i>
	<i>"For me, success is at the point where I was able to have a team that could work for me after going through a series of hiring and firing. When you find people who can think and work like you, you find people who you can train and eventually think and work like you. To me, that is an achievement. People you can share the vision with and get their input in the gaps we need to fill and get feedback on different things."</i>
	<i>"Seeing the team push itself is a great thing."</i>
Participant 03	<i>"(She laughs). Success! What I have seen and has worked for me is when you love what you do. It does not matter what you go through; you might fail many times, lose customers, lose money, but if you keep on going, that's what I call success."</i>
	<i>"Yes, like me, I deal with my employees directly. I have watched my employees grow. They have gone through many changes from the day they came in today. Some have married, gotten kids, and educated them even up to the university level. Yet, they are happy, and this, to me, is a success."</i>
	<i>"Money becomes a success if one enjoys the process of making it."</i>
Participant 04	<i>"Success is when a business is surviving, having sales, the ability to pay employees on time, having money to restock, the ability to build your own life, and that of the families. Ya!"</i>

Participant	Quotations from the research participants
Participant 05	<i>"One of the things is when you see your profits are increasing and not going down so that you do not start paying your expenses with your savings. (Silence) (Both laugh)."</i>
	<i>"When you get the profit, you do not misuse but do the plan you had initially."</i>
Participant 06	<i>"And the paying of all the business bills without struggling."</i>
	<i>"... and also help my husband pay the family bills."</i>
	<i>"Anyway, success is when you reach your target."</i>
Participant 07	<i>"I can also say business sustainability and growth can be regarded as a success."</i>
	<i>"When I see my workers able to educate their children with the little I pay them from the business, I feel delighted. For instance, my other employee, a single lady, has managed to educate her kids with the salary I pay her. As a result, we took her daughter to enrol at Kenyatta University last month. And to me, that is the greatest achievement in my life."</i>
Participant 08	<i>"Money is not everything, but money is a financial muscle to create the ability to do, but if one is not able to create an impact, then the money is not valuable."</i>
	<i>"Uuh! I will say that creating impact is my biggest dream, of course (laughs)."</i>
	<i>"Having a common ground, you come with your views, I come with mine; you come with your complaints, I come with mine, and then draw a line and say this is where the balance is. This is how we move on. I will be satisfied, and you will be satisfied."</i>
Participant 09	<i>"And I say it is a success when I make enough to meet all my expenses and provide for my family."</i>
	<i>"As for me, success is when I enrol learners, provide a conducive teaching/learning environment, and they perform well and excel and join high school."</i>
	<i>"My goal is to expand and have a high school sijafika hapo (I have not reached there yet)."</i>
	<i>"... and even when you are not there, the business continues to operate."</i>
	<i>"Success is when I see my employees putting food on the table for their families."</i>
Participant 10	<i>"Like in sales, we use figures so a business can plan to sell 100 dresses within a month, so at the end of the month, you must evaluate if they sold and use that information to make future decisions."</i>
	<i>"It is exciting because money is a means to achieve business objectives. It is like petrol in the car, but it is not success on its own."</i>
	<i>"Also, I view customer satisfaction as success; when my customers are happy am happy."</i>

Participant	Quotations from the research participants
	<i>"It is when my goals are fulfilled. The goals I have set for the business, when they are fulfilled, I term it as success."</i>
Participant 11	<i>"The goals I have set for the business, when they are fulfilled, I term it a success."</i>
	<i>"Most of the time, it does not mean financial, but if I woke up today and said probably I wanted to work on a project that would support female entrepreneurs in a particular value chain when that is accomplished, that is a success."</i>
	<i>"It restored their confidence."</i>
	<i>"Eeeh! Success is being able to accomplish that thing you had the purpose of doing within that particular time frame."</i>
Participant 12	<i>"... and now they can decide for their family."</i>

Source: Compiled by the researcher (2022)

Under intangible (subjective), the twelve women interviewed perceive success as non-financial, a process, loving what one does, self-actualisation, empowering others, and impacting people's lives or the community. Table 6.10 shows the women's actual words regarding their perceptions of business success subjectively.

Table 6.10: The Intangible perceptions of success by the interviewed women entrepreneurs

Participant	Quotations from the research participants
Participant 01	<i>"Success is not money. When starting a business, you lay down a plan/strategy. I consider it a success when you get to the tip of that, and now you start giving yourself another challenge."</i>
	<i>"That is success, especially if it positively impacts others."</i>
	<i>"It is like climbing Mt.Kenya. I call it success when I get to the top, and after that, I would want to climb Mt. Kilimanjaro; that is a success, especially if it has positive impacts on others."</i>
Participant 03	<i>"... and when I make a difference in someone's life."</i>
	<i>"... there are people with money who are not happy. Money becomes a success if one enjoys the process of making it."</i>
	<i>"But if I consistently do what I love, even if I fall, I get up and continue like how we got affected by COVID-19 last year. We were hit hard; we lost customers and money, but what kept us going was the love for what we do. Loving what I do is what I call success."</i>
	<i>"It does not matter what you go through; you might fail many times, lose customers, lose money, but if you keep on going, that's what I call success."</i>
	<i>"Umm! And also when I get paid for the hard work. Yaa! It makes me feel I have done my work well. I enjoy the process and the payment."</i>
Participant 05	<i>"Success is when goals are accomplished, and there is also personal growth."</i>
	<i>"I have seen my workers educate their children with the salaries I pay them. So even if I retire now, I am satisfied I have impacted one, two, three persons."</i>
Participant 07	<i>"... and empower the young ladies working with me to become better people in society and explore themselves."</i>
Participant 11	<i>"For example, when I see a child enter the school and by the time the child leaves the school, they have passed the examination and is proceeding to the next level, then that is a success. By the end, that child leaves school being successful and having been moulded to be a useful person in society who can socialise and be someone of value in the next level of education. Yaa!"</i>
Participant 12	<i>"Is that most of the time, even if you did any other thing is what will excite me as xxx(mentions her name) is that being able to see any other entrepreneur grow when I live to that purpose is usually what feels me fulfilled as a human being, I feel good about it."</i>
	<i>"Success means living up to the purpose God called you to at that particular time, and how do you know that purpose?"</i>

	<i>"Then I look at them now, three months down the line, they can support their families; times I get emotional, I cry and just think I gave a new lease of life to these people and they can dream again and utilise the experience that they had from the bank because they worked for a long time (silence)."</i>
	<i>"It restored their confidence, and now they can make a decision in their family and have respect from their wives."</i>

Source: Compiled by the researcher (2022)

6.8 THEME THREE: DISCUSSION OF THE MEASURES OF BUSINESS SUCCESS BY WOMEN ENTREPRENEURS IN NAIROBI COUNTY AND LITERATURE INCORPORATION.

Research question three: How do women entrepreneurs in Nairobi county measure business success?

The third theme, "*measures of success*," addresses the third research question by discussing how women entrepreneurs measure business success.

The twelve interviewed women entrepreneurs felt that success is both tangible and intangible and can be measured from two perspectives: individual level and business level. Table 6.11 below illustrates the sub-themes, categories and sub-categories relevant to this theme.

Table 6.11: The measures of business success sub-theme

Measures of success		
Sub-theme	Categories	Sub-categories
Individual level measurement	Money is an indicator of success	Getting rewards for hard work
		Ability to buy what I want
		Ability to pay bills
	Providing for the family	Using business resources to provide for the family
		Helping husband pay bills
	Contributing to the community	Have extra money to use in spreading the gospel (spirituality).
		Help my sister pay school fees.
		Using money to touch other people's lives in the society
		Extra money to help the disadvantaged
Business level measurement	Business performance	Profit
	Achieving targets and objectives	Number of sales
		Business objectives against time
		Contentment/happiness with the results
		Meet targets and get rewards.
	Customers	Satisfied customers
		Customers retention
	Business sustainability	Businesses are able to pay their expenses.
		Ability to restock merchandise
		Enough money to sustain the business
	Good employee relations	Increase employment
		Empowering a colleague
		Employee accomplishments
		Happy and positive employees
Success can be measured	Measure success subjectively	
	Hard to measure success scientifically	
	Success can be measured by figures and targets	
	Success is measurable	
	Success is both qualitative and quantitative	

Source: Compiled by the researcher (2022)

The table above illustrates the measures of success discussed by the research participants. They fall into two: individual level and business level. The individual level looks at money being an indicator of success, providing for the family, and contributing to the community. The business level looks at performance, achieving targets and objectives, satisfying and retaining customers, business sustainability, and good employee relations. Table 6.12 below depicts the quotations from the participants.

Table 6.12: The measures of business success theme with participant's quotations

Main theme: Perceptions of success				
Sub-themes	Categories	Sub-Categories	Further - Categories	Quotations from Participants
Individual level measurement	Money is an indicator of success	Getting rewards for hard work		<i>"Let us say I make money mara moja (quick money), and then my business disappears. I cannot call that success."</i> (Participant 03)
		When I can buy what I want		<i>"Ummm! When the business is making a profit when I can buy what I want."</i> (Participant 06)
		Have the money to pay the bills		<i>"I make money that can take care of me and can pay bills- power, water, and rent."</i> (Participant 10)
		Providing for the family		<i>"I think I can call it a success when I use my business resources to fill the gap in the family."</i> (Participant 07)
	Contributing to the community	Help my husband pay bills.		<i>"... and also help my husband pay the family bills."</i>
		Extra money to use in spreading the gospel (Spirituality)		<i>"You know women or myself have a bigger calling; therefore, measuring business success is taken differently. I consider it a success if I have made enough money to use in the business and remain some to give to the less disadvantaged, using it to uplift others and to spread the gospel."</i> (Participant 01)
		Help my sister pay school fees.		<i>"... and can help others like if my sister requires school fees."</i> (Participant 06)
		Using money to touch other people's lives in the society		<i>"To me, success is not money you make but when you touch other people's lives in the society using the money you have made in the business."</i> (Participant 07)

Sub-themes	Categories	Sub-Categories	Further - Categories	Quotations from Participants
		Extra money to help the disadvantaged		<i>"I consider it a success if I have made enough money to use in the business and remain some to give to the less disadvantaged." (Participant 01)</i>
Business level measurement	Business performance	Profit		<i>"My view on measuring success is that success can be measured by looking at how business has sustained itself, we have made a profit, everybody is happy, the workers are happy, and we can restock the merchandise." (Participant 04)</i>
Contentment/happines s with results		Number of sales		<i>"One can measure success by considering what one has planned to do for a certain period. For example, in November-December, if we plan to sell 500 pairs of shoes and we sell the 500 pairs, that is a success." (Participant 06)</i>
		Business objectives against time		<i>"You look at the business objectives against time and see what has been achieved. This is why we need to have a business plan so that at the end of a period, one can evaluate." (Participant 10)</i>
				<i>"....or happy with what has been done or someone coming back to say thank you." (Participant 08)</i>
				<i>"....everybody is happy, the workers are happy, and we can restock the merchandise." (Participant 04)</i>

Sub-themes	categories	Sub-categories	Further - Categories	Quotations from Participants
		Meet targets and get rewards.		<i>"For me because I came from a sales background that has defined how I run my business. I set targets. If you hit your target, you have done a good job; if you surpass your target, you must be rewarded; if you have not hit your target, you have not done a good job."</i> (Participant 02)
	Customers	Satisfied customers		<i>"One is the satisfaction level of the customers; when my customers are happy with me, that is a success."</i> (Participant 07)
		Customer retention		<i>"Customer retention, some of the customers we have been with them since early 1990."</i> (Participant 03)
	Business sustainability	Businesses able to pay their expenses		<i>"When you see you can be able to pay your workers with money coming from the business, not from your pocket."</i> (Participant 01)
		Ability to restock merchandise		<i>"....and we can restock the merchandise."</i> (Participant 04)
		Enough money to sustain the business		<i>"I consider it a success if I have made enough money to use in the business."</i> (Participant 01)
	Good employee relations	Increase employment	Success is the number of employees	<i>"Another person would measure success using profit, number of employees, business growth, etc."</i> (Participant 01)

Sub-themes	categories	Sub-categories	Further - Categories	Quotations from Participants
		Empowering a colleague	Mentoring young employees	<i>"My employees' accomplishments can also be regarded as a success; one of the things that I have seen is knowing this Ka particular (This particular young girl) that you hired from school the other day, she gets trained, has her mind, makes decisions and to support other people excites me." (Participant 12)</i>
		Employees accomplishments	Employees can take care of their families with their salaries	<i>"When you see your employees can do great things with the little you pay them, for instance, I have seen my farm manager transform; the job has given her dignity and hope for the future." (Participant 01)</i>
		Happy and positive employees	Better life due to the salary paid	<i>"....and can improve their lives with the salary they get from the business that is another success indicator." (Participant 07)</i>
			Happy employees	<i>"... when the employees are happy." (Participant 07)</i>
Success can be measured.	Measure success subjectively			<i>"Women are unique because they measure success subjectively as compared to men." (Participant 01)</i>
	Hard to measure scientifically			<i>"I say it is hard in terms of measuring it scientifically." (Participant 08)</i>

Sub-themes	Categories	Sub-categories	Further - Categories	Quotations from Participants
	Success can be measured by figures and targets.			<i>"For me, because I came from a sales background that has defined how I run my business. I set targets. " (Participant 02)</i>
	Success is measurable			<i>"... because you measure success by fulfilling what you have set because you are competing with yourself." (Participant 11)</i>
	Success is both qualitative and quantitative			<i>"But Fridah! People look at success differently; some look at it qualitatively and those who quantify it. It depends." (Participant 10)</i>

Source: Compiled by the researcher (2022)

Enterprise performance can be assessed objectively (traditional financial indicators) and through a subjective (personally oriented) approach. Objective measures of success exclusively state enterprise performance. In contrast, success from the owners', entrepreneurs', and managers' perspectives can be measured both financially and non-financially (Lekovi *et al.*, 2015:14). Some authors (Luk, 1996; Sapienza & Grimm, 1997; Bruders *et al.*, 1992; Pennings *et al.*, 1998; Lekovi *et al.*, 2015:15), use the business period to gauge individual business success.

6.8.1 Individual level measurement

6.8.1.1 Money is an indicator of success

6.8.1.1.1 Getting rewards for hard work

Participant 03 said that she regards money as an indicator of success but warns of the quick money. She had this to say:

"Let us say I make money mar moja (quick money), and my business disappears. I cannot call that success."

6.8.1.1.2 Ability to buy what I want

Participant 06 associated success with having money to buy what she wants. In her own words, she had this to say:

"Ummm! When the business makes a profit, I can buy what I want."

Profits may be the most popular metric for measuring the success of a business venture, but it is by no means the only or the best method for measuring success (Orlan, 2015).

6.8.1.1.3 Able to pay the bills

Participant 10 regards a business's ability to make enough money to pay bills as a sign of business success. In her own words, she said:

"I make money that can take care of me and pay bills- power, water, and rent."

6.8.1.2 Providing for the family

6.8.1.2.1 Using business resources to provide for the family

The increase in females owning businesses in Australia can be explained as improving their family's social and economic well-being (Australia Bureau of Statistics, 2015:6). Participant 07 passionately said she regards it as a business success if she gets enough resources from the business to take care of a family. She had this to say:

"I think I can call it a success when I use my business resources to fill the gap in the family."

6.8.1.2.2 Helping husband pay the bills

In Singapore, partners support their spouses in businesses because they hope profits from the firm will contribute to the family budget, decreasing their responsibilities (Vandal et al., 2013:3733).

Participant 05 said she considers her business as successful if she can make money to help her husband pay the bills. She put it as follows:

"... and also help my husband pay the family bills."

6.8.1.3 Contributing to the community

6.8.1.3.1 Have extra money to use in spreading the gospel (spirituality)

Participant 01 said she considers business successful if she makes extra money to spread the word of God. In her own words, she had this to say:

"You know women or myself have a bigger calling; therefore, measuring business success is taken differently; I consider it a success if I have made enough money to use in the business and remain some to give to the less disadvantaged, using it to uplift others and to spread the gospel."

6.8.1.3.2 Help my sister pay school fees

Participant 05 said she regards business as successful when she has made enough money to help her sister pay school fees. She had this to say:

"... and can help others, like if my sister requires school fees."

6.8.1.3.3 Using money to touch other people's lives in the society

Participant 07 said she considers business successful if she makes money that she can use to help others in society. Emotionally, she said this:

"To me, success is not money you make but when you touch other people's lives in society using the money you have made in the business."

6.8.1.3.4 Extra money to help the disadvantaged

Participant 01 was happy to say she considers a business successful if she makes extra money to use in helping the disadvantaged people in society. In her own words, she had this to say:

"I consider it a success if I have made enough money to use in the business and remain some to give to the less disadvantaged."

6.8.2 Business level measurement

6.8.2.1 Business performance

6.8.2.1.1 Profit

Success has traditionally been measured for business owners in financial success, typically sales or profit (Kirkwood, 2016:594). Participant 04 said she considers her business successful if it can sustain itself and profit. She had this to say:

"My view is that success can be measured by looking at how business has sustained itself, we have made a profit, everybody is happy, the workers are happy, and we can restock the merchandise."

6.8.2.2 Achieving targets and objectives

6.8.2.2.1 Number of sales

As per the entrepreneurship literature, business performance is usually measured from the economic perspectives of growth in sales or employees and by the increase in profits (Buttner & Moore, 1997:36).

Participant 06 said she measures business success by looking at the set targets against the achieved.

In her own words, she said:

"One can measure success by considering what one has planned to do for a certain period. For example, in November-December, if we plan to sell 500 pairs of shoes and we sell the 500 pairs, that is a success."

6.8.2.2.2 Business objectives against time

Participant 10 said one could measure business success by looking at the objectives set and time frame. She had this to say:

"You look at the business objectives against time and see what has been achieved. This is why we need to have a business plan so that one can evaluate at the end of a period."

Success means different things to different people (Kirkwood, 2016:599). Indeed, definitions of success could vary between entrepreneurs in the same business based on their motivations for starting the firm and the goals and objectives established for the enterprise (Reavley & Lituchy, 2008:275)

6.8.2.2.3 Contentment/happiness with the results

Personal satisfaction can be considered a primary measure of performance, and the satisfaction business owners derive from their business is more important than financial success (Van Drcas & Versloot, 2007; Gorgievski *et al.*, 2011:211).

Participant 08 said business success could be measured subjectively by gauging the contentment or happiness business results brings to the entrepreneur.

In her own words, she said:

"... It is easy as someone being content or happy with what has been done or coming back to say thank you."

6.8.2.2.4 Meet targets and get rewards

Participant 02 said she measures success by how much-set targets have been achieved. She had this to say:

"For me because I came from a sales background that has defined how I run my business. I set targets. If you hit your target, you have done a good job; if you surpass your target, you must be rewarded; if you have not hit your target, you have not done a good job."

Women work hard to achieve their objectives and take a solid resolve to succeed (Brush, 1992).

6.8.2.3 Customers

6.8.2.3.1 Satisfied customers

Women traditionally concerned with non-financial measures prefer having a good relationship with customers (Bird & Sapp, 2004). In addition, women prefer employee relationships more than men business owners (Eddleson & Powell, 2008; Kirkwood *et al.*, 2016:599). In particular, satisfied customers and employee satisfaction have been identified as essential success criteria (Gorgievski *et al.*, 2011:211).

Participant 07 said she counted satisfied customers as an indicator of success. In her own words, she had this to say:

"One is the satisfaction level of the customers; when my customers are happy with me, that is a success."

6.8.2.3.2 Customer retention

According to Gorgievski *et al.* (2011:209), satisfied stakeholders can refer to happy and engaged employees and satisfied customers. In addition, businesses with superior customer service gain a good reputation and more business through referrals and repeat customers.

Participant 03 passionately said customer retention is an indicator of business success. She had this to say:

"Customer retention, some of the customers we have been with them since early 1990."

6.8.2.4 Business sustainability

6.8.2.4.1 Business able to pay its expenses

Participant 01 alluded business can be successful if it can pay its expenses. She put it like this:

"When you see, you can pay your workers with money coming from the business, not from your pocket."

6.8.2.4.2 Business ability to restock merchandise

Participant 04 said she considers the business successful if it can restock its merchandise. However, she had this to say:

"Success is when a business is surviving... and we can restock the merchandise."

6.8.2.4.3 Having enough money to sustain the business

Small business managers' success can be measured in their capacity to sustain a lifestyle business that has been established to provide a measure of independence with an adequate income at a comfortable level of activity (Beaver, 2003:115).

Participant 01 said she considers it a success indicator if her business can make money to sustain the business. In her own words, she had this to say:

"I consider it a success if I have made enough money to use in the business."

6.8.2.5 Good employee relations

6.8.2.5.1 Increase employment

According to Panic (2014:64), a woman is actively involved in business activities as a manager and creates jobs for herself and others.

Participant 01 said one of the ways to measure success is by creating employment for other people. She had this to say:

"Another person would measure success using profit, number of employees, business growth, etc."

6.8.2.5.2 Empowering a Colleague

Women leaders empower their followers (Sahoo *et al.*, 2012:119). Participant 12 said business success comes by empowering another person in society who could be going through a rough patch. She had this to say:

"My employees' accomplishments can also be regarded as a success; one of the things that I have seen is knowing this kaparticular (This particular young girl) that you hired from school the other day, she gets trained, have her mind, makes decisions and to support other people excites me."

6.8.2.5.3 Employee accomplishments

Women business owners are concerned with relationships with suppliers, customers, and staff, and women are more nurturing towards employees and customers than male business owners (Sandberg, 2003; Kirkwood, 2016:599).

Participant 01 passionately said she measures business success by her employee's accomplishments with the bit of remuneration they receive. In her own words, she had this to say:

"When you see your employees can do great things with the little you pay them, for instance, I have seen my farm manager transform; the job has given her dignity and hope for the future."

Participant 07 also had this to say about employees' accomplishments:

"....and can improve their lives with the salary they get from the business that is another success indicator."

6.8.2.5.4 Happy and positive employees

In particular, satisfied customers and employee satisfaction have been identified as essential success criteria (Gorgievski *et al.*, 2011:211).

Participant 07 said she gauges business success by having happy and positive employees. She had this to say:

"When the employees are happy and can improve their lives with the salary they get from the business, that is another success indicator."

6.8.2.6 Success can be measured

6.8.2.6.1 Measure success subjectively

According to Leković *et al.* (2015:14), subjective success criteria measure personal satisfaction, accomplishment, and business pride in a flexible lifestyle.

Participant 01 said success could be measured subjectively. She had this to say:

"Women are unique because they measure success subjectively compared to men."

6.8.2.6.2 Hard to measure success scientifically

Participant 08 said that business success was hard to measure scientifically. She had this to say:

"I say it is hard in terms of measuring it scientifically."

6.8.2.6.3 Success can be measured by figures and targets

Halland Fulshaw (1993:229) states, 'Profitability and growth are the most prominent measures of success. In the entrepreneurship literature, business performance is usually measured from the economic perspectives of growth in sales or employees and by the increase in profits (Buttner *et al.*, 1997:36). Participant 02 said figures and targets could measure success. She had this to say:

"For me because I came from a sales background that has defined how I run my business. I set targets."

6.8.2.6.4 Success is measurable

Participant 11 agreed that success is measurable. She had this to say:

"... because you measure success by fulfilling what you have set because you are competing with yourself."

6.8.2.6.5 Success is both qualitative and quantitative

Participant 10 said that business success could be measured both qualitatively and quantitatively. She put it as follows:

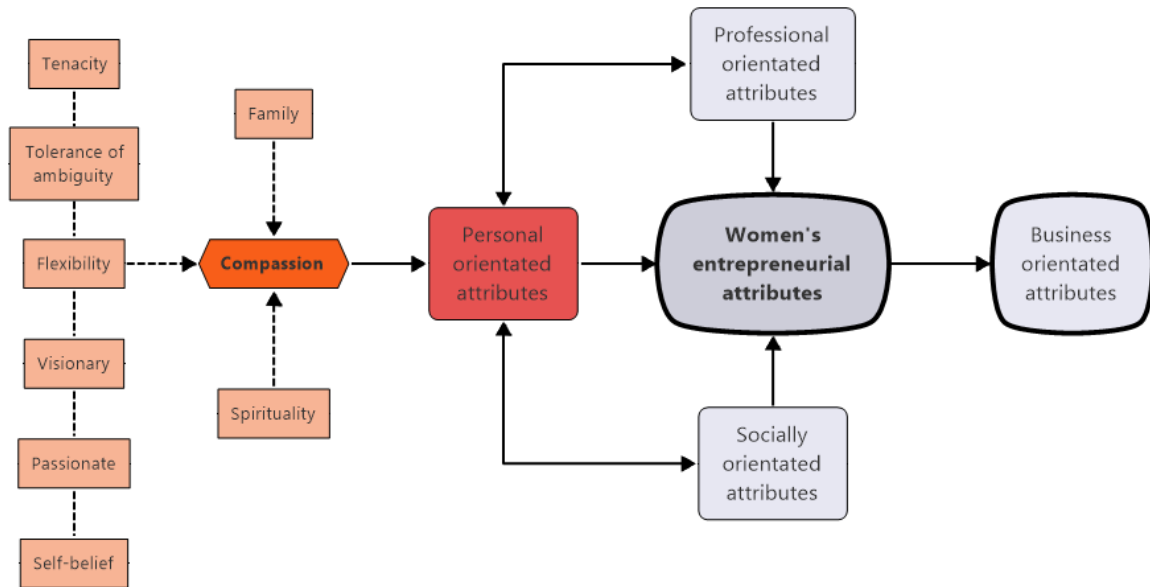
"But Fridah! People look at success differently; some look at it qualitatively, and those quantify it. It depends."

6.9 THEME FOUR: DISCUSSION OF UNIQUE ATTRIBUTES OF SUCCESSFUL WOMEN ENTREPRENEURS IN NAIROBI COUNTY AND LITERATURE INCORPORATION

Research question four: What unique attributes do successful women entrepreneurs in Nairobi County possess?

The fourth theme, *"attributes of success"*, addresses the fourth research question by discussing the attributes of a successful woman entrepreneur. From the primary data, four areas of attributes emerged: personal-oriented attributes, business-oriented attributes, socially-oriented attributes, and professionally-oriented attributes, as shown by the diagram below, Figure 6.1.

Figure 6.1: Women's entrepreneurial attributes



Source: Extracted from ATLAS.ti software

Figure 6.1 shows the attributes of women entrepreneurs from the research participants.

Figure 6.2: Attributes of women entrepreneurs from the research participants

Personal oriented attributes	Family attributes	Business oriented attributes	Socially oriented attributes
Go-getter	Motherliness	Networking	Empathy
Drive	Spirituality	Teamwork	Friendly
Risk-taking	Prayerfulness	Team player	Sincerity
			Good relationship
Unstoppable	Punctuality	Aggressive	Encouragement
Strong believer	Fairness	Result-oriented	
		Good management style	Harmonious
Sincere	Integrity	Focused	Bubbly
Humility	Reliable	Leadership	Outgoing
Caring	Disciplined	Hard-working	
Politeness	Accountability	Assertive	
Hopefulness	Appreciative	Practice excellence	
Loving	Good behaviour		
Gentle	Honesty		
Patience	Dependable		
Never give up	Neatness		
Gives it all	Respectful		
Bold			
Courage			
Competitive			
Courageous			
Love work			
Sacrifice			
Withstand pressure			
Determination			
Perseverance			
Resilience			
Persistence			
Strong			
Dedication			
Commitment			
Energetic			
Vigorous			
Consistency			
Strong character			

Confident

Source: Compiled by the researcher

According to Salamzadeh *et al.* (2014:168), successful entrepreneurs should possess the following characteristics: Tolerance of ambiguity, Need for achievement, internal locus of control, Risk-taking, Pragmatism, Open-mindedness, Challenge taking, and Visionary.

6.9.1 Personal-oriented attributes

Personal-oriented attributes are the attributes associated with the individual personal character as identified by the research participants. The research participants identified women entrepreneurs with attributes such as risk-taking and humility. Go-getters, sincere, caring, unstoppable, polite, loving, gentle, bold, never giving up the spirit, competitive, strong believer drive, patience, gives it all, courageous, love work, sacrifices, withstands pressure, determination, perseverance, resilience, persistence, dedication, commitment, energetic, vigorous, consistency, strong character and confident among others. The identified attributes cut across the five personality trait theories.

6.9.1.1 Go-getter

Entrepreneurship is a roller coaster journey that requires enormous dedication to succeed, but women have what it takes. Women are mentally tough and possess passion and determination (Thompson, 2019).

Two research participants, 02 and 03, narrated how they have mentors who are go-getters. They had this to say:

“I have two great women- my friend and my aunt. They are very hardworking and go-getters. I can consult them on various issues I face in business, but even more than that, we have scheduled meetings where we speak of our visions and milestones to be achieved” (Participant 02).

“The other mentor is a lady in the same line of business as me who is a go-getter and always willing to share information on where to get reliable suppliers, willing to discuss the business challenges and ever to learn from each other and to receive guidance from my mentor.” (Participant 03).

6.9.1.2 Drive

A research survey with active and former women entrepreneurs in Serbia, using in-depth interviews and Focus Group Discussion – (FGD), pointed to the fact that women do not give up easily on their entrepreneurship attempts and initiatives (Pantic, 2014:68).

Participants 01 and 08 emotionally narrated how they have the drive and do not give up easily. They had this to say:

“I also never give up the spirit; I do not give up if one way fails; I usually look for another way to do it (Participant 01).

“I do not stop until I achieve my objective” (Participant 01).

Participant 01 emphasised how women have a never-giving-up spirit.

“First and foremost, the energy, the focus, the never-giving-up attitude.”

Participant 08 emphasised how the drive keeps her moving. She said:

This drives me to push my business even when the going gets tough.”

She also said:

“For the professor, our walk together during my master's programme was a great drive and passion for even working harder in life.”

6.9.1.3 Risk-taking

Participants 02 and 12 assertively stated that women are bold and willing to take risks as long as it benefits the business, just as the opposite gender does. They had this to say:

Okay! I think women are bold and willing to take risks in areas where they see they can make money just like a male entrepreneur.” (Participant 02)

Participant 02 went ahead to say she also takes risks rather than procrastinating. In her own words, she had this to say:

“I take risks and prefer to try and fail than to sit and procrastinate.”

Participant 12 also affirmed that she is a risk-taker, which has benefited her business. She had this to say:

“Being a risk-taker has made my business grow, especially when I joined TWOW without knowing much about it, but it gave the business a boost through the nine months of mentorship; we got ideas, skills, etc., that have benefited my business positively to a large extent.”

The two participants, 02 and 12, have demonstrated new behaviour in women entrepreneurs than previously found in the literature. Although only a few studies have focused explicitly on women entrepreneurs' risk attributes. According to Brindley (2005:150), almost every study of risk perception has found that men seem less

concerned about hazards than women. Women are more risk and ambiguity averse than men (Borghans, Golsteyn Heckman, and Meijers 2009:8). Even the bank employees stated that women were viewed as less entrepreneurial than males and were rated lower on risk-taking propensity when risk was linked to financial concerns (Buttner & Rosen, 1988; Brindley 2005:151).

6.9.1.4 Unstoppable

Participant 08 said her drive for business is unstoppable. She had this to say:

The drive is unstoppable.”

She said the drive had given her a competitive edge. In her own words, she had this to say:

“Due to my drive and hard work, I have been able to beat bigger companies, and I will continue to get bigger and bigger. I think I will get there soon.”

She said she has even energised her team due to her drive. She said:

“The drive and energy. It was not easy starting alone because it was a one-woman show; when my team of experts joined, I gave them the drive and energy, and we have come this far, even bidding and winning big tenders” (Participant 08).

6.9.1.5 Strong believer

Participant 11 said she is a firm believer and has a high level of faith in God. This faith can be likened to the woman in the bible Mark 5:21-34 who had the flow of blood for 12 years and believed if she touched Jesus' garment, she would be healed, and it so happened. The participant had this to say:

“First and foremost, I have faith in God because you have to start by believing in yourself and in God to lead the works of your hands. I am a strong believer. I think I have patience; I can wait for the results of my investment without a doubt.”

6.9.1.6 Sincere

Participant 05 alluded that sincerity in business is a vital virtue. She had this to say:

“Sincerity because you have to be sincere to your customers.”

Four participants, 01, 05, 09, and 10, said humility played a role in entrepreneurship. They all said humility is part of the entrepreneurship game and plays a significant role in dealing with stakeholders. For example, participant 01 said her friend was very humble when she dealt with her workers. She had this to say:

“I saw integrity and honesty in my friend; she had a whole project and treated all her employees well. She remained humble. Humility and the fear of God.”

Participant 05 said she treated her stakeholders with humility. She had this to say:

“Humility: I am very humble when I deal with my business stakeholders.”

Participant 09 said her role models have taught her to be humble. She had this to say:

“They have taught me humility is the way, not show off, but one needs to focus on business. Waiguru has taught me to be a courageous entrepreneur, network with the right people, and venture into any business area.”

Participant 10 had this to say:

“I think humility most women are humble and bring it to their businesses. They are gentle and polite when dealing with customers, workers, and suppliers, which goes a long way as far as business is concerned. Fridah! You know humility is the opposite of pride. Because of humility, women can accept other people's opinions, learn from others, and are willing to change, which adds much value to the business. Fridah! Humility will teach women there are cheaper suppliers, a finance institution helping women somewhere, and vitu mingi (many things).”

“My cousin is a registered nurse who demonstrates care and love for the customers and is always eager to serve with humility. They also pray a lot.”

“They have taught me that humility brings rich returns to the business. They also taught me that one must start small and grow over time.”

6.9.1.7 Caring

Participant 10 compared the care a woman entrepreneur gives to the business to that given to a young baby. In her own words, she had this to say:

“Women are caring; by nature, women are caregivers, and they bring this aspect to their business. Fridah! When a woman starts a business, she takes good care of it as she does of a young baby. She takes care of her customers, workers, operating space, and suppliers. They ensure the products or services are available to the customers and on time because they do not want to frustrate them.”

Due to their unique sense of ownership and nurture, women entrepreneurs care for their business ventures to a greater degree (Majumder, 2017). Emotional intelligence is good for business because it can improve teamwork. Estrogen is a female hormone with two functions: It is linked to solid nesting and nurturing and feelings of satisfaction from caring for the home and family members. Scientists have revealed that men's brain (left

side) is more localised, specialised, and effective at concentrating, while women are more dispersed, connected, and integrated than men (Barletta 2006:27).

6.9.1.8 Politeness

One participant, 10, said that women entrepreneurs are polite to the stakeholders. However, she had this to say:

“They are gentle and polite when dealing with customers, workers, and suppliers, which goes a long way as far as business is concerned.”

6.9.1.9 Hopefulness

Participant 08 alluded that hope has kept her going in the business. In her own words, she said:

“I think it gives me the power to move on, to look for the prospects, and it has enabled me to acquire projects that I would not believe I could on my own.”

Women have a sense of responsibility, prefer moderate risk, are confident, possess an excellent level of hopefulness and vigour, longing for feedback, future orientation, and organisational skills, and have a high point of obligation (Belwal *et al.*, 2014:138).

6.9.1.10 Loving

Participant 03 said women are loving and take time to love themselves by taking care. She had this to say:

“... and love themselves by taking care of themselves.”

6.9.1.11 Gentle

Participant 10 said women entrepreneurs are gentle when dealing with customers, workers, and suppliers. She said:

“They are gentle and polite when dealing with customers, workers, and suppliers, which goes a long way as far as business is concerned.”

This falls in the five personality traits referred to as agreeableness. It is categorised into two: high agreeableness and low agreeableness. Those with high friendliness are gentle, cooperative, forgiving, understanding, and goal-oriented in their interaction with others. Such people find it easier to develop good working relationships with co-workers, subordinates, managers, customers, suppliers, and other stakeholders. Entrepreneurs who command respect, trust, and cooperation are said to have this quality (Cogliser *et al.*, 2012; Kibanja, 2016:16).

6.9.1.12 Patience

Three participants, 01, 05 and 10, alluded that patience was a virtue in business and warned against wanting to be rich overnight. In their own words, they had this to say: Participant 01 said:

“Women have patience.”

Additionally, participant 01 said:

“That aspect of being patient is good. The aspect of not wanting to be rich overnight.”

Participant 05 said:

“One of the attributes is patience and ... (silence). Patience matters a lot when doing business because you do not get what you want as fast as to be strong and have a strong character in whatever you do.”

Participant 10 had this to say:

“They should believe in themselves and know, like my aunt says, business grows step by step, so they should be patient; they should not give up even when it gets tough.”

Women entrepreneurs are willing to spend a long time chasing their vision despite setbacks and can be patient. They are not bored easily and do not quit their ideas and vision until they have tried all the possible opportunities (Enterprise League, 2020).

6.9.1.13 Never give up spirit

A research survey with both active and former women entrepreneurs in Serbia, using in-depth interviews and Focus Group Discussion – (FGD), pointed to the fact that women do not give up easily on their entrepreneurship attempts and initiatives (Pantic, 2014:68) In the same passion, participant 01 alluded that women have never given up the spirit; she had this to say:

“Wow! I love women, Fridah. First are the energy, focus, and never-giving-up attitude.”

Being an entrepreneur, she passionately said she does not give up until she achieves her goal. In her own words, she had this to say:

“I do not stop until I achieve my objective.”

6.9.1.14 Gives it all

Women have been perceived as lacking attributes associated with successful business management. This makes them work harder than their male counterparts to prove their competence as business owners to customers, suppliers, and other stakeholders (Buttner, 1993:61).

Participant 09 agreed that women work hard and put effort into whatever they do until they achieve their plan. She had this to say:

“Women in business are hardworking; they put effort into whatever they do, and they do not stop until they reach their goal, even if it means sleepless nights.”

6.9.1.15 Bold

Boldness is to do with courage. According to the Oxford Dictionary, bold shows a willingness to take risks, confidence and courage. On the same note, participant 02 had this to say:

“To have the boldness to say, even though there seem to be many challenges in doing this business, I will do it differently and succeed beyond imagination.”

Participant 09 agreed that she was bold to venture into the male-dominated education sector. In her own words, she had this to say:

“I can also say I am a courageous woman; starting a business in this industry is being bold. We compete with men who usually challenge us during meetings, but we are still here.”

Participant 12 encouraged women to be bold and speak out when meeting men. She had this to say:

“And even when you attend those meetings, and you are thinking you do not have answers, just be bold and speak out your mind because what you are not saying is what you are supposed to do and just do things differently even if others are saying the opposite if you are convinced what you want to offer the world just stand by it and do it.”

Fetsch, Krause, and BellMasterson (2015), emphasize that society’s perception of entrepreneurship as a masculine activity is associated with traits like aggressiveness, independence, competitiveness, and a willingness to take risks. Historically, women are portrayed as second-class citizens and household workers, which leaves minimal opportunity for entrepreneurship and innovation. However, two participants, 06 and 10, have proved the historical belief that women are not competitive wrong. Participant 06 said she was introduced to competition by her former boss, which she said she utilises in her business. She had this to say:

.” My former boss taught me basic business principles such as punctuality, quality, and competition. I have learned a lot from the three.”

Participant 10 alluded that her traits have made her competitive, meaning even if it is not inborn, some characteristics can transform one into competitive. The competitiveness has contributed positively to her business in terms of expansion and diversification of markets. In her own words, she had this to say:

“These attributes have made me competitive and aggressive in setting goals for my business. As a result, my business has grown and expanded. When I started, I sold my car boot, but I can proudly say I have two boutiques in town. My transport business has also expanded. I started with a cab but am now offering bus transport services to schools.”

6.9.1.16 Love work

Per the study conducted by the entrepreneurial women network in Poland, women are catching up with men in setting up their businesses at thirty-seven per cent. This is associated with women's openness, love to develop, and appreciation of support (Dercz, 2018). According to Verma (2016), in India, Dell Women's Global Entrepreneurship study showed India is among the most significant positive places for female businesspersons. As a result, businesses owned by female businesspersons in India will prosper and are estimated to develop by up to ninety percent in the coming five years.

Participant 06 said that women have passion and love their work, which could be what is contributing to the success of women entrepreneurs. She had this to say:

"I think passion, women love their work, and you know if you love your work, you will be happy and enjoy the works of your labour. Most of the time, we are at work and need to enjoy what we do."

Starting a business needs total commitment (Nieman *et al.*, 2014:52). Commitment demands personal sacrifice regarding the entrepreneur's time, emotions, and loyalty to the enterprise (Nieman *et al.*, 2014:50).

Participant 05 emphasised that sacrifice and dedication should be part of what entrepreneurs do in a bid to succeed. She had this to say:

"Dedication in whatever you are doing business needs sacrifice to succeed. Women are honest in doing business, which is what customers want; they want someone who will do what they promised."

6.9.1.17 Withstands pressure

Participants 09 and 10 said they could withstand pressure and persevere as they run their businesses. However, participant 09 had this to say:

“Yes, we work under pressure but not too ambitious yani ile (that of) where you are not looking at money.”

Participant 10 said:

“I think I have the perseverance. I can take the pressure; I take it as it comes, even if it means waiting for long.”

6.9.1.18 Determination

Participant 10 said women are go-getters and usually very determined to make their businesses succeed. She had this to say:

Women are "go-getters", they enter the world of business with a dream and pursue it with vigour to achieve it. They are unstoppable. They work hard and show a lot of determination to succeed; they wake up early and sleep late. They knock on every door to get help to make their dream come true.”

6.9.1.19 Perseverance

Starting a business is a complex and time-consuming undertaking that necessitates personal perseverance in separating entrepreneurs from non-entrepreneurs.

Participant 10 said that she could take pressure as she runs her business. However, she had this to say:

“I think I have the perseverance. I can take the pressure; I take it as it comes, even if it means waiting for long.”

6.9.1.20 Resilience

Resilience means “the capacity to recover quickly from difficulties; toughness.” Oxford dictionary. Scholars have associated women with resilience, honesty, and persistence. According to Zenger and Folkman (2019), from their 360 Degrees reviews, women scored significantly higher than men on most leadership competencies. Women were rated as excelling in taking the initiative, acting with resilience, practising self-development, driving for results, and displaying high integrity and honesty.

Two participants, 02 and 12, pointed out resilience as the number one trait of women entrepreneurs. They had this to say:

Participant 02 said:

“Resilience and persistence even when things are not going as planned until it starts working well. Women will stick to a business until it works, but on the other hand, they are also quick to identify whether the business is profitable or not, unlike their male counterparts.”

Participant 12 had this to say:

“Number one, they are resilience; women do not give up easily; they will go through thick and thin and still hang there hoping tomorrow will be okay.”

6.9.1.21 Persistence

Luthans *et al.* (2007) argues that conscientious entrepreneur possesses a high level of psychological capital, which increases entrepreneurs’ effort and persistence toward achieving business goals (Kibanja *et al.*, 2016:16). Women follow a plan and stay on it, are focused and usually have a vision.

Participant 02 said her hard work and persistence have made her customers loyal and believe in her; hence, it has contributed to her business success:

"My persistence and hard work have enabled my customers to believe in me and have stayed and have referred others."

6.9.1.22 Strong

According to Platania, Morando, and Vullo (2017:90), one needs managerial, creative, and innovative skills and a strong personal commitment to be a successful entrepreneur.

Women follow a people-centred leadership approach, managing facts, intense feelings, and relationships differently than typical men (Sahoo *et al.*, 2012:118).

Four participants, 05, 08, 09, and 11, alluded that women are strong. And strength is a great contributor to business success. They had this to say:

".....also to be strong and have a strong character in whatever you do."
(Participant 05).

"Women are strong. I also believe they are quite focused; I believe they are also organised, but lack opportunities to do something. Once women get it, they run with it." (Participant 08).

Participant 09 had this to say:

"I have this other strong woman; we call her Mama , a billionaire. She imports clothes from China and has built shopping malls."

Faith, too, works, as was said by participant 11. She said:

“I am a strong believer.”

This contradicts this survey, according to Belwal *et al.* (2014:140), which argued that women experience a lack of belief in their skills.

6.9.1.23 Dedication

Starting a business needs total commitment (Nieman *et al.*, 2014:52). Commitment demands personal sacrifice regarding the entrepreneur’s time, emotions, and loyalty to the enterprise (Nieman *et al.*, 2014:50).

Three participants, 04.05 and 10, voiced that dedication goes hand in hand with hard work and have seen positive results in their businesses. In their own words, they had this to say:

“Due to my hard work and dedication, I have seen my business grow with stability, enabling me to employ some people. In addition, I have helped the community and people around our family using business resources.” (Participant 04).

Participant 05 emphasised that people should put dedication into whatever they do. She had this to say:

“Dedication in whatever you are doing business needs sacrifice to succeed.”

Participant 10 associated her aunt’s business success with dedication from the team of workers. She had this to say:

“Yes, my aunt and cousin own a business they run with a team of dedicated workers.”

6.9.1.24 Commitment

It is argued that the enterprise reflects the individual personality and behaviour of the entrepreneur, their commitment and vision being central to the business's success (Simpson *et al.*, 2004:484).

Participant 03 alluded to the above. She had this to say:

“I am committed, and I have taught the same to my team because our products will end up to the customers, and therefore, what they do should be done to the best level one can.”

Participant 01 indicated the process matters a lot in business. She put it as:

“We are also committed to what we do.”

Participant 03 felt that her mentor, who happened to be her cousin, was committed to whatever she did and thought she had taken it from her. However, she had this to say:

“My cousin is so committed to whatever she does and greatly encourages me; she makes things look easy even when they are too hard.”

6.9.1.25 Energetic

Extroversion suits entrepreneurs because they need a high degree of interaction with stakeholders. Dominance, adventure, pleasure-seeking, ambition, and self-confidence are all required (Holland, 2007; Kibanja 2016:16). Woodward (2011), associates extroverts with assertiveness and the energy to perform.

Four participants 01, 07, 08 and 10 alluded that energy is part of the game in successful entrepreneurship and that women do not fall short of it. They had this to say:

Participant 01 said:

“First and foremost, the energy, the focus, the never-giving-up attitude.”

Participant 07 said:

“Yes, I have a lady that I look up to. She was my friend's mother; she was 70 when I met her. Very active, full of energy, but very humble.”

Participant 08 said she admired her mentor because of the energy she displayed. In her own words, she said:

“Ummm! For Wangari, I loved her energy and the impact she created worldwide.”

Asked about her attributes, she answered in this way:

“The drive and energy. It was not easy starting alone because it was a one-woman show; when my team of experts joined, I gave them the drive and energy, and we have come this far, even bidding and winning big tenders.”

“She is an old woman now 70 years old but full of energy and very focused. She still runs the shop and clinic but with the daughter” (Participant 10).

6.9.1.26 Vigorous

Effective business leadership requires active players, good communicators, negotiators, and network builders (Frese, 2007; Chan et al., 2015; Kibanja, 2016:16). Participant 10 voiced that women come to the business with a dream they pursue with vigour. She had this to say:

“Women are “go-getters” enter the world of business with a dream and pursue it with vigour to achieve it. They are unstoppable. They work hard and show a lot of determination to succeed; they wake up early and sleep late. They knock on every door to get help to make their dream come true.”

6.9.1.27 Consistency

Participant 12 alluded that her consistent character contributed to her business success. She had this to say:

“And I think I have the aspect of consistency and honesty.”

“The honesty and consistency have made my business have customer retention, and customers will stay when they see consistency and honesty because they will be 100 per cent sure they will get what they are looking for.”

6.9.1.28 Strong character

According to Platania, Morando, and Vullo (2017:90), one needs managerial, creative, and innovative skills and a strong personal commitment to be a successful entrepreneur.

Participant 05 said one has to have strong character to succeed in business, and she put it this way:

“...also to be strong and have a strong character in whatever you do.”

6.9.1.29 Confident

Literature on entrepreneurship has revealed that individuals with self-confidence are usually successful with new business ventures and possess the desire to work even harder (Krishnan *et al.*, 2013:43).

Two participants, 05 and 10, alluded that confidence is critical to business success. In their own words, they had this to say: Participant 05 felt women should:

“..... believe in themselves to be confident in whatever they do.”

While participant 10 said:

“Confident most women are confident, meaning Fridah they believe in themselves and tell themselves that they are equal to the task. So when they enter the business world, they are too sure to win, so they put effort to win.”

6.9.1.30 Positive

Two participants, 03 and 10, said women are optimistic and possess a positive attitude. They had this to say:

“What I have done is to have a positive attitude because we are in production, and therefore, I have to remain put even if things are not going well.”(Participant 03)

“Women are optimistic; they see the glass as half full and not half empty. They are positive in every aspect; even when mama mbogas (small-scale women traders) start a small business and face challenges like no money the competition, they remain positive, hoping tomorrow will be better.” (Participant 10)

6.9.2 Family-oriented attributes

6.9.2.1 Motherliness

Participant 09 said women possess motherly traits such as patience. She had this to say:

“Women are good listeners and patient, coming from the motherly instinct.”

6.9.2.2 Spirituality

Kieffer (2020:81) also mentions the emergence of spiritual entrepreneurship, which is dominated by and targeted at women. It is meant to promote women’s entrepreneurial empowerment by framing capitalism and pursuing financial success (Kieffer, 2020:81).

Participant 06 said her mum, a church leader who is her role model, gives her spiritual encouragement. She had this to say:

“My mum is my role model; she is a church leader spiritually; she encourages me a lot.”

6.9.2.3 Prayerfulness

Three participants, 01, 03, and 07, associated women with prayerfulness and indicated that they integrated prayer into their businesses. They uttered the following statements.

Participant 01 had this to say:

“I have learnt that women are more prayerful, which is being integrated into the business.”

Participant 01 also remarked how her friend, who was her role model, was prayerful. She said:

“She was a pillar of her family, God-fearing, very prayerful, and honest.”

Participant 06 shared the same sentiment as participant 01. She had this to say:

“And also prayerfulness most women pray and believe everything happens with God in the midst.”

Participant 06 additionally said:

“They should also be prayerful.”

Participant 07 testified that she is a prayerful woman who commits all she does to God. Emotionally, she had this to say:

“I am also a very prayerful woman. I committed my work to God for blessings, and surely I can attest I have seen God work in my life.”

6.9.2.4 Punctuality

Participant 03 alluded that punctuality is rated as a virtue in business operations, and women need to be punctual because they hold multiple responsibilities. She said:

“We are punctual; if one is doing business and is not there on time, many things can go wrong because women have many things to do.”

Participant 03 remarked punctuality could also be taught. She had this to say:

“My former boss taught me basic business principles such as punctuality, quality, and competition.”

6.9.2.5 Fairness

Women prioritise interpersonal sensitivity, relationship quality, and a more democratic leadership style that is "charismatic and visionary in nature, and leaders lead and motivate followers in ways beyond exchanges and rewards" (Lowe, 2010:125).

Participant 09 concurs with the above literature. She had this to say:

Women in management are outstanding managers; they give a chance for the staff members to say their views; in other words, they are not dictators.”

6.9.2.6 Integrity

Two participants, 01 and 12, passionately stated that women have integrity. They had this to say:

“Women are known to have very high integrity.” (Participant 01).

“Women want to have integrity; what you see is what you get.” (Participant 12).

Women were ranked as excelling in taking the initiative, acting with resilience, practising self-development, driving for results, and displaying high integrity and honesty (Zenger and Folkman, 2019)

6.9.2.7 Reliable

Neuroticism (emotion stability) is labelled as a “dark” personality trait (Zhao *et al.*, 2010; Kibanja, 2016:16). It is also referred to as negative emotionality. This trait is also divided into less negative emotionality and more negative emotionality. People with less

negative emotionality possess poise, calmness, and resilience and are more secure. Due to their stability and positive outlook, they tend to handle work stress better and are reliable.

Participant 03 said her business mentor is a reliable woman. She had this to say:

“The other mentor is a lady in the same line of business as me who is a go-getter and always willing to share information on where to get reliable suppliers, willing to discuss the business challenges and ever to learn from each other and to receive guidance from my mentor.”

6.9.2.8 Disciplined

Conscientiousness refers to the number of goals a person focuses on. This trait, too, is divided into high and low conscientiousness. People with high conscientiousness focus on relatively few goals are organised, systematic, careful, thorough, responsible and possess self-discipline. Research has shown conscientious people are high performers in business organisations because they are logical and take their work seriously. In addition, to Woodward (2011), people in this category are dutiful and diligent in character. Furthermore, individuals who fall under this category have personal competency, ambition, self-discipline, self-confidence, leadership abilities, and dependable attributes that can foster achievement (Holt *et al.*, 2007; Coglisier *et al.*, 2012; Kibanja 2016:16). Luthans *et al.* (2007) add that conscientious entrepreneur possesses a high level of psychological capital, which increases entrepreneurs' effort and persistence toward achieving business goals (Kibanja *et al.*, 2016:16).

Two participants, 03 and 06, stated that women are disciplined regarding monetary issues, time and multiple duties. However, they had this to say:

“We are disciplined in a way because as a woman, if no discipline, many things could go wrong.” (Participant 03).

Participant 06 had this to say:

“One is discipline; women are disciplined and cannot misuse business money. We do not just get money and misuse it; we use it for what it is meant for.”

“I think it is the discipline I go to work every day at 06.30 am and close at 08.00 pm without fail.”

6.9.2.9 Accountability

Participant 01 said she is accountable to her business, and her mentors told her accountability is critical to running a business to a successful level. In her own words, she said:

“Accountability is another thing that I do, being very accountable to every shilling and coin. Accountability has also taught my team to be accountable for every action we engage in.”

Participant 01 also said:

“They have also taught me the importance of accountability and praising those who help achieve the business targets.”

Women are more likely to take a transformational leadership approach in which they are democratic, use interactive skills, prioritise maintaining effective working relationships, and value cooperation and accountability to others, all of which serve to advance organisational goals by integrating people into the group as respected individuals (Moore, Moore & Moore, 2011:222).

6.9.2.10 Appreciative

Individuals with openness tend to be open-minded and tolerate a range of values, which in turn aids them in appreciating customers' needs and developing the ability to deal with market development and competition. Self-direction is linked to openness, stimulation, and intellectual curiosity, all highly regarded as a recipe for entrepreneurial success. (Zhao, 2010; Holt et al., 2007; Gorgievski et al., 2011; Kibanja, 2016:16).

Participant 10 alluded that women know how to connect with stakeholders. She had this to say:

“Fridah women establish an emotional connection with their workers and customers. Showing appreciation and empathy.”

6.9.2.11 Honesty

Four participants 01, 04, 10 and 12 applauded the virtue of honesty's significant role in business operations and success. They passionately said the following:

Participant 01 defined sanity as:

“Sanity means where businesses are well thought of, planned, and organised, and there is that honesty.”

“Participant 04 said she has emulated her mentors' attributes. She had this to say:

“Oh! I have emulated their attributes such as hard work and honesty....”

Participant 10 advised women to be honest. She had this to say:

“They should be honest with others and themselves with no cheating.”

Participant 12 alluded that she has virtues of consistency and honesty. She had to say:

. “And I think I have the aspect of consistency and honesty.”

According to Dubey (2018), to thrive as an entrepreneur, one must be honest, persistent, and accurate to oneself, the team, and the clients.

6.9.2.12 Dependable

Two participants, 03 and 06, agreed unanimously that being dependable was a great virtue. She said:

“We are dependable; our customers can depend on us without a doubt. I still have two customers I got when I started the business, and they are still with me.”

Participant 03 also added:

I will tell you what I have seen: honesty and dependability make customers depend on you.”

Participant 06 said:

“Dependable women are dependable in that when they promise something, they deliver what is promised, and when it is a promise, they will do it.”

To Woodward (2011), people in this category are dutiful and diligent in character. In addition, individuals who fall under this category have personal competency, ambition, self-discipline, self-confidence, leadership abilities, and dependable attributes that foster achievement.

6.9.2.13 Neatness

Two participants, 01 and 10, alluded that neatness was part of the package for entrepreneurial success. They had this to say:

“Women also keep their stores neat and organised. (Participant 01)

“They try and keep their working space clean and neat just as they do in their homes.” (Participant 10).

6.9.2.14 Respectable

Women are more likely to take a transformational leadership approach in which they are democratic, use interactive skills, prioritise maintaining effective working relationships, and value cooperation and accountability to others, all of which serve to advance organizational goals by integrating people into the group as respected individuals (Moore, Moore & Moore, 2011:222).

Two participants, 03 and 10, acknowledged that respect in business is critical and taught their team members.

Participant 03 had this to say:

“Respectfulness: I have taught my team to respect one another, especially since we work as a chain. I usually tell the team, to respect one another even if someone even if one is not doing the right thing.”

Participant 10 mentioned how her aunt treated her customers with respect. She had this to say:

“She respects her customers and welcomes all, even those without money, to pay for the services.”

6.9.3 Business-oriented attributes

6.9.3.1 Networking

Four participants, 01, 05, 09, and 12, spoke passionately about the importance of networks in the business.

Participant 01 said one does not work alone. She had this to say:

“I have also learned that one does not walk alone; you need networks and forums to meet and discuss business issues. So reach out to others.”

Participant 05 said she is a person of outgoing character with the ability to network. She had this to say:

“I also have an outgoing character to network with the relevant people in the business environment.”

Participant 09 said her mentors had taught much about business, among them networking. She had this to say:

“...taught me to be a courageous entrepreneur, network with the right people, and venture into any business area.”

Participant 12 said women have to expand their networks for business success. This is how she put it:

“I also think we expand our network because one has two friends and wants to stick to them, and they are not in one’s field; all you will be talking about is clothes, shoes, and your children, so what happens.”

Research has revealed that prosperous businesspersons appear to be proactive with education and gaining experience through their social networks, such as the close relationships with founders, investors, and mentors or their successes and failures (Overall et al., 2016:209). In addition, personality traits are valid predictors of managerial performance (Farrington, 2012:382).

6.9.3.2 Teamwork

Three participants, 01, 03, and 07, noted that teamwork plays a significant role in their business success due to the accountability it brings.

Participant 01 had this to say:

“This has also taught my team to be accountable for every action they engage in.”

Participant 03 commented about teamwork.

“I am committed and have taught my team the same because our products will end up to the customers; therefore, what they do should be done to the best level one can.”

Participant 07 said that women uphold teamwork, for they value power in numbers. She had this to say:

“There is harmony within the company; they work as a team. Women understand the power in numbers and work together to achieve the goal.”

She (Participant 07) also acknowledged that women treat workers as a team. She put it like this:

“Women do not treat workers as workers, but as team members; they can connect with the workers.”

Participant 07 added:

“I think I can also say I am focused; we have a vision that leads us, so I usually lead the team to achieve our goal. And I serve with excellence.”

According to the survey, women are more vigorous at “soft skills,” which help them lead effectively in businesses. They are more self-aware, show empathy, and surpass males in critical areas, such as coaching and mentoring, influence, inspirational leadership, conflict resolution, organisational awareness, flexibility, and teamwork (Korn Ferry, 2016)

6.9.3.3 Team player

Participants 07, 08, and 12 all attested to be team players. They had this to say:

“I can also say I am a team player. I believe in synergy; when you work together, you do better than the individual tasks.” (Participant 07).

Participant 08 said she leads her team. She said:

“I strongly feel I am a team player, and that is how I can lead my team of experts to conduct our project evaluations and do training.”

While participant 12 said, she believes in synergy. In her own words, she said:

“I am a team player. I believe in synergy than individual effort; if you work as a team, you are bound to achieve more than an individual effort.”

Emotional intelligence leaders build environments encouraging team members to stay and contribute to the organisation's long-term goals. According to Bernice (2017:220), high emotional intelligence in women can better solve problems more efficiently and control their emotions, creating a conducive work environment. Females succeed in working as a team, contributing, and acting as role models to keep the group together with role clarity (Sahoo *et al.*, 2012:117).

6.9.3.4 Aggressive

Fetsch, Krause, and BellMasterson (2015) emphasize that society's perception of entrepreneurship as a masculine activity is associated with traits like aggressiveness, independence, competitiveness, and a willingness to take risks. Historically women are portrayed as second-class citizens and household workers, which leaves minimal opportunity for entrepreneurship and innovation. This creates barriers for women seeking financial and social support for their entrepreneurial ventures. As a result, they may be discouraged from seeking entrepreneurship as a viable career path in the first place.

This has been contradicted by participant 10 in the study, who says she is aggressive and competitive in her business endeavours. She had this to say:

“These attributes have made me competitive and aggressive in setting goals for my business. As a result, my business has grown and expanded. When I started, I sold my car boot, but I can proudly say I have two boutiques in town. My transport business has also expanded. I started with a cab but am now offering bus transport services to schools.”

6.9.3.5 Result-oriented

Participant 11 said she is result-oriented. She had this to say:

“I can wait for the results of my investment without a doubt.”

6.9.3.6 Good management style

Participants 01 and 09 said an excellent management style in business operations is vital. Participant 01 divided management into time and finances. She had this to say on financial management:

“...financial management (money management) and planning for it suitable is what has kept women in business.”

On-time management participant 01 said:

“There is a time management aspect in me too; I value time a lot, and over time I know I plan and do the same things I was doing with my time; even in my business, that is what I am doing, making sure I allocate time for every task and also allocate adequate time for the task I need to do. So I plan, there is the planning of my business. I plan what to do, when and how to do it, which brings in budgeting.”

Participant 09 said women pursue democratic management. However, she had this to say:

“Women in management are outstanding managers; they give a chance for the staff members to say their views; in other words, they are not dictators.”

The notable difference between men's and women's management as entrepreneurs is their management styles. Women tend to manage using more “feminine” strategies than

men (Shmailan, 2016:5). They use the social instrumental leadership style. Women achieve their objectives by using people to allocate particular tasks to specific individuals (Sahoo *et al.*, 2012:117). In addition, women value relationships with their employees more than the task at hand, while men are more task-oriented leaders (Shmailan, 2016:5).

6.9.3.7 Focused

Women are more grounded, focused, and have more personal reasons for success, while societal expectations may drive men to become influential businessmen (Meszaros, 2014).

Six (6) participants: 01, 04,07,08,10 and 11 out of the twelve women entrepreneurs interviewed said focus contributes to business success. However, they said it in different words.

Participant 01 said venture creation is a journey that needs focus. She had this to say:

“It came to my mind that whatever enterprise you are building is a journey; baby steps are the way as long as one is focused.”

Participant 04 said it as advice to women entrepreneurs. She put it as this:

“I would give them the advice to stay focused.”

Participant 07 felt she was a focused businesswoman who always led her team. However, she had this to say:

“I think I can also say I am focused; we have a vision that leads us, so I usually lead the team to achieve our goal. And I serve with excellence.”

Participant 08 felt that women are pretty focused. She put it like this:

"Let me say women are focused."

Participant 10 said despite her aunt having aged, she is still focused. She had this to say:

"She is an old woman now 70 years old but full of energy and very focused."

Participant 11 advised women to be focused. She said

"First is to be focused and believe in themselves."

Participant 11 added:

"For those doing big things and those with small businesses, the secret is to stay focused."

6.9.3.8 Leadership

Women prioritise interpersonal sensitivity, relationship quality, and a more democratic leadership style that is "charismatic and visionary in nature, and leaders lead and motivate followers in ways beyond exchanges and rewards" (Lowe, 2010:125).

Two participants agreed that leadership is critical to business success. Participant 07 had this to say:

"...so I usually lead the team to achieve our goal."

Participant 06 said as far as leadership is concerned, her mum is a role model. She had this to say:

“My mum is my role model and a church leader; spiritually, she encourages me a lot.”

6.9.3.9 Hardworking

In India, women are considered ‘abla’, which is weak in all respects (Gandhi, 2014:546). This prevents women from being treated equally to men and acts as a barrier to entry into business (Gandhi, 2014:546). Furthermore, according to Buttner (1993:61), women have been considered to lack attributes associated with successful business management. This makes them work harder than their male counterparts to prove their competence as business owners to customers, suppliers, and other stakeholders (Buttner, 1993:61).

Five participants 01,07,08,11, and 12 out of the twelve women interviewed all passionately attested that they were hard-working entrepreneurs. They had this to say:

“Hardworking women are hard-working.” (Participant 01)

She also added:

“I am naturally hard-working, so I have taken that same attribute of hardworking culture to my business.” As a result, I do not stop until I achieve my objective” (Participant 01).

“I am a very hard-working person; remember when I worked for three jobs at once, so I have that ability of hard work and multi-tasking. I can handle many things at once.” (Participant 07)

“I can also count myself as a hard-working woman; when I work on something, I give it all.” (Participant 08)

“Women are also hard-working; they put all they have into the business because they do not want to fail.” (Participant 11)

“I am a very hard-working person; as long as I am pursuing something, I do not stop. I can work day and night.” (Participant 11)

“I think I am a hard-working someone who pushes work and always tries to meet deadlines.” (Participant 12)

“...and work hard in their businesses, so they are always providing me with advice for my business.”(Participant 12)

6.9.3.10 Assertive

Woodward (2011), associates extroverts with assertiveness and the energy to perform. Extroverts increase entrepreneurial optimism through risk-taking and providing effective leadership.

Participant 02 said assertiveness is necessary for business; she had this to say:

“Women are also forced to be assertive, so the capital does not go to waste.”

6.9.3.11 Practice excellence

Three participants, 01, 07 and 10, all said excellent customer service in business operations is good. However, they had this to say:

“Women should try and provide excellent customer service to have repeat customers and referrals.”(Participant 01).

“Yes, due to my hard work and the practice of excellence in my processes. I have been able to sustain and grow my business such that I have been able to touch many lives.” (Participant 07).

“Women should strive to have excellent customer care; we have talked about it like ten times now.” (Participant 10).

6.9.4 Socially oriented attributes

Table 6.13 shows the quotations from the participants on socially oriented attributes.

Table 6.13: Socially oriented attributes with quotations from the participants

Socially oriented attributes	Quotations from the participants
Empathy	<i>“They can give empathy for the institution; they can take care of the people they work around with.” (Participant 07)</i> <i>“Fridah women establish an emotional connection with their workers and customers. Showing appreciation and empathy.” (Participant 10)</i>
Friendly	<i>“Being friendly to the customers, you have to know how to sweet-talk them so that they can stay and bring new ones into the business.”(Participant 05)</i>
Sincerity	<i>“Sincerity because you have to be sincere to your customers.”(Participant 05)</i>
Good relationships	<i>“Women have a good relationship with the staff members; they treat workers as team members and not as their subordinates.” (Participant 09)</i>
	<i>“The negotiation has enabled me to have a good relationship with my suppliers such that they give me credit and pay when I have the money for the buses. I negotiated with a petrol station where we fuel and pay after every three months. This keeps us moving every day.” (Participant 10)</i>
	<i>“They should also have a good relationship with a bank or any financial institution so that they are not stuck when they need the finances.” (Participant 07)</i>

Bubbly	<i>“... they make customers feel at home, welcome them with a smile, serve them well and these days they make a follow-up via What Sapp, text, or a call.” (Participant 01)</i>
Outgoing	<i>“I also have an outgoing character so that I can network with the relevant people in the business environment.”(Participant 05)</i>

Source: Compiled by the researcher (2022)

6.10 THEME FIVE: DISCUSSION OF THE FACTORS THAT CONTRIBUTE TO THE SUCCESS OF WOMEN-OWNED BUSINESSES IN NAIROBI COUNTY AND LITERATURE INCORPORATION.

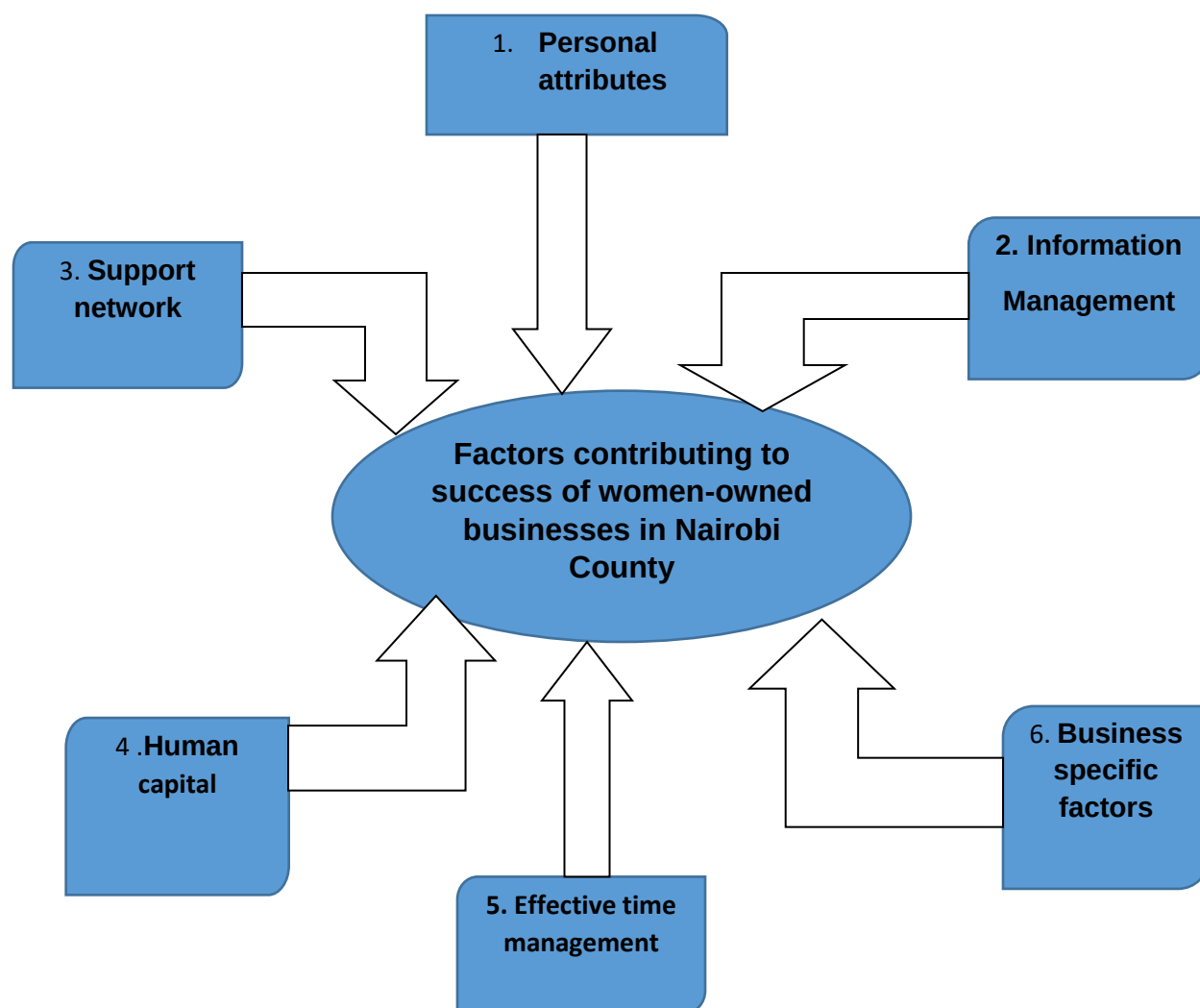
Research question five: What factors contribute to the success of women-owned businesses in Nairobi County?

This fifth theme, *“contributing success factors,”* addresses the fifth research question by discussing what factors contribute to women-owned businesses' success in Nairobi County.

The six factors that have contributed to the success of the women entrepreneurs who participated in this study are personal attributes, information management, support network, human capital, effective time management, and business-specific factors.

Figure 6.3 shows the factors contributing to the success of women-owned businesses in Nairobi County.

Figure 6.3: Factors contributing to success of women-owned businesses in Nairobi County



Source: Compiled by the researcher

Table 6.14 depicts the personal attributes as a success contributing factor from the participants.

Table 6.14: Personal attributes as a success contributing factor

Sub-theme	Categories	Sub-categories	Further categories
Personal attributes	Skills	Multi-business skills	
		Money management skills	
	Knowledge	Business knowledge	
		Continuous lifelong learning	
		Attend different courses	
	Experience	Knowing what to be done in business	
		Consistency	
		Self believe	
		Act fast	
		Controlling	
		Bidding for tenders	
		Delegation	
	Personality traits	Hard-working	
		Spirituality	Having faith in God
			Depending on God
			God loving
			Commit plans to God
			Care for humanity
		Patience	
		Commitment	Practise excellence
			Neatness and smartness
			Start the day early
		Persistence	Following the plan faithfully
			Being focused and staying on
			Focus
			Having a vision
		Pursuing goals	
		Do it differently (Uniqueness)	Women support one another
			Women look at things differently

Source: Compiled by the researcher (2022)

6.10.1 Personal attributes

6.10.1.1 Skills

6.10.1.1.1 Multi-business skills

Participant 02 said for one to succeed in business, teamwork is required where different players play different roles. She put it like this:

"I learnt I cannot do business alone; it is impossible because many areas need different skills and abilities."

According to Platania, Morando, and Vullo (2017:90), one needs managerial, creative, and innovative skills and a strong personal commitment to be a successful entrepreneur. The study, however, notes that each of the primary factors has a unique function at the various levels of the procedure for launching a business and in reliance on the entrepreneurial context's maturity.

6.10.1.1.2 Money management skills

Participant 01 said, in particular, money management skills are essential, especially for future decision-making in the business. She had this to say:

"I think money management skills, being a former banker, I can plan, control, monitor, and keep records for the business also have long experience in the financial sector. This helps us to know if we are making a profit or which area has more costs, and then we make a better decision for the future."

Financial management is one of several functional areas of leadership that is central to the success of businesses. The financial manager manages a business's finances to achieve the business's financial objectives (McMahon, Holmes, Hutchison & Forsaith, 1993 (Abimbola & Kolawole, 2017:2). It provides a source of information to owners and managers of small businesses operating, which can be used to measure business

performance and are the business strategies that contribute toward growth among small firms.

6.10.1.2 Knowledge

6.10.1.2.1 Business knowledge

Participant 02 confessed that she knows business issues and can quickly identify and eliminate what is not working. She said:

"I think one can cut out anything that does not make money and identify what skill sets are needed to fill the job gaps."

6.10.1.2.2 Continuous lifelong learning

Participant 05 spoke of lifelong learning, emphasising that no one knows everything and that we must learn from successful and unsuccessful entrepreneurial players. She said:

"Also learning from others, especially those who are successful and unsuccessful. Those who are successful find out what they did or they do, and those who are unsuccessful, what it is they did not do, and this gets implemented in the business. So you learn from that because no one knows everything, so learning is lifelong."

Successful entrepreneurs have to learn continuously, thus embracing the idea of lifelong learning by gaining tacit knowledge among others (Overall et al., 2016:212).

Participant 01, who holds a business administration degree, said she was studying. She had this to say:

".....and am presently pursuing a master's degree in Christian Counselling."

6.10.1.2.3 Attend different courses

Participants 09, 10 and 12 all spoke of the importance of acquiring or refreshing new knowledge.

Participant 09 said how her staff members are taken for refresher courses:

“They are taken for refresher courses often. Like when COVID-19 hit, all staff members were taken for training on how to handle learners during the pandemic.”

Participant 10 spoke of taking her employees for refresher courses to learn about the current trends. She had this to say:

“I normally take the employees for refresher courses on customer care to learn the new trends we have to move with the world.”

Participant 12 verbalised how attending different business courses renews knowledge and develops the business perceptive of a business owner. She said:

“So capacity building where you attend different courses or join these other forums where you can renew your mind and look at things as a business owner.”

6.10.1.3 Experience

6.10.1.3.1 Knowing what to be done in business

Participant 12 mentioned that knowing what needs to be done in business, having a to-do list, knowing what to give priority, and balancing the family needs are crucial for entrepreneurship success. She had this to say:

"Just knowing what needs to be done, one of the things is having a schedule of the things to do and prioritising so that by the end of the day, I know that on this specific day, this is what needs to be done and when it comes to being part of dealing with family I know what needs to be done."

6.10.1.3.2 Consistency

Participant 12 alluded that consistency is crucial in pursuing the entrepreneurial dream. She said:

"I think being consistent in following the dream from the word go. Consistency in everything we have done for the past few years."

6.10.1.3.3 Self believe

Participant 05 revealed that she has self-belief in service delivery to her customers. She had this to say:

"I believe in myself in terms of delivery and understand that I can never cheat them."

6.10.1.3.4 Act fast

According to Bhandari (2017), a study done by UK-based psychologists revealed that women were faster and more organized at switching rapidly between tasks and under pressure than their male counterparts. Participant 02 said she is quick at identifying her workers who do not share her organisation's vision and separate ways before too much time is lost. She put it this way:

"Anyone who doesn't share the vision is easy to spot and let go before too much time has elapsed."

6.10.1.3.5 Controlling

Females initiate entrepreneurship because of different factors, like having control (Weldon, 2016). Participant 01 alluded that she has the managerial ability for business activities such as planning, managing, and record-keeping, among others. She had this to say:

"I can plan, control, monitor and keep records for the business."

6.10.1.3.6 Bidding for tenders

Participant 08 associates her entrepreneurial success with her company's ability to bid and win big tenders. She said:

"...when my team of experts joined, I gave them the drive and energy, and we have come this far, even bidding and winning big tenders. The drive is unstoppable."

6.10.1.3.7 Delegation

Buttner (1993:60), argues that women entrepreneurs manage their businesses differently, unlike men. They are more adaptive, socially aware, have broader experience in different areas, delegate more and engage in longer-term planning. Participant 02 emphasised how she learnt about delegation as her business expanded so that she could focus on what she must do herself. She had this to say:

"But as the business expanded, I also learnt about delegation; therefore, today, I usually identify things I can delegate and things that I must do myself."

6.10.1.4 Personality traits

6.10.1.4.1 Hardworking

Women have been perceived as lacking attributes associated with successful business management. This makes them work harder than their male counterparts to prove their competence as business owners to customers, suppliers, and other stakeholders (Buttner, 1993:61).

Participant 01 said how they worked hard to meet customer's needs had this to say:

"... hard work we spend sleepless nights working to meet the customers' expectations." (Participant 01)

This is in agreement with Ergeneli and Boz's (2014:93) survey that reported that "conscientiousness indicates that individual's degree of organisation, persistence, handwork and motivation in the pursuit of goal accomplishment."

6.10.1.4.2 Spirituality

6.10.1.4.2.1 Having faith in God

"Now there was a woman who had been suffering from haemorrhages for twelve years, and though she had spent all she had on physicians, no one could cure her. So she came up behind Jesus and touched the fringe of his clothes, and immediately her haemorrhage stopped.

Luke 8:43-48

Participant 08 spoke of faith in God, just like the woman in the bible. She said:

"One is having faith in God. God answers prayers."

6.10.1.4.2.2 Depending on God

Participant 05 spoke of how depending on God helps one overcome business challenges and gets encouragement to soldier on. She said:

"Depending on God has helped us fight the many challenges we face in business. We depend on God for encouragement." (Participant 05)

6.10.1.4.2.3 God-loving

Participant 07 said she is God-loving and practises excellence in her business in honour of God and for God to bless the works of her hands. She put it as follows:

"... practised excellence in all my business activities, and that is my principle in whatever I do it with excellence in honour of God and to glorify Him with the works of my hands."

6.10.1.4.2.4 Commit plans to God

Participant 11 associated her entrepreneurial success with setting her business goals and committing them to God for his grace. She had this to say:

"So I set my goals to commit them to God and ask for His grace as I Pursue them, and I have seen it working."

6.10.1.4.2.5 Care for Humanity

Participant 07 said running the business tries to touch people's lives per Christian principles. However, she had this to say:

"I think what I want to feel is to touch people's lives. I want to touch lives, not just do business; I want to do business based on Christian principles that value life more than money, and without touching people's lives, you will not make any profit." (Participant 07)

6.10.1.4.3 Patience

Participant 05 said patience contributes to good returns in business and warned that it does not come same day but later. She said it using the following words:

"Patience is critical because you persistently pursue goals knowing that results will come not today but soon."

6.10.1.4.4 Commitment

6.10.1.4.4.1 Practiced excellence

Participant 07 associated the sustainability and growth of her business with practising excellence. In her own words, she had this to say:

"... and the practice of excellence in my processes, I have been able to sustain and grow my business such that I have been able to touch many lives."

6.10.1.4.4.2 Neatness and smartness

Participant 10 said her team must be neat and bright daily because it significantly impacts customers' perception of the business. She put it as follows:

"All my team members are required to be neat and smart at all times."

6.10.1.4.4.3 Start the day early

Participant 09 stated that she starts her day early to cater to the family's needs and be at work on time to serve the customers. She had this to say:

"I wake up by 4.30 because I have to prepare breakfast for the family before leaving for work, for I have to be there by 7.00 am."

Women have successfully balanced work and family, especially around the ability to control the timing of work hours (Gimenez-Nadal *et al.*, 2015; Kirkwood, 2016:599).

6.10.1.4.5 Persistence

6.10.1.4.5.1 Following the plan faithfully

Participant 10 emphasized the importance of planning in a business and said if the plan is followed faithfully, it leads to success. She put it as follows:

"First and foremost, it has to do with good planning; when you plan, it acts as a map to guide one- GPS for the business, and if one follows it faithfully, it will lead to a correct destination."

Research in the USA has found that concern for staffing and planning and a willingness to seek professional advice positively correlate to business success (Lussier & Pfeifer, 2001; Reavley *et al.*, 2008:276).

6.10.1.4.5.2 Being focused and staying on

Participant 11 said being focused and staying on the course contributes to business success. She had this to say:

"Being focused and staying on the course."

Women are more grounded, focused, and have more personal reasons for success, while societal expectations may drive men to become influential businessmen (Meszaros, 2014). Women start businesses due to push and pull factors, push factors such as job redundancy, glass ceiling, economic recession,

6.10.1.4.5.3 Focus

Participant 01 said success in entrepreneurship could be associated with being focused, having a direction and having a plan that acts as a road map for the business. In her own words, she put it as follows:

"....being focused and having the direction where the business is going, the planning aspect Fridah comes at play here because with a plan you have a road map and you do not stray."

6.10.1.4.5.4 Having a vision

Dornelas (2007), emphasises that being visionary is a typical entrepreneurial personality trait where the entrepreneurs have a picture, a clear vision of how that business will work in every detail, and the result it will produce. (Salamzadeh *et al.*, 2014:171). In addition, it has been suggested that successful entrepreneurs constantly try to learn and enhance their personal experience (Fisher *et al.*, 2014; Overall *et al.*, 2016:210).

Participant O8 agreed that a vision is essential for entrepreneurial success because it guides the direction. She had this to say:

"The business has a vision that guides us on what we are supposed to do; therefore, we do not lose direction."

6.10.1.4.6 Pursuing goals

Participant 05 attributed entrepreneurial success to pursuing these goals with vigour. She had this to say:

"Patience is critical because you persistently pursue goals knowing that results will come not today but soon."

6.10.1.4.7 Do it differently (uniqueness)

6.10.1.4.7.1 Women support one another

Participant 12 alluded that women have the heart to share anything that they have. She had this to say:

"... every woman, whether they have children or not, whatever little they get, whether it is money or knowledge, is in their nature to share."

6.10.1.4.7.2 Women look at things differently

Participant 11 said women looked at success differently; in her own words, she had this to say:

"I think it is unique for women because women look at things differently,"

6.10.1.4.7.3 Women and men pleased by different things

Participant 11 acknowledged that women are different from men.

"What pleases women is not what pleases men."

6.10.2 Information management

6.10.2.1 Business evaluation (assessment)

Participant 01 confidently said how she conducts business evaluation, which helps identify if the business is profitable and then the necessary steps are appropriate. She said:

"I can.... monitor and keep records. It helps us to know if we are making a profit or which area has more costs, and then we make a better decision for the future."

6.10.2.2 Sharing or mining of information

Research has revealed that prosperous businesspersons appear proactive with education and gaining experience through their social networks, such as the close relationships with founders, investors, and mentors or their successes and failures (Overall *et al.*, 2016:209). In addition, personality traits are valid predictors of managerial performance (Farrington, 2012:382).

Participant 03 alluded to how her business has benefited from her mentor, who is in the same business line, because she shares her essential information. She had this to say:

"The other mentor is a lady in the same line of business as me who is a go-getter and always willing to share information on where to get reliable suppliers, willing to discuss the business challenges."

Mentors provide crucial information on what is essential to successful women and avail them of networking chances (Cheung *et al.* 2010:188).

6.10.2.3 Monitoring

Participant 01 said monitoring is critical in business operations. She had this to say:

"....monitor and keep records for the business."

6.10.2.4 Keep proper records

Due to a lack of requisite knowledge and understanding of business, women entrepreneurs cannot keep proper records, making them ineligible for loans (Kiraka, Kobia & Katwalo, and 2013:62)

Participant 04 contradicted the literature here by saying that women success entrepreneurial success comes from practising record keeping. She had this to say:

"... and tried to keep proper records."

6.10.3 Support network

6.10.3.1 Social support network

6.10.3.1.1 Support motivation from friends

According to Vadnjal and Vadnjal (2013:3732), more women than men depend on the support of their family, friends, and other important people in their lives to make business decisions. As a result, many women entrepreneurs manage their businesses with support from family and friends, both at the start-up and expansion stages (Abbas *et al.*, 2016:122).

Participant 05 agreed with the literature that family and friends enormously contribute to business success because one gets help from them. She had this to say:

"The support from people around you, my family has been there for me, encouraging and motivating me to continue even when the going gets difficult."

6.10.3.2 Support from family

6.10.3.2.1 Support from husband

Emotionally, entrepreneurship is one of the loneliest and most challenging journeys of building a future (Yudavanshi, 2017). Many people around the entrepreneur will not

believe in their dreams and keep asking the entrepreneur to return to their job (Yudavanshi, 2017). In such a time of doubt, the husband needs to support his entrepreneurial wife emotionally and encourage her to keep going, as the environment around her significantly impacts her success (Yudavanshi, 2017). Furthermore, many men want to be more participatory in family matters, such as child-rearing and giving ample support to the entrepreneur's wife (Walker *et al.*, 2004:581). Successful women rely on supportive husbands and extended families (Cheung *et al.*, 2010:186).

Participant 01 passionately said she had gotten enormous support from her family, especially her husband. In her own words, she had this to say:

"The family support has been overwhelming; let me put my husband there; he has supported me a lot in the farm, shop, home anyway, everywhere."

Participant 05 also praised her husband for the support he has given her. She said:

"Moral support from my role models, my husband."

6.10.3.2.2 My husband helps in business

Participant 11 passionately said that she enjoys family support in her entrepreneurial activities. However, she had this to say:

"I also enjoy the family support system; my husband and my children help with different duties depending on what needs to be done."

6.10.3.2.3 My children help in business

Women entrepreneurs have outlined using resources such as relying on the more prominent family or buying help for housework and childcare to compensate for lack of time at home (Jørstad & Carter, 2016:16079).

Participant 11 said she relied on her children to help with business activities, depending on what was needed. She had this to say:

"... My children help with different duties depending on what needs to be done."

6.10.3.3 Support from the mother

6.10.3.3.1 Advice from mother

Family members often provide financial and moral support to a potential entrepreneur. Support provision becomes easier with families with a business background than without (Steier & Greenwood, 2000, Ranwala, 2016:496). This is supported by Nguyen (2018), who urges that children with self-employed parents become entrepreneurs because parents act as mentors and guides and pass business management know-how to them.

Participant 01 passionately spoke of how her mother advises her in business endeavours and life. She had this to say:

"... My mother keeps encouraging and advising on the stamina for business, and I think it has kept me going."

6.10.3.3.2 Encouragement from the mother

Participant 01 passionately spoke of how her mother encourages her in her entrepreneurial endeavours. She said:

"... my mother keeps encouraging."

6.10.3.3.3 Mother looking after kids during holidays

Participant 08 said her mother helps her by taking her kids during the school holidays so that she can have total focus on her business.

"And during school holidays, I send kids to the upcountry with my mother; now I am here alone, so I have the time for my business."

6.10.3.4 Support systems from family

6.10.3.4.1 Seeking assistance from family members

Participant 12 said women succeed in business because they seek help from their families. After all, it is challenging in business for women. She said:

"I can say I have the support system around, especially the family, because it is tougher for a woman to be in business, so if you don't have that support from the family, things can also crash down on you" (Participant 12)

6.10.3.4.2 I have a support system around, especially the family

Participant 12 said the support system from family and other businesses has contributed to her success. However, she had this to say:

"Another success factor is having that support system for business people and the family because it has been tough. I have cried enough times (silence)."

According to Vadnjal and Vadnjal (2013:3732), more women than men depend on the support of their family, friends, and other important people in their lives to make business decisions. Many women entrepreneurs manage their businesses with help from family and friends, both at the start-up and expansion stages (Abbas *et al.*, 2016:122).

6.10.3.4.3 Helper at home (domestic trade)

Women entrepreneurs usually relied on supportive husbands, extended families, and hired help in societies where domestic help was accessible (Cheung *et al.*, 2010:186). Generally, women take the primary responsibility for household chores and employ home help (White *et al.*, 1991:33).

Participant 08 spoke of how she had to hire a house helper who takes care of kids when she is out pursuing business activities. She put it as follows:

I have a house helper at home to tend to the kids when I am out.

6.10.3.4.4 I have helpers to run the home chores

On the same note participant, 11 alluded that she has hired helpers to help with the home chores so that she can do business freely. She had this to say:

"And lastly, at home, I have helpers to run the home chores."

6.10.3.4.5 Helper at home (Share duties and cook)

Participant 06 also attested to having a helper to take care of the home chores to give her time to pursue the business successfully. She uttered this:

"At home, I have a helper who does the home chores."

6.10.3.4.6 I have helpers at home

Participant 12 also testified that she has helpers at home to enable her to concentrate on business activities. In her own words, she put it as follows:

"At home, I have helpers, too."

6.10.3.4.7 Seeks for help at home (Support structures)

Participant 10 said she had hired help for home chores, such as washing and cleaning, to enable her to focus on business. She put it as this:

"At home, a helper comes twice a week to wash and clean."

6.10.3.5 Business support network

6.10.3.5.1 Government support

Participant 08 alluded that she has access to Government Procurement Opportunities program certificate (AGPO). This certificate enables businesses owned by women, youth and persons with disability to access 30 per cent of Government opportunities. She had this to say:

"I have the women's certificate from Government. I think the women's certificate will eventually help because I hear that women, the disabled and the youth get priorities from the government services."

6.10.3.6 Networking

6.10.3.6.1 Good networking

Networking creates a list of persons with whom the entrepreneurs have direct relations, such as partners, suppliers, customers, venture capitalists, bankers, distributors, trade associations, and family members (Aldrich, Reese & Dubini, 1989:340).

Participant 05 spoke of her ability to network with the relevant people. She said:

"I can network with the relevant people in the business environment."

6.10.3.6.2 Networking with the right people

Participant 01 said success is associated with networking with the correct people/forums because of the benefits such actions bring the business. She had this to say:

"Fridah, I can also say networking with the right forums gives you better ideas for different things for business, and they can also bring for one customer."

Networking can allow an entrepreneur access to resources such as information, advice, and capital needed for initiating and operating a new venture (Buttner, 1993:64).

6.10.3.6.3 Support system from business people

Participant 12 spoke of how networks contribute to business success by providing a support system for business people. She said:

"Another success factor is that support system for business people."

6.10.3.6.4 Better business ideas

Participant 01 spoke of how networking gives her business an idea of making a profit and which areas to cut costs to make better decisions in the coming times. She said:

"This helps us to know if we are making a profit or which area has more costs, and then we make a better decision for the future."

6.10.3.7 Business consultations

6.10.3.7.1 Joined Timeless Women of Wonder (TWOW)

Participant 12 spoke of how she joined a mentorship programme organised by a woman, which brought many benefits to her business, such as a bigger vision. She had this to say:

"Then there is a lady running a programme called Timeless Women of Wonder (TWOW). I saw her doing things and running programmes for different women worldwide. So I joined her programme, giving me a bigger vision."

6.10.3.7.2 Got assistance from women assisting the organisation

Participant 12 continued to say how TWOW organisation assisted her through mentorship. She said:

"Then there is a lady running a programme called Timeless Women of Wonder (TWOW). I saw her doing things and running programmes for different women worldwide. So I joined her programme, giving me a bigger vision."

6.10.3.8 Mentorship

6.10.3.8.1 Have role models and mentors (Learn from them)

6.10.3.8.1.1 Learn from the role models

Participant 03 spoke of how she has numerous role models who have mentored her on business efficiency and financial management. She had this to say:

"Role models? I have a few. Most are people we do business with, even bankers, who mentor us on how to do business efficiently and on financial management."

6.10.3.8.1.2 Apply the basic principles I learned from them

Participant 06, when asked about the impact of the role models in her business, she passionately said:

"They have encouraged me a lot, especially when the business is down. I apply the basic principles I learned from them, and I have seen positive results in my business."

6.10.3.8.1.3 Learn from women's fundamental principles of business

Participant 06 spoke of how much she learned from her role models who helped her in her business. She said:

. "My former boss taught me basic business principles such as punctuality, quality, and competition."

6.10.3.9 Get and use their assistance and guidance (Mentorship advice)

6.10.3.9.1 Business advice

Entrepreneurs use social networks to get ideas and gather information, advice, and resources (Van der Veen *et al.*, 2004:122).

Participant 04 alluded to how she got business advice from her mentors on business logistics. She put it as follows:

"... and advising me on the business logistics like which suppliers to use, bank among others."

6.10.3.9.2 Advice from mentors and role models

Participant 05 spoke passionately of how she consults her role models for advice, which has kept her learning daily. She said:

"I consult them because they started earlier, and I tell them my concern, and they usually advise me. I usually get a lot of ideas and knowledge from them. I keep learning; every day is a learning session."

Networking can allow an entrepreneur to gain access to resources such as information, advice, and capital needed for initiating and operating a new venture (Buttner, 1993:64).

6.10.3.9.3 Gives me advice for life (Marriage and spirituality)

Participant 06 mentioned that her role models advise on business matters and guide her on spiritual and marriage issues. She had this to say:

"... So they always advise me for my business, spiritual life, and marriage."

Kieffer (2020:81) also mentions the emergence of spiritual entrepreneurship, which is dominated by and targeted at women.

6.10.3.10 Mentorship encouragement

6.10.3.10.1 Encouragement from role models

Participant 01 spoke of how her role models have encouraged and advised her in her business endeavours. She said:

"The role models have also played a role of encouraging and advising."

6.10.3.11 Mentorship smart use

6.10.3.11.1 Hooked the business women with a man (mentor)

Participant 12 spoke emotionally of how the TWOW organisation hooked her with a man mentor for nine months to walk with her and expose her to the financial sector with limited women mentors. In her own words, she said:

"What she did in that particular programme is to hook me with a man who became my mentor for nine months so that we could discuss different things because as much as we do not have many role models in the field that I am in, she had a programme to look for mentors literally to walk with you for nine full months and expose you in that field of looking for awesome financing."

6.10.3.11.2 Use role models (emulate their attributes)

Participant 04 alluded to how she has emulated her role model's attributes, which have positively impacted her business. She had this to say:

"Oh! I have emulated their attributes, such as hard work, honesty, and courage, which has seen my business grow. "

6.10.3.12 Face-to-face meeting with role models

Participant 02 stated having in-person sessions with her mentor over coffee at eateries. She had this to say:

"We also meet face to face by Java restaurant mostly where we sit as we sip coffee and discuss our businesses mostly on areas of improvement."

Necessary support should come from family, friends, and well-wishers who play a significant role. Social support allows women to combine work and family (Cheung *et*

al., 2010:191). Table 6.15 shows human capital as a contributing factor to business success.

6.9.4 Human capital

Table 6.15: Human capital as contributing factor to business success

Sub-theme	Categories	Sub-categories	Further categories
Human capital	Practical HR processes/functions	Recruitment and enrolment	Good employees
			Well-trained and professional staff members
			Motivated employees
			Staff diversity
		Job design	Job description
			Division of labour
			The staff know their duty
			Clear roles and responsibilities
		Capacity development	Capacity building
			Continuous training and development -Training on customer care
			Refresher course
		Remuneration	Bonuses to employees
			Use cheap labour
		Staff retention	
		Employee engagement - Employee well-being	Staff welfare
		Managerial relationship	Having an excellent relationship with the workers
			Workers owning the business vision
			Management pays attention to staff
			Vision and shared values
			Taking care of employees
			Seeking assistance from employees
		Effective communication	Sharing the plan with the team

Source: Compiled by the researcher (2022)

6.10.4.1 Effective HR processes/Functions

6.10.4.1.1 Recruitment and enrolment

6.10.4.1.1.1 Good employees

While financial and physical risks have their advantages to business, such as having enough resources for expansion or modernising and making the business more competitive on the other hand ethical risk brings along many advantages, such as building customer loyalty, enhancing company reputation, retaining good employees, and avoiding legal problems for the company.

Participant 04 listed the following as contributing elements to business success: the source of financing, the availability of goods, hiring qualified personnel, and record keeping. In addition, she had this to say:

"I have put a lot of hard work trying to source finance, merchandise, good workers, and tried to keep proper records."

6.10.4.1.1.2 Well-trained and professional staff members

Participant 09 spoke of how staff diversity has been vital in her business success. She had this to say:

"The staff composition is diversified; we have young and old teachers qualified to handle children aged 3-15. and professional staff members."

6.10.4.1.1.3 Motivated employees

According to Rosada, Ganesan, and Kuppusamy (2010:3), transformational leaders use authority and power to inspire and motivate their staff to trust and follow them. Such leaders instil a sense of belonging in their followers. That is the style where women fall

because of the service-oriented businesses that require a charismatic type and their nature of possessing persuasive skills.

Participant 04 spoke of how her employees are motivated monetary-wise. She put it as follows:

"My employees are also taken care of to motivate them; for example, they are paid on time every month and receive a bonus at the end of the year depending on the sales."

6.10.4.1.1.4 Multi-skilled team

Participant 08 alluded to how her team is made of multi-skilled personnel; hence, they can do an excellent job on their projects. In her own words, she said:

"My team of experts comes with different skills which we put together, and we are sure to do an excellent job. I also use their profiles, experience, and CVs to bid for bigger projects."

Hodgetts and Kuratko (1992) advocated that the entrepreneurial characteristics contributing to small business success are technical and mental ability, human relations skills, high achievement drive, and creativity.

6.10.4.1.1.5 Staff Diversity

Participant 09 spoke of how her staff is diversified and can mix the different skills and experience to handle clients aged 3-15 efficiently. She had this to say:

"The staff composition is diversified; we have young, old teachers who are well trained to deal with children aged 3-15 years."

6.10.4.1.2 Job design

6.10.4.1.2.1 Job description

Participant 10 spoke of how her employees are a good team that owns the organization's vision and has role clarity in the company. She had this to say:

"I also have a good team of workers who have owned the company vision and values, and we all work as a team with everyone knowing their roles."

According to Rosada, Ganesan, and Kuppusamy (2010:3), transformational leaders use authority and power to inspire and motivate their staff to trust and follow them. Such leaders instil a sense of belonging in their followers. That is the style where women fall because of the service-oriented businesses that require a charismatic type and their nature of possessing persuasive skills.

6.10.4.1.2.2 Division of labour

According to Buttner (1993:60), women entrepreneurs, unlike men, manage their businesses differently. They are more adaptive, socially aware, have broader experience in different areas, delegate more and engage in longer-term planning.

Participant 02 spoke of how delegating duties has given her time to focus on essential business-related things. She said:

"I also learnt about delegation, and therefore, today, I usually identify things that I can delegate and things that I must do myself."

6.10.4.1.2.3 Staff know their duty

Participant 11 said her school has structures, and all staff know their duty and who to report to. She had this to say:

"The school has structures in place such that everyone knows their duty and who to report to"

6.10.4.1.2.4 Clear roles and responsibilities

Participation 05 also spoke of how her business has clear roles and responsibilities of their duties. She had this to say:

"...and we all work as a team with everyone knowing their roles."

6.10.4.1.3 Capacity development

6.10.4.1.3.1 Capacity building

According to human capital theory, education or training increases worker productivity by imparting important information and skills, increasing future and lifetime earnings (Andrew & Yusuf, 2012:2).

Participant 12 emphasised the importance of capacity building, which equips business stakeholders with business knowledge and a different business perspective. She said:

"So capacity building where you attend different courses or join these other forums where you can renew your mind and look at things as a business owner."

6.10.4.1.3.2 Continuous training and development -Training on customer care

Businesses with superior customer service gain a good reputation and earn more business through referrals and repeat customers. (Gorgievski *et al.* 2011:209). According to UNDP (2020), through UNDP's District Business Solutions Centres (DBSC) and the female in entrepreneurship, women entrepreneurs can get training in various fields such as entrepreneurship, finance, literacy skills, marketing, production, and managerial skills to enable them to run the businesses appropriately.

Participant 10 alluded that her business is keen to take her workers for refresher courses such as customer care to be up-to-date with the new trends in the industry. She said:

"I normally take the employees for refresher courses on customer care to learn the new trends we have to move with the world."

6.10.4.1.3.3 Refresher courses

Participant 09 also spoke of how her staff are usually taken for refresher training, like during the COVID-19 pandemic, to enhance skills. She had this to say:

"They are taken for refresher courses often. Like when COVID-19 hit, all staff was taken for training on how to handle learners during the pandemic."

6.10.4.1.4 Remuneration

6.10.4.1.4.1 Bonuses to employees

Participant 04 said she pays bonuses to employees when sales are suitable as a way to motivate them. She had this to say:

"....and receive compensation at the end of the year depending on the sales."

6.10.4.1.4.2 Use of cheap labour

Participant 03 spoke of cutting business costs through the use of cheap labour. She said:

"During peak production periods, we can get cheaper casual workers who live near the factory, enabling the business to cut costs."

6.10.4.1.5 Staff retention

Participant 07 spoke passionately about how she had successfully run her firm by retaining her personnel by offering them permanent employment status and touching many lives. She had this to say:

"I have been able to sustain and grow my business such that I have been able to touch many lives. For example, a girl used to work in my house, and I identified she had potential. I gave her a permanent job, and now she works with my team at Kenya Commercial Bank."

Ethical risk brings many advantages, such as building customer loyalty, enhancing the company's reputation, retaining good employees, and avoiding legal problems (Sondheim, 2013).

6.10.4.1.6 Employee engagement -Employee well-being

6.10.4.1.6.1 Staff welfare

Researchers have also found that women leaders tended to engage in more reward-contingency behaviours than men (Cheung *et al.*, 2010:188). Women have also been more concerned than men about relationships with clients and suppliers and the welfare of their employees (Reavley *et al.*, 2008:276).

Participant 09 highly spoke of how her staff members are cared for in her business. She said:

"... and staff is well catered for, unlike other businesses."

6.10.4.1.7 Managerial relationship

6.10.4.1.7.1 Having an excellent relationship with the workers

Women tend to value relationships with their employees more than the task. In contrast, men tend to be more task-oriented leaders (Shmailan, 2016:5). Participant 05 spoke highly of her good relationship with her workers, such that she leaves them in charge when she wants to be with the family. She said:

"I have survived by having an excellent relationship with the workers so that when I want to be with the family, the workers remain in charge."

6.10.4.1.7.2 Workers owning the business vision

Participant 05 alluded that for business to succeed, the workers have to own the vision because one cannot do everything on their own; she had this to say:

"For the business to do well, you have to make the workers own the vision so that they do the right thing even in your absence get the help you cannot do everything on your own."

6.10.4.1.7.3 Management pays attention to staff

Researchers have also found that women leaders tended to engage in more reward-contingency behaviours than men (Cheung *et al.*, 2010:188). For example, participant

09 spoke of how her workers are well remunerated, are listened to, mentored, and take refresher courses for good results. In her own words, she said:

"The management remunerates the staff well, listens to them, and mentors them; They are taken for refresher courses often."

6.10.4.1.7.4 Vision and shared values

It is argued that the enterprise reflects the individual personality and behaviour of the entrepreneur, their commitment and vision being central to the business's success (Simpson *et al.*, 2004:484).

Participant 10 alluded to her excellent team of workers who have owned the company's vision and values. She put it as follows:

" I also have a good team of workers who have owned the company vision and values, and we all work as a team."

6.10.4.1.7.5 Taking care of employees

Women are typically more concerned with the community; success is generally associated with individual achievement. Women have also been more concerned than men about relationships with clients and suppliers and the welfare of their employees (Esters, 1997).

Participant 07 passionately spoke of how she takes care of her employees; she said:

"... and taking care of the people working for me."

6.10.4.1.7.6 Seeking assistance from employees

Women entrepreneurs usually relied on supportive husbands, extended families, and hired help in societies where domestic help was accessible (Cheung *et al.*, 2010:186). Participant 04 said part of her success has come from her planning and seeking help from the employees. She put it as follows:

"Oh! Planning and seeking assistance from family members and employees."

6.10.4.1.8 Effective communication

6.10.4.1.8.1 Sharing the plan with the team

Participant 10 explained how crucial it is to plan for the business and share the plan with the team of workers. It leads to positive results. She said:

"And when there is a plan, you share it with your team and appoint team leaders; it will lead somewhere positive."

Table 6.16 shows effective time management as a contributing factor to entrepreneurship success.

6.10.5 Effective time management

Table 6.16: Effective time management as a contributing factor to entrepreneurship success

Sub-theme	Categories	Sub-categories	Further categories
Effective time management	Balancing work and family	Ability to manage business and home	
		Balance time between family, business and employees	
		Drawing a line between social life and business life	
		Prioritising	
		Dedicated time -Business	Hard work (Long hours)
			Allocate business quality time
			No working during the weekends
			Starts business early and finishes early
			Work hard during the night
			Scheduled meetings with different officers
		Dedicated time -Family	Make family time
			Separation of friendship and family
			Quality family time
			Proper planning to lessen the burden of family roles
			Proper planning of family meals

Source: Compiled by the researcher (2022)

6.11. 5. Effective time management

6.11.5.1 Balancing work and family

6.11.5.1.1 Ability to manage business and home

According to Kamberidou (2020:3), women continue to balance their work-life and domestic duties. Participant 07 spoke highly of managing her time well because her business activities start early and end early. She had this to say:

"Okay, I manage quite well because my business starts at 6 am, and we close early by 3 pm."

6.10.5.1.2 Balance time between family, business, and employees

Participant 05 alluded that her business has survived because of having a good relationship with her workers, so the business continues to run when she attends to family affairs. She also emphasized that employees owning the business vision makes them responsible and accountable. She had this to say:

"I have survived by having an excellent relationship with the workers so that when I want to be with the family, the workers remain in charge. For the business to do well, you have to make the workers own the vision so that they do the right thing even in your absence get the help you cannot do everything on your own."

6.10.5.1.3 Drawing a line between social life and business life

According to Gorgievski *et al.* (2011:209), a good balance between work and private life can be defined as a positive mutual influence between work and personal life, allowing time for oneself, family, and friends. Women have successfully balanced work and family, especially around the ability to control the timing of work hours (Gimenez-Nadal *et al.*, 2015; Kirkwood, 2016:599).

Participant 12 emphasised how it is important to separate work and social time because the two cannot mix, for each has its own objective. In her own words, she said:

"... and also differentiate the two things: the social life that you have and the business because most of the time you want to hang on girlfriends and tell them about the business world and the family fun. So it does not work".

6.10.5.2 Prioritising

The necessity of setting priorities as a guide for what should be accomplished on a given day was discussed by Participant 12. She had this to say:

"... And prioritising so that by the end of the day, I know that this is what needs to be done on this specific day."

6.10.5.3 Dedicated time-business

6.10.5.3.1 Hard work (Long hours)

Participant 03 passionately spoke of how hard work has contributed to the success of her business. She put it as follows:

"What has contributed to our business being where it is? Hard work tumefanya kazi (we have worked hard)."

A workshop held at Daystar University in Nairobi titled 'Successfully growing your business as a female entrepreneur' outlined hard work, turning hindrances into opportunities, resilience, and going an extra mile as contributing factors to the success of female-owned businesses (Business Today, 2018).

6.10.5.3.2 Allocate business quality time

When women are internally motivated to start a business, they will put effort and time into making it successful (Abbas, 2016:123). Participant 10 alluded that one of the factors contributing to business growth was giving her business quality time. She said:

"I give my business quality time and have seen it grow."

6.10.5.3.3 No working during the weekends

Participant 10 alluded to how she balances her work and family life such that she has scheduled Saturday and Sunday as non-working days to stay home or do social activities. She had this to say:

"Saturday and Sunday, no work. I stayed at home or attended social activities when there was no COVID-19."

The increase in females owning businesses in Australia can be explained as improving their family's social and economic well-being, remaining attached to the labour force, and managing their work-life balance.

6.10.5.3.4 Starts business early and finishes early

Participant 07 spoke of her business operation hours being from 6 am to 3 pm; hence she can balance her work and family time. She put it as follows:

"... my business starts early by 6 am, and we close early by 3 pm."

Women have successfully balanced work and family, especially around the ability to control the timing of work hours (Gimenez-Nadal *et al.*, 2015; Kirkwood, 2016:599).

6.10.5.3.5 Work hard during the night

Participant 08 emphasised how she works hard at night when fresh ideas come into one's mind. She had this to say:

"I am a night person; that is when I write my proposals and read through others. Late night is when new ideas come through the mind."

6.10.5.3.6 Scheduled meetings with different officers

Participant 09 spoke passionately of how she has scheduled meetings with her workers from every department to deliberate on all issues and forge the way forward for the business. She had this to say:

"Every Thursday, I meet with the school accountant, and every Wednesday, I meet the Headteacher and the administrators. We have departments headed by senior teachers who I meet on Wednesdays."

6.10.5.4 Dedicated time –Family

6.10.5.4.1 Make family time

According to Gorgievski *et al.* (2011:209), a good balance between work and private life can be defined as a positive mutual influence between work and personal life, allowing time for oneself, family, and friends.

Participant 02 spoke of the importance of family time and indicated that there is no work on Saturdays, alluding that this is the day she would visit her parents or sister. She had this to say:

"No business is done on Sundays. Before COVID-19, this was the day I would visit my parents or my sister, or they would come along for lunch. It used to be a family day."

6.10.5.4.2 Separation of friendship and family

Participant 12 spoke of separating business and private life because the two have different objectives. She said:

"... and also differentiate the two things: the social life that you have and the business because most of the time you want to hang on girlfriends and tell them about the business world and the family fun. So it does not work."

6.10.5.4.3 Quality family time

Participant 06 passionately stated how she had set some days for family time. She had this to say:

"Ummm! Sundays it is a family day. I am with my kids. No work. "Saturdays, I start work late and knock off early so we can have breakfast and dinner together as a family. Then, during the weekdays, I leave with my last daughter (the only one at home; the other two are in boarding school) to drop her at school, and I pick her up on my way home."

6.10.5.4.4 Proper planning to lessen the burden of family roles

Generally, women take the primary responsibility for domestic chores. Therefore, they employ home help (White *et al.*, 1991:33). According to Imbaya (2012:506), the care of children and the household is traditionally a women's role. Still, when women enter the business, getting help from other persons with this responsibility becomes necessary. Therefore, women entrepreneurs have been well-known to use resources such as

relying on the more prominent family or buying help for housework and childcare to compensate for lack of time at home (Jørstad & Carter, 2016:16079).

Participant 03 reported that she had hired a house helper who helps with home chores so that she could entirely focus on the business. She said:

"I have a house help who comes three times a week for cleaning and home neatness. So I do not have to worry about the cleaning." (Participant 03)

6.10. 5.4.5 Proper planning of family meals

Participant 03 spoke of how she has mastered the act of family-work balance and can prepare family meals in bulk so that no family is left lacking something to eat. She had this to say:

"When we prepare meals, we prepare in bulk that can last us for two days, so even when I come late, I know there is food in the fridge to eat. So there is no time for someone can miss something to eat. We also make snacks for 4 o'clock in advance, and when breakfast is made, an additional flask of tea is put aside for the rest of the day, so even if my husband is at home during the day, he has enough to eat."

6.10.6 Business-specific factors

6.10.6.1 Effective organisation structure

6.10.6.1.1 Compile a business plan

6.10.6.1.1.1 Setting business goals

Participant 10 alluded that one factor contributing to her business success is setting goals for the business. She said:

"... and aggressive in setting goals for my business."

The theory of the need for achievement has been scrutinised, and empirical evidence is associated with entrepreneurial inclination. The opportunity has driven (they nose around) and demonstrated high creativity and innovation (Suter & Bwisa, 2013:107). McClelland identified six features of great necessity high-fliers. First, they are willing to take to personal responsibility for their actions. They set relatively complex goals, take planned dangers, have a robust longing for performance response, need to attain personal accomplishment, look for challenging tasks and do not pass the buck.

6.10.6.1.1.2 Plan acts as a map to guide one

The entrepreneurs map out business concepts at the planning phase and ultimately develop comprehensive business plans directed by the defined triple-bottom-line technique. During the start-up phase, entrepreneurs actualize the knowledge base set over the planning phase, focusing on executing the business plan (Foucrier & Wiek, 2019:7).

Participant 10 emotionally spoke of the importance of having a business plan that acts as GPS's business road map today. She put it as follows:

"... first and foremost, it is to do with good planning; when you plan, it acts as a map to guide one- GPS for the business, and if one follows it faithfully, it will lead to a correct destination."

6.10.6.1.1.3 Efficient business practices

Participant 06 emphasised the importance of efficient business processes in the success of a business. She said she keeps accurate business records, maintains orders, and negotiates with suppliers. She had this to say:

"I keep accurate records for my business transactions. ... I had to ensure everything is in order from the premises, suppliers, capital, employees... I negotiate well with my suppliers, especially the payment times. ...I negotiate with the landlord and the suppliers on a flexible plan."

Technological reforms have empowered decision-making in the entrepreneurial process, making them reliable, consistent, and timely across geographical locations and organisational units. Findings further indicated that the sustainability and growth of entrepreneurial operations and the enterprise rely on the organisation's information systems to lead the adoption of technology-oriented business processes (Akhter, 2017:36).

6.10.6.1.1.4 Structures are in place in each business

Participant 12 alluded to how her business branches have a structure for accountability and responsibility. She said:

"We have structures for each branch, and all personnel know their responsibilities." (Participant 12)

6.10.6.1.1.5 Structures in place in school

When asked what she feels has contributed to her business success, participant 11 answered by having proper structures where employees know their duties and who to report to. She said:

"The school has structures, so everyone knows their duty and who to report to."

6.10.6.1.1.6 Business vision and strategy

Where there is no vision, the people perish: but he that keepeth the law is happy."

Proverbs 29:18

Concept development is creating a business plan in which a detailed proposal defines the company's business concept and includes an executive summary that consists of the company's vision, mission, and goals (Ali, 2013).

Participant 05, when asked what contributed to the success of her business, answered that workers have to own the vision of the business. She had this to say:

"For the business to do well, you must make the workers own the vision."

6.10.6.1.2 Conductive business environment

Participant 01 said part of her business success has come from her business locality with high population density, hence many customers. She put it as follows:

"I think the business environment also has played a part in my success; Kasarani is a highly populated area, meaning we have many customers as long as the products and services are available when and how they want them buyers are there."

The external environment also significantly impacts the business's success, where the entrepreneur fits in to pursue their vision (Simpson *et al.*, 2004:484).

6.10.6.1.3 Leadership style

6.10.6.1.3.1 Efficient supervisors

Participant 07 associated her success with a good leadership style where she has efficient supervisors who lead the teams and is left with strategy and networking roles. She had this to say:

"I have good supervisors at all the centres, so my biggest duty is to call and check if all is going well and as planned. Then, I leave the supervisors to do what I trained them to do and am left to pursue the strategy and networking part."

Effective business leadership requires active players, good communicators, negotiators, and network builders (Frese, 2007; Chan et al., 2015; Kibanja, 2016:16).

6.10.6.1.3.2 Proactive senior management

Participant 09 spoke of proactive senior management as a successful contributor to her business. She said:

"The senior management is proactive; we have to monitor the processes and provide what is needed by staff and learners."

6.10.6.1.3.3 Management by wandering around

Participant 09 said she practices the Management by Wandering around (MBWA) technique to interact with all stakeholders in the school and has been seen to bring results. She had this to say:

"I usually do management by wandering around where I meet learners, teachers, support staff, etc. you cannot rely on the school head report alone to get feedback from parents and respond".

Females tend to have a more directive management style, while men have a more participative style (COFCO, 2017). Women leaders don't yield to the traditional tiered pyramid. Instead, they are usually networked, where front-runners stretch out to form an interconnecting environment erected with a chief objective (Sahoo et al., 2012:118).

6.10.6.1.4 Team approach

6.10.6.1.4.1 Good teamwork

Participant 08 pointed to teamwork as a successful contributing factor in her business because she argued that they come with various skills. She put it as follows:

"My team of experts comes with different skills which we put together, and we are sure to do an excellent job."

According to the survey, women are more robust at “soft skills,” which help them lead effectively in businesses. In addition, they are more self-aware, show empathy, and surpass males in critical areas, such as coaching and mentoring, influence, inspirational leadership, conflict resolution, organisational awareness, flexibility, and teamwork.

6.10.6.1.4.2 Effective team leaders

Effective business leadership requires active players, good communicators, negotiators, and network builders (Frese, 2007; Chan *et al.*, 2015; Kibanja, 2016:16). Participant 10 associated her business success with influential team leaders with who the owner shares the business plan. She said:

"And when there is a plan, you share it with your team and appoint team leaders; it will lead somewhere positive."

6.10.6.2 Use technology

6.10.6.2.1 Effective use of technology

Technological reforms have empowered decision-making in the entrepreneurial process, making them reliable, consistent, and timely across geographical locations and organisational units. Findings further indicated that the sustainability and growth of entrepreneurial operations and the enterprise rely on the organisation's information

systems to lead the adoption of technology-oriented business processes (Akhter, 2017:36).

Participant 03 spoke of how technology has made things easier in business today, and that one does not need to travel far for an order; an email is enough. She said:

"Generally, technology has made things a bit easier not, like zamani (in the past), where one could go to see a customer in Eldoret, but right now an email is enough to order, and the courier delivers, and payment is made via Mpesa (Mobile money)."

6.10.6.2.2 Quick payment via mobile money

With faster and cheaper internet, cloud, and mobile technologies, women can manage a business from anywhere with far less start-up capital thanks to the more immediate and affordable internet, cloud, and mobile technologies. As a result, women impact the media, business, and politics in the United States, among other things (Seger, 2017).

Participant 03 alluded to how quick payments of business money through Mpesa have contributed to her business success. She said:

"... And the payment is done via Mpesa (Mobile money)."

6.10.6.2.3 Use of social media (WhatsApp and Facebook) to advertise

Participant 10 spoke passionately about how social media has helped businesses communicate and promote their goods. She had thus to say:

"Social media has contributed to the business we advertise on Facebook and What Sapp, and we have seen it working because we respond quickly and we reach a bigger pool of customers" (Participant 10)

6.10.6.3 Stakeholders engagement

6.10.6.3.1 Get feedback from various stakeholders

Women have a sense of responsibility, prefer moderate risk, are confident, possess a significant level of hopefulness and vigour, long for feedback, future orientation, and organisational skills, and have a high point of obligation (Belwal *et al.*, 2014:138). Participant 09 said she gets input from other stakeholders, such as learners, teachers and parents, as she does her Management by wandering around. She had this to say:

"I usually do management by wandering around where I meet learners, teachers, support staff, etc. you cannot rely on the school head report alone to get feedback from parents and respond."

6.10.6.3.2 Effective communication with stakeholders

Participant 10 emphasized how smartphones and the internet have played a significant role in her business success because the two have made communication between stakeholders through WhatsApp very fast and convenient. She said:

"For transport, we have formed groups on Whatsapp for all parents, and we use it as our communication platform, making communication easy and fast. Parents are free to raise concerns in that group, and we deal with them there and then. No wasting time; thank God for smartphones and the internet." (Participant 10)

6.10.6.3.3 Humble dealing with business stakeholders

Participant 05 spoke of how her humility towards customers has contributed to her business success. She said:

"I am very humble when I deal with my business stakeholders."

6.10.6.4 Collaboration

6.10.6.4.1 Suppliers from Europe

Participant 04 alluded that her customers perceive high quality from her merchandise, which she sources from Europe. She associates this with her success. She had this to say:

"With my supplies coming from Germany and London, it has given my customers the belief that there is quality in what I sell, and they are ready to pay a premium price."

6.10.6.4.2 Many partners, both locally and internationally

Participant 12 said partnerships with local and international partners had brought success to the businesses from the TWOW organisation. She said, *"So this has brought many partners both locally and internationally."*

6.10.6.5 Supplier engagement

6.10.6.5.1 Good relationship with suppliers

The ability to get along with others is referred to as agreeableness. It is categorised into two: high agreeableness and low agreeableness. Those with high agreeableness are gentle, cooperative, forgiving, understanding, and goal-oriented in interacting with others. Such people find it easier to develop good working relationships with co-workers, subordinates, managers, customers, suppliers, and other stakeholders. Entrepreneurs who command respect, trust, and cooperation are said to have this quality (Cogliser *et al.*, 2012; Kibanja, 2016:16).

Participant 10 talked of how her negotiation skills have earned her excellent relationship with her suppliers up to such that she gets credit for up to even three months.

Negotiation skills have contributed to her business success. *"The negotiation has enabled me to have a good relationship with my suppliers such that they give me credit and pay when I have the money for the buses. In addition, I negotiated with a petrol station where we fuel and pay after every three months. This keeps us moving every day."*

6.10.6.5.2 Have credit facilities at suppliers

Participant 10 spoke of how supplies have boosted her business by giving her credit for up to three months. She said, *"... to have a good relationship with my suppliers such that they give me credit and pay when I have the money, like for the buses I negotiated with a petrol station where we fuel and pay after every three months."*

6.10.6.6 Funding

6.10.6.6.1 Starting capital (Savings)

Most women finance their businesses with personal savings, credit cards, or loans from family and friends rather than obtaining a commercial bank loan (Constantinidis, Cornet & Asandei, 2006:134). However, participant 11 felt that her business success came from her funding the business. She said:

"The other factor is having capital; when starting the business, I had my savings."

6.10.6.6.2 Soft loans to expand the business

Women entrepreneurs have traditionally been divorced, widowed, or at home with little children. They started the business out of financial necessity (Buttner, 1993:59). They operated small enterprises, usually in retail or service establishments. Most of the money came from personal savings or loans from friends and family (Buttner, 1993:59). Participant 06 said her business success could be associated with the soft loans she got from her role models for business expansion. She said:

"My role models have provided me with advice and encouragement; one of them has even given me some loans to expand my business."

6.10.6.7 Getting finance

6.10.6.7.1 Funding from Cooperative Bank

Asked where she got funds to start her business, participant 10 said the Cooperative Bank of Kenya funded her business. She said:

"Yes, the Cooperative Bank of Kenya has assisted me with a loan."

Participant 09 also said her business loan came from a cooperative bank. She said:

"I got a loan from the Cooperative Bank of Kenya."

The finding contradicts the literature that argues that women entrepreneurs have no space in commercial banks. In most situations, a commercial bank does not interact with women entrepreneurs because commercial banks have historically been wary of granting loans to women entrepreneurs, believing they are hazardous borrowers who lack confidence in their ability to succeed. They still have the traditional mindset of lending driven by societal biases. Regarding risk assessment, a female applicant is naturally asked for a male guarantor, be it a husband or brother or a male family member (Piyush, 2019). Bank employees stated that women were viewed as less entrepreneurial than males and were rated lower on risk-taking propensity when risk stood linked to financial concerns (Buttner & Rosen, 1988; Brindley 2005:151).

6.10.6.7.2 Assistance from funding organisations

Participant 06 said she got funded by an organization that boosted her business. She had this to say:

"One has assisted me with a loan."

6.10.6.8 Financial assistance from organisations assisting women entrepreneurs

6.10.6.8.1 Support from funding organisations

Participant 07 alluded that she was helped by one of the organisations helping women. She said:

"There are quite many organisations assisting women."

Funding for women entrepreneurs has had a hard time. The lack of funding for women entrepreneurs is not because women are not impacting small businesses but because the traditional financial institutions fail to believe, and it turns out that banks often turn women away for small business loans (Wood, 2017). Apart from grants, the other sources of capital for women entrepreneurs are venture capital firms, angel investments, and bank loans. According to Malmstrom and Wincent (2018:1), banks are considered the most critical external financiers for businesses.

6.10.6.8.2 Foreign investors

Participant 12 spoke of how she has shareholders from outside the country. She had this to say:

"The attribute of analysis that is looking at the business and the stakeholders from 360 degrees for a very long time has enabled me to deal with investors, especially foreign because I take my time to understand them from the social and

economic objectives; this enabled me to have shareholders from outside the country."

6.10.6.9 Positive customer relationships

6.10.6.9.1 Satisfied customers

Asked what she considers as success in her business, participant 10 had this to say:

"Ummm! When my customers are satisfied, like when 'they come back or text saying, thank you, my friends, like my dress."

In particular, satisfied customers and employee satisfaction have been identified as essential success criteria (Gorgievski *et al.*, 2011:211).

6.10.6.9.2 To meet customers' expectations

According to Gorgievski *et al.* (2011:209), satisfied stakeholders can refer to happy and engaged employees and satisfied customers. In addition, businesses with superior customer service gain a good reputation and more business through referrals and repeat customers.

Participant 01 passionately talked of how they spend sleepless nights to meet the customer's expectations, are focused, and follow their plan as a strategy to succeed. She said *"We spend sleepless nights working to meet the customers' expectations, being focused and having the direction where the business is going, the planning aspect."*

6.10.6.9.3 Reliable and trustworthy

Participant alluded that one of the factors leading to her business success is being reliable and being trusted by customers because it leads to customer retention. She put it as follows:

"I have two customers I have been selling to for the last twenty-something years. This is because when they give us orders, they are sure they will be delivered on time. They can even pay for the product before it is made; if you tell them I have no money, they will give you that money. There is trust."

6.10.6.9.4 Excellent customer care

Participant 10 spoke passionately of how her aunt had excellent customer care, such that she even gave services for credit to her customers due to her respect for them. She mentioned, *"She respects her customers and welcomes all, even those without money, to pay for the services."*

6.10.6.9.5 Customer retention

According to Gorgievski *et al.* (2011:209), satisfied stakeholders can refer to happy and engaged employees and satisfied customers. In addition, businesses with superior customer service gain a good reputation and more business through referrals and repeat customers. Participant 03 spoke highly of her ability to retain customers. She had this to say:

"Customer retention, some of the customers we have been with since early 1990, I think I have two customers I have been selling to for the last twenty-something years."

6.10.6.10 Longer contracts with different corporate bodies

Participant 07 spoke emotionally of how she has succeeded because she has been getting long contracts with the corporate bodies due to excellence in her services.

"My service with excellence and passion have also earned me longer contracts with different corporate bodies. For example, I have been with one for 18 years when the initial contract was supposed to be three years."

6.10.6.11 Good customer base

6.10.6.11.1 Customer's availability

Participant 01 said that her business location is advantageous; the area is highly populated, hence customers' availability. She had this to say:

"I think the business environment also has played a part in my success; Kasarani is a highly populated area, meaning we have many customers as long as the products and services are available when and how they want them buyers are there."

6.10.6.11.2 Customers referrals

Businesses with superior customer service gain a good reputation and more business through referrals and repeat customers. On the contrary, if a business neglects to respect and treat customers well, it may face a lot of negative publicity (Orlan, 2015).

Participant 09 spoke passionately of how the school has learners from the neighbouring estates who have come as referrals. She put it as follows:

"We have learners from other neighbouring estates who have been referred to us by happy parents from school."

6.10.6.11.3 Customer loyalty

Participant 02 said that due to her hard work and persistence, customers have believed in her, and as a result, they have stayed and referred others, hence her business success. She said:

"My persistence and hard work have enabled my customers to believe in me and have stayed and have referred others." (Participant 02}

6.10.6.11.4 Repeat customers

Participant 04 spoke of ensuring excellent customer care in her business to retain her customers. She said:

"The excellent customer care. I ensure customers are given the best services so they will come back and maybe refer others."

6.10.6.11.5 Good location

Participant 01 said her business locality had favoured her with the availability of customers. However, she had this to say:

"I think the business environment also has played a part in my success. Kasarani is a highly populated area meaning we have many customers; buyers are there as long as the products and services are available when and how they want them."

6.11 THEME SIX: DISCUSSION OF CHALLENGES FACING WOMEN ENTREPRENEURS IN NAIROBI COUNTY AND LITERATURE INCORPORATION

Research question six: What challenges do women entrepreneurs in Nairobi County face that may hinder business success?

The sixth theme, “*challenges to success*”, addresses the sixth research question by discussing what challenges may hinder the success of women-owned businesses. Again, the women entrepreneurs heightened the challenges they face: gender inequalities, socio-economic inequalities, business challenges, financial challenges, and work-life balance. Figure 6.14 shows the challenges facing women entrepreneurs in Nairobi County.

Figure 6.4: Challenges facing women entrepreneurs in Nairobi County

Gender inequalities	Socio-economic inequalities	Business challenges	Financial challenges	Work-life balance
Gender stereotypes	Government	Record keeping-financial records	Financial personal	Personal
Women disqualify themselves	Policies and procedures	Record keeping - business administration		Spouse
Harassment	Financial institutions	Stakeholders engagement		Family
Intimidation		Business experiences		Business
African culture - male chauvinism		Human resources		Lack of support
		Social, economic climate		
		Financial business		
		Cash flow		

Source: Compiled by the researcher (2022)

Table 6.17 below shows the challenge: gender inequalities among the research participants.

Table 6.17: Challenge: gender inequalities

Main theme: Challenges		
Sub-theme	Categories	Sub-categories
Gender inequalities	Gender stereotypes	Women looked down upon
		Women rely too much on men
		Men feel they are better than women
		Women are not taken seriously
		Men do not take orders from younger women
		Breaking barriers in a male-dominated world is harsh
		Men look down upon women in meetings
		Women excluded from decision making
		Older women are not taken seriously by their male counterparts
		Discrimination against women
		Women have no voices
		Women have to work harder than men
	Women disqualify themselves	Women give excuses
		Poor legacy in women-owned business
		People do not believe in women
		Unregistered women businesses
		Too conservative
		Some women are ignorant
	Harassment	Sexual harassment
		Harassment by landlords
		Harassment from city council officers
	Intimidation	Men intimidate women
		Men want to dominate women
		Delays with feedback after meetings (women)
	African culture-Male chauvinism	Challenges from male workers
		Competition from male-owned businesses
		Male staff members challenge women directors in meetings
		Challenges from old workers (men)

Source: Compiled by the researcher (2022)

6.11.1 Gender inequalities

6.11.1.1 Gender stereotypes

6.11.1.1.1 Women looked down upon

Women entrepreneurs continue to be second to men and constantly struggle with gender issues (Giglio, 2020:313). Gowe and Montgomery (2001) allude that society associates women with not being task-oriented enough, too dependent on feedback, and lacking independence (Kodisinghe, 2003:8). In India, women are referred to as 'abla', which is weak in all respects (Gandhi, 2014:546), which prevents women from being treated equally to men and acts as a barrier to entry into business (Gandhi, 2014:546). According to Buttner (1993:61), women have lacked attributes associated with successful business management. The society attitude makes them work harder than their male counterparts to prove their competence as business owners to customers, suppliers, and other stakeholders (Buttner, 1993:61).

Participant 02 spoke of how men look down upon women entrepreneurs. She put it as:

"They look down upon them."

6.11.1.1.2 Women rely too much on men

Participant 11 said women lack self-belief, which makes them rely too much on men in decision-making. She mentioned that

"Women are also ignorant, not knowing what to do because women rely so much on men; they do not believe in themselves. Those married rely on their husbands to tell them what to do."

This agrees with Bajpai (2014:19), who argues that "Lack of self-confidence: will-power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work."

Successful women rely on supportive husbands and extended families (Cheung *et al.*, 2010:186).

6.11.1.1.3 Men feel they are better than women

Women entrepreneurs sadly expressed the stereotype in society that men regarded themselves as better than women. Participant 11 said the following: *“Yes! Women also face competition from their male counterparts, who feel they are better than women.”*

6.11.1.1.4 Women are not taken seriously

Male chauvinism is still prevalent in many societies (Gandhi, 2014:246). Gender bias has continuously hindered women's entrepreneurship in education, rights, property ownership, and business (Priya, 2019:109). Society sees women as less powerful and influential leaders subordinate to men, having less power to access opportunities and resources (Kodisinghe, 2003:8). Women entrepreneurs continue to be in the second position to men. They are constantly struggling with gender issues (Giglio, 2020:313). Gowe and Montgomery (2001) allude that society associates women with not being task-oriented enough, too dependent on feedback, and lacking independence (Kodisinghe, 2003:8). In India, women are looked down upon as ‘*abla*’ that is weak in all respects (Gandhi, 2014:546). This unfairness prevents women from being treated equally to men and acts as a business entry barrier (Gandhi, 2014:546).

Participant 10 said women are challenged by society not taking them seriously. She had this to say: *“Women also suffer low self-esteem because most people do not take them as seriously as men.”*

6.11.1.1.5 Male competitors look down upon women

Still, in the 21st C, women face social discrimination because of the prejudices and stereotypes held by society about “masculine” and “female” jobs. Many people still believe that men are more capable of business. Women are considered not wise enough to make crucial decisions for themselves, and, in some societies, women are only good for marriage. This treatment alienated them and denied support that would help them develop and transform their business understanding to enable them to start and manage their enterprise (Human Capital International, 2020). Such beliefs are deeply culturally and socially rooted in the perception that some jobs are not for women, making many choose to work with men rather than women (Pettersson, 2019).

Participant 09 expressed how male competitors look down upon women in meetings, so women were discouraged from attending such meetings. She said:

“Even the competitors (male) look down upon you. I have seen them when we go for meetings when a woman stands to say a point, they crash the point, and eventually, women stopped attending such meetings because it was an embarrassment.”

6.11.1.1.6 Men do not take orders from younger women

Participant 02 said her biggest challenge was working with older men who cannot take instructions from younger women. In her own words, she said:

“I said the biggest issue for me is men; for me, it is almost impossible to work with older men as my employees. You know they look at my age and are, “What is this chic going to tell me?” When I give them instructions, they do not do as I say or do it in a shoddy manner. Then, when you try to talk to them and look at them, they are your dad's age; what can you tell them? How am I even going to do it? So, for me, it has been difficult to work with older men.”

6.11.1.1.7 Breaking barriers to a male-dominated world is harsh

Participant 12 coldly expressed frustration on how difficult it was for women to break the male-dominated business world. She said:

“Breaking the barrier in a male-dominated world is harsh, and it is a harsh environment dealing with the aspect of time is harsh.”

6.11.1.1.8 Men look down upon women in the meetings

Participant 09, in a remorseful way, mentioned how the male staff members challenged women directors in the meetings in the presence of other workers. She said:

“Even the male staff members will try to challenge you as the director during staff meetings; they would want to show you that hujui chocholate (you know nothing).”

6.11.1.1.9 Women excluded from decision making

Participant 12 said women walk alone in business, which is how they get excluded from the decision-making tables men occupy. She had this to say:

“And also, walking as much as we want to walk alone as women is impossible because the people sitting at the decision-making table are men.”

6.11.1.1.10 Older women not taken seriously by male counterparts

Participant 05 expressed frustrations on how women from the older generation are looked down upon and are not taken seriously by their male counterparts. She said,

“Women, especially from the older generation, are not taken seriously by their male counterparts; they look down upon them.”

6.11.1.1.11 Discrimination against women

Women entrepreneurs face many external barriers, such as discrimination and a lack of support systems. As a result, they will need high self-efficacy to succeed in traditionally male-dominated industries (White *et al.*, 1997:31).

Participant 12 felt women are discriminated against in the business world and said women are often left out - *“... because most of the time tunabaki chini ya mesa (we are left out).”*

6.11.1.1.12 Women have no voices

Participant 03 felt women entrepreneurs have no one to talk to on their behalf. All people do is look down upon them and label them according to what they sell. She said:

“...women we have no people to talk on our behalf, especially the small-scale entrepreneurs who are mostly referred to as mama mbogas (small-scale traders), mama wa samaki (the fish lady) we are referred to by the products we sell (both laugh).”

6.11.1.1.13 Women have to work harder than men

Participant 01 also felt women entrepreneurs were not taken seriously nor given enough support and, therefore, had to put in double the effort than men. She emotionally said:

“Lack of support in her, a woman might have a big idea, but the people in the society will not believe in her; she has to put double effort compared to a man.”

6.11.1.2 Women disqualify themselves

6.11.1.2.1 Women give excuses

Participant 12 described how women disqualify themselves due to lack of self-belief, and then they lose business, and the opposite occurs to men; she bitterly the following words:

“We have a lot to offer the world, but we are conservative because of how we were raised. An example will be you go somewhere you want to pitch to the investors; you know, have a thousand customers, but this other man has fifty people; when he goes to the table, he is talking as if he has a million people but for you are thinking I only have a thousand what will I tell them; therefore, you only ask for the small amount of money because we disqualify ourselves.”

6.11.1.2.2 Poor legacy in women-owned businesses

Participant 02 spoke of how women-owned businesses usually have poor legacies, unlike men's. She had this to say:

“Yes, legacy in women-led business is very poor; there have been many instances where the business owner dies, and nobody can run the business, and it dies immediately or slow sad death.”

6.11.1.2.3 People do not believe in women

Due to society's perception of women, it becomes difficult for female entrepreneurs to win investors' confidence. Investors, in general, are more inclined to believe in men than women (Pettersen, 2019). This is because women generally need much more time and effort to prove their value and persistence to present their business story to parties interested in financing it (Pettersen, 2019). In India, society has this negative attitude that women cannot participate in business (Gandhi, 2014:546). In addition, the

conservative community has many questions. Thus, women are under pressure, restraining them from prospering and achieving business success (Gandhi, 2014:546).

Participant 01 narrated how a woman could have a big idea, but society would not believe in her. She said that *"... a woman might have a big idea, but the people in the society will not believe in her."*

6.11.1.2.4 Unregistered women businesses

Participant 08 spoke of how many women businesses are not registered and are not keeping records, which ends up being a disadvantage when they want to approach banks for financial help. She said, *"Many women have not registered their businesses and do not keep records; thus, they go to the banks; they have nothing to show; hence the bank cannot help financially."*

6.11.1.2.5 Women are too conservative

Participant 12 spoke of how conservatism coming from culture is killing women's business ideas. She said:

"We have a lot to offer the world, but we are conservative because of how we were brought up."

Despite significant modifications in numerous cultures in current times, gender labels remain unaffected, with indicators showing more favour for men than women. Research has shown that men and women continue to be viewed differently regarding traits- men are termed aggressive and confident. In contrast, women are seen as indecisive and submissive.

6.11.1.2.6 Some women are ignorant

Participant 11 expressed concern about how women are ignorant and unsure of how to do things because they rely too much on men. She had this to say:

“Women are also ignorant, not knowing precisely what to do because women rely so much on men; they do not believe in themselves. Those married rely on their husbands to tell them what to do.”

6.11.1.3 Harassment

6.11.1.3.1 Sexual harassment

Two participants, 08 and 12, felt there was sexual harassment in the business world. Women get harassed by men while following up on the project tenders. Men will delay the feedback, hoping to win the woman’s attention. Participant 08 said:

“I would say there is a bit of harassment. I mean sexual harassment; when you go to directors' meetings for project negotiations, some will give you hope but will keep giving excuses as to why it is not happening. But meanwhile, they will be trying to lure you sexually, like when you call to follow up on business, they will be like, tunakunyua kahawa lini? (When can we go for a coffee date)?”

Participant 12 said:

“Another challenge women are facing is sexual harassment.”

6.11.1.3.2 Harassment by landlords

Participant 06 spoke of how landlords harassed women; they failed to pay rent due to financial constraints. She had this to say:

“Financial challenges, sometimes women have no money even to pay rent for their business premises, and the landlords harass them.”

6.11.1.3.3 Harassment from city council officers

Participant 10 mentioned how women entrepreneurs are harassed by city council officers when they do not have the required business documents. This is in agreement with Olabisi's (2013:23) survey in Nigeria that reported that “women are constantly harassed the local government officials.” Participant 10 said:

“City council officers also harass women over licenses and business documents sourced from that office. Wanawasubua sana (they harass them a lot).”

6.11.1.4 Intimidation

6.11.1.4.1 Men intimidate women

Participation 09 emotionally said how men intimidate women and make them feel small, which is very discouraging. She said:

“They make you feel so small (both laugh). So those are mostly the challenges one can be discouraged. It is intimidation.”

6.11.1.4.2 Men want to dominate women

Participant 11 lamented how women face competition from men who dominate them during the private school association meeting, showing them that it is not their space but men's. She had this to say:

“Yes! Women are also facing competition from their male counterparts who feel they are better than women; when we attend the Kenya Private Schools

Association meetings, men will always want to dominate and show women that that is not our space but theirs." (Participant 11)

6.11.1.4.3 Delays with feedback after meetings (women)

Participant 08, sounding frustrated, reported how men delay feedback to women after director's meetings for project negotiation by giving excuses while trying to lure a woman sexually. She said:

"When you go for directors' meetings for project negotiations, some will give you hope but will keep giving excuses as to why it is not happening. Meanwhile, they will be trying to lure you sexually, like when you call to follow up on business, they will be like tunakunyua kahawa lini? (When can we go for a coffee date)?" (Participant 08)

6.11.1.5 African culture-male chauvinism

6.11.1.5.1 Challenges from male workers

Participant 02 spoke of male chauvinism, which makes male workers not respect or take instructions from female bosses. In her own words, she said:.'

"I said the biggest issue for me is men; for me, it is almost impossible to work with older men as my employees. You know they look at my age and are, "What is this chic going to tell me?' When I give them instructions, they do not do as I say or do it in a shoddy manner. Then, when you try to talk to them and look at them, they are your dad's age; what can you tell them? How am I even going to do it? So, for me, it has been difficult to work with older men."

6.11.1.5.2 Competition from male-owned businesses

Two participants spoke of the tough competition women are facing from male-owned businesses. Participant 04 said:

"There is competition; women face tough competition from male-owned businesses."

Participant 11 said:

"Yes! Women also face competition from their male counterparts who feel they are better than women."

6.11.1.5.3 Male staff members challenge directors in the meetings

Participant 11 spoke of how male staff members challenge directors in the staff meetings, showing them they do not know anything. She had this to say:

"Even the male staff members will try to challenge you as the director during staff meetings; they would want to show you that hujui chocholate (you know nothing)."

6.11.1.5.4 Challenges from older men (workers)

Participant 02, remorseless, said it was difficult for her to work with older men. She said:

"So, it has been difficult for me to work with older men."

Table 6.18 shows challenge: socio-economic inequalities.

Table 6.18: Challenge: Socio-economic inequalities

Main theme: Challenges		
Sub-theme	Categories	Sub-categories
Socio-economic inequalities	Government	Lack of support from Government institutions
		Women-owned SMMEs do not qualify to get loans
	Policies and procedures	Government support is not stream-lined
		Policy implementation failure (Government)
	Financial institutions	Banks have no place for women
		Banks not ready for women
		Financial institutions not keen to help women
		No one to help women at the banks
		Lack of women in the financial industry
		Lack of access to bank loans
		Banks do not accommodate women

Source: Compiled by the researcher (2022)

6.11.2 Socio-economic inequalities

6.11.2.1 Government

6.11.2.1.1 Lack of support from government institutions

Participant 07 explained how women could not get support from government institutions or businesses with the government because of a lack of proper documentation. She put it as follows:

“Most women are challenged with business documentation; they do not keep records, and therefore they do not have any business data, which becomes difficult for them to do Government tendering or even apply for financial aid”.“

6.11.2.1.2 Women-owned SMMEs do not qualify to get loans

Women-owned firms receive less funding than men-owned businesses. Most women finance their businesses with personal savings, credit cards, or loans from family and friends rather than obtaining a commercial bank loan (Constantinidis, Cornet & Asandei, 2006:134). This may be due to the features of women-owned firms, primarily services and retail in low-growth industries, and higher risk, making them less desirable to potential financiers (Constantinidis *et al.*, 2006:136).

Participant 07 said that one of the challenges facing women is lack of finances because they do not qualify for loans from financial institutions due to lack of collateral. This agrees with Korir (2022), that “women hold less than ten per cent of the registered title deeds in the country, which makes it difficult for female-led small firms to access higher amounts of credit usually supported by a collateral.”

She had this to say:

“... for women, I can say finances, most SMMEs women-owned businesses do not qualify to get loans from the financial institutions because they do not have collateral and have no one to help them”.

6.11.2.2 Policies and procedures

6.11.2.2.1 Government support not stream-lined

Participant 08 spoke of how women experience poor services in government offices. She said:

"Government offices should improve their services; for example, here in Rongai, phones are never answered, and when you go physical, it is checking tomorrow, check the very frustrating tomorrow philosophy."

6.11.2.2.2 Policy implementation failure (Government)

Participant 03 explained that women receive poor services in government offices because of a lack of efficiency by government officers. She had this to say:

"... the officers implementing the government plan are failing the women."

6.11.2.3 Financial institutions

6.11.2.3.1 Banks no place for women

In most situations, a commercial bank does not interact with women entrepreneurs because commercial banks have historically been wary of granting loans to women entrepreneurs, believing they are hazardous borrowers who lack confidence in their ability to succeed. They still have the traditional mindset of lending driven by societal biases. Regarding risk assessment, a female applicant is typically asked for a male guarantor, be it a husband, a brother or a male family member (Piyush, 2019).

"Participant 08 expressed how women entrepreneurs are not received in the banks to get capital because of the unavailability of documentation and collateral. She said:

Collateral. Women are too challenged with capital as many banks have no place for them because they do not meet the requirements of either documentation or collateral."

6.11.2.3.2 Banks not ready for women

Participant 04 shared the same resentment. She said:

"Women have ever faced the challenge of shortage or lack of capital because most banks are not ready for them because they do not meet the requirements."

6.11.2.3.3 Financial institutions not keen to help women

Participant 04 also had the same resentment. She said:

"The financial institutions are not as keen to help women entrepreneurs because they do not have security."

6.11.2.3.4 No one to help women at the banks

Bank employees stated that women were viewed as less entrepreneurial than males and were rated lower on risk-taking propensity when risk was linked to financial concerns (Buttner & Rosen, 1988; Brindley 2005:151).

Participant 07 agreed that there is no one to help SMMEs owned by women with loans because of a lack of collateral. She said:

"....most SMMEs women-owned businesses do not qualify to get loans from the financial institutions because they do not have collateral and have no one to help them."

6.11.2.3.5 Lack of women in the financial industry

Participant 12 expressed concern about fewer women in the finance industry. She said:

"In the finance industry, there are not so many women, but at least I can point out that one."

6.11.2.3.6 Lack of access to bank loans

Participant 01 spoke of how banks cannot help women with loans because they do not have title deeds for collateral. She had this to say:

"The banks will not give women loans because they do not have title deeds that can be used as collateral." (Participant 01)

6.11.2.3.7 Banks do not accommodate women

Participant 11 was equally concerned about women entrepreneurs' business challenges. She said:

"I think one is lack of funding because most women do not have collateral; therefore, funding is an issue. No bank would accommodate them because of the lack of security."

Funding for women entrepreneurs has had a hard time. The lack of funding for women entrepreneurs is not because women are not impacting small businesses but because the traditional financial institutions fail to believe, and it turns out that banks often turn women away for small business loans (Wood, 2017).

Table 6.19 shows challenge: business challenges from the participants.

Table 6.19 Challenge: Business challenges

Main theme: Challenges			
Sub-theme	Categories	Sub-categories	Further categories
Business challenges	Record keeping - financial records	Lack of record-keeping	
		Inability to account for business finances	
		Most women SMMEs have no business records	
	Record keeping - Business administration	Lack of licenses	
		The process to get assistance tasking (Support organisation)	
	Stakeholder engagement	Customer engagement complaints	
		Customers and suppliers can disappoint you	
		Supplier not supplying on time	
		Disagreements with business stakeholders	
	Business experience	Mismanagement of business	
		Lack of technology skills (internet)	
		Lack of business knowledge	
		Lack of business management education	
		Lack of financial management skills	
		Lack of knowledge of where to find finance	
	Human resources	Have no workers	
		Dishonest employees	
		Workers stealing from the business	
		Unreliable employees (absenteeism)	
		Disagreement with workers	
		Lack of employee retention	

Sub-theme	Categories	Sub-categories	Further categories
		Customers fail to pay sales on credit	
		Customers window shop and not buying	
		High competition	
		Lacking parking space	
		Lack of opportunities	
		Too small opportunities to pursue	
		Start small-one woman show	
		Business location not good	
		Inability to do big business	
		COVID-19 pandemic	
		Business not sustainable	
		Low cash flow	
		High business expenses	
	Financial business	Financial capital	Women do not meet the bank's requirements
			Lack of funding
			Lack of financial assistance
			Lack of finance
			Lack of collateral
			Tough to get a finance
			Lack of business documentation
			Inadequate capital
			Lack of money to expand business
		Cash flow	Business not sustainable
			Further categories

Sub-theme	Categories	Sub-categories	
			Business performance up and down
			Inability to use technology due to lack of funds
			Lack of business continuity
			Lack of payment from customers
			Low selling price

Source: Compiled by the researcher (2022).

6.11.2.3 Business challenges

6.11.2.3.1 Record keeping -financial records

6.11.2.3.1.1 Lack of record-keeping

This lack of start-up capital can affect the survival rates of female-owned businesses and their ability to grow (Alber & Ngoasong, 2019). Women have lower capitalisation and lower debt than male-owned businesses. The reason could be that banks may be less willing to provide capital to women. After all, they tend to have less industrial experience than men, may lack a track record for financing, and lack assets for collateral.

Participant 07 alluded that one of the significant challenges facing women entrepreneurs is lack of record keeping, which becomes a disadvantage regarding government tenders. She said:

“Most women are challenged with business documentation; they do not keep records, and therefore they do not have any business data, which becomes difficult for them to do Government tendering or even apply for financial aid.”

6.11.2.3.1.2 Inability to account for business finances

Participant 01 expressed frustration with women entrepreneurs' inability to account for business finances. She had this to say:

“The lack of financial management skills is a big problem; they mix business money with family responsibilities, the financial problems at home forces women to withdraw business money to cater for the domestic needs, and this affects their business expansion, and by the end of the day, they cannot account for business finances.”

6.11.2.3.1.3 Most women SMMEs have no business records

Due to a lack of knowledge and understanding of business, women entrepreneurs cannot keep proper records, making them ineligible for loans (Kiraka, Kobia & Katwalo, 2013:62). Participant 07 spoke of how business records challenge SMMEs' women entrepreneurs. She had this to say:

“Business documents will be required, but most women in SMMEs do not have them.”

6.11.2.3.2 Record keeping - Business administration

6.11.2.3.2.1 Lack of licenses

Participant 10 reported that women entrepreneurs face challenges with the city council officers who harass them over trading licences and business documents sourced from their offices. She had this to say:

“City council officers also harass women over licenses and business documents sourced from that office. Wanawasubua sana (they harass them a lot).”

6.11.2.3.2.2 Process to get assistance tasking (Support organisation)

Participant 07 explained that there are numerous organisations for assisting women in Nairobi County; however, she lamented that the process is long and tasking and puts off many. She said:

"There are many organisations assisting women, but the process is very tasking. One has to be very patient; there is a lot of documentation which can put off."

6.11.2.3.3 Stakeholder engagement

6.11.2.3.3.1 Customer and supplier can disappoint you

Participant 06 expressed frustration on how women entrepreneurs face disappointments from customers who buy on credit and fail to pay and suppliers who fail to deliver on time. She had this to say:

"One, I would say disappointments are there; customers and suppliers can disappoint; some customers get shoes on credit, fail to pay, and have already worn them, meaning they cannot return them. I can call it heart-breaking (silence)."

6.11.2.3.3.2 Supplier not supplying on time

Participant 06 additionally said how it is equally frustrating to have unreliable suppliers. She said:

"Suppliers sometimes cannot supply on time, which is the most frustrating thing in business."

6.11.2.3.3.3 Disagreements with business stakeholders

Participant 08 spoke of how women entrepreneurs sometimes disagree with business stakeholders, which is unhealthy for businesses. She had this to say:

"It is not easy to get to the common ground."

6.11.2.3.4 Business experience

6.11.2.3.4.1 Mismanagement of business

According to Buttner (1993:61), women have been perceived as lacking attributes associated with successful business management.

Participant 10 alluded that most women entrepreneurs lack financial management skills, keep poor business records and do not keep at all and have nothing to show when documents are needed. In her own words, she said:

"Most women also lack the financial management skills; they keep poor records or do not keep at all, and when business records are needed, they have nothing to show. So we can say this is a lack of business skills."

6.11.2.3.4.2 Lack of technology skills (internet)

Participant 03 explained how women entrepreneurs could not manage their businesses because they are poorly educated, especially with technology. She had this to say:

"Women are not well educated to manage their businesses, especially with the use of technology today where business people are meeting virtually, some do not know how to use the internet."

6.11.2.3.4.3 Lack of business knowledge

Participant 12 associated women entrepreneurs with lacking business knowledge. She said:

"Lack of knowledge about many business things like capital is available, but most women do not know how and where to get it."

Due to a lack of networks, women starting new ventures lack business information, advice, and support systems (Lerner, Brush & Hisrich, 1997:318)

6.11.2.3.4.4 Lack of business management education

Due to a lack of necessary business expertise and comprehension, women entrepreneurs cannot keep proper records, hence making them ineligible for loans (Kiraka, Kobia & Katwalo, 2013:62),

Participant 03 said women entrepreneurs were challenged in business management because they lacked business management education. She put it as follows:

"Women are not well educated to manage their businesses, especially with the use of technology today where business."

6.11.2.3.4.5 Lack of financial management skills

Financial management is one of several functional areas of leadership that is central to the success of businesses. The financial manager manages a business's finances to achieve the business's financial objectives (McMahon, Holmes, Hutchison & Forsaith, 1993 (Abimbola & Kolawole, 2017:2). It provides a source of information to owners and managers of small businesses operating, which can be used to measure business performance and are the business strategies that contribute toward growth among small firms

Participant 01 sadly said women entrepreneurs have challenges in business management because they lack skills in financial management. She had this to say:

"The lack of financial management skills is a big problem; they mix business money with family responsibilities, the financial problems at home forces women to withdraw business money to cater for the domestic needs, and this affects their business expansion, and by the end of the day, they cannot account for business finances."

6.11.2.3.4.6 Lack of knowledge of where to find finance

Funding for women entrepreneurs has had a hard time. The lack of funding for women entrepreneurs is not because women are not impacting small businesses but because the traditional financial institutions fail to believe, and it turns out that banks often turn women away for small business loans (Wood, 2017). Apart from grants, the other sources of capital for women entrepreneurs are venture capital firms, angel investments, and bank loans. According to Malmstrom and Wincent (2018:1), banks have been identified as businesses' most critical external funders.

Participant 12 said as much as capital is available for businesses, most women entrepreneurs do not know where to find that capital. She said:

"Lack of knowledge about many business things like capital is available, but most women do not know how and where to get it."

6.11.2.3.5 Human resources

6.11.2.3.5.1 Have no workers

Women have been blamed for the inability to draw a balance between business and private life. Due to their domestic roles, even women entrepreneurs who have organised

themselves are usually blamed for carrying too many obligations that could affect their entrepreneurial spirit (Petterson, 2019). Women have role conflicts where they are overwhelmed with house chores and simultaneously want to be entrepreneurs (Arora & Agarwal, 2019:120). Women have too many responsibilities besides business, which, if not managed, can lead to even more complicated stress (Arora & Agarwal, 2019:120). Women who invest heavily in their families may be less inclined to engage in market, financial, and business networks (Brush, de Bruin & Welter, 2010:3).

Participant 07 talked of how women are challenged with balancing work and family life because some do not have workers or family support. She had this to say:

"Women are also challenged with time factor; some do not have support from family and have no workers, so balancing business and family is a big challenge. But, in most cases, they will help the family and neglect the business."

6.11.2.3.5.2 Dishonest employees

Participant 10 bitterly reported how some women entrepreneurs have dishonest workers who steal from businesses, or others can bring similar merchandise and sell at the expense of the business. In her own words, she said:

"Women are faced with the challenge of employing dishonest workers who steal from the business or do not come to work, posing they are sick or come to work late and tell a lie. Others can sell your stock and replace it, so you as a business owner will think there was no sale; they will make money out of your shop but are not paying rent or no bill."

6.11.2.3.5.3 Workers stealing from the business

Participant 10, in addition, said: *"Women are faced with the challenge of employing dishonest workers who steal from the business."*

6.11.2.3.5.4 Unreliable employees (absenteeism)

Participant 06 spoke of women entrepreneurs with unreliable workers who will not open the business over the weekend or pick up their phones when the owner is trying to reach them. She said:

"The employees also disappoint us. You might think the employees will open the business in the morning, especially weekends and will not pick up calls on their phones." (Participant 06)

6.11.2.3.5.5 Disagreement with workers

Participant 05 spoke of how she goes home tired and frustrated some days because of worker disagreements. In her own words, she had this to say:

"Some days I go home tired and frustrated, especially after tumekorogana huko na wafanyikazi (we have disagreed so much with workers)."

6.11.2.3.5.6 Lack of employee retention

Participant 02 alluded to how women entrepreneurs face high employee turnover. She said:

"... after going through a series of hiring and firing."

6.11.2.3.6 Socio-economic climate

6.11.2.3.6.1 Business is slow (low economic activity)

Participant 05 spoke of how COVID-19 has negatively impacted the economy, particularly women entrepreneurs. The research found that the major victims of the COVID-19 lockdown are the micro-enterprises owned by women because women

particularly lack access to adequate resources (Mustafa, Khursheed, Fatima, & Rao, 2021:188). She said:

"And especially with the COVID-19 pandemic, this one is very challenging since 2020 businesses went down, some closed, and there is no money circulating in the economy. This has affected women negatively." (Participant 05)

6.11.2.3.6.2 Customers fail to pay sales on credit

Participant 06 lamented how some customers take merchandise on credit and fail to pay. She said:

"Some customers get shoes on credit, fail to pay, and have already worn the shoes, meaning they cannot return them. I can call it heart-breaking (silence)."

6.11.2.3.6.3 Customers window shopping and not buying

Participant 06 additionally expressed frustrations about how customers come to window shop in the store and leave with no purchase. She had this to say:

"So some customers will come to the stores and leave without a purchase. That is very disappointing for a business."

6.11.2.3.6.4 High competition

The entrepreneurial process is holistic because it is influenced by its environment and other variables such as competition and potential customers (Van der Veen *et al.*, 2004:118). Participant 06 went on to say how women entrepreneurs are faced with high competition. She said:

"Competition is there, but I think the most important thing is how you carry out the processes."

6.11.2.3.6.5 Lacking parking space

Participant 10, in her recommendations, said the government should put trump buses to carry women to their business premises to avoid everyone driving their cars, leading to traffic jams and experiencing no parking spaces. She said:

"... to avoid all driving their cars which results in traffic jams and a lack of parking spaces."

6.11.2.3.6.6 Lack of opportunities

Participant 08 expressed concern that women lack opportunities for women. She had this to say:

"Women are focused, but they lack opportunities to do something."

6.11.2.3.6.7 Too small opportunities to pursue

The government can influence the number and accessibility of entrepreneurial opportunities in the country through investments in R&D, privatization, income policy, and the establishment and bankruptcy policy (Verheul *et al.*, 2006:160). In addition, the government can also influence the capabilities and preferences of individuals to become self-employed through access to finance, social security, and information provision, among others (Verheul *et al.*, 2006:160).

Participant 07 expressed concern about the unfair distribution of government opportunities to small-scale women entrepreneurs. She had this to say:

"The government is already doing this but focusing on the highest level women in business, but the small person on the ground lacks that opportunity."

6.11.2.3.6.8 Start small-one woman show

These challenges are financial constraints due to the non-existence of security, time constraints owing to other domestic responsibilities, absence of support primarily from the husband, and society due to cultural beliefs and limited education (Mwobobia, 2012:88).

Participant 08 emotionally reports that a woman will start independently without support. She said:

"... a woman will start something and bear all the pain to nurture it grow."

6.11.2.3.6.9 Business location not good

Participant 02 lamented how women are not independent and are forced to move or close their business when the husband has to move, possibly because of job transfer. She said:

"Women are forced to close their businesses when the husband has to relocate from one place to another. I know of a woman who closed her business because the husband had been transferred from Nairobi to Mombasa." (Participant 02)

6.11.2.3.6.10 Inability to do big business

Participant 03 spoke of how women entrepreneurs are faced with a shortage of resources due to many responsibilities such that they cannot do big businesses. She had this to say:

"Women are going round in circles; hence they cannot do big businesses like men."

6.11.2.3.6.11 COVID-19 pandemic

Three participants expressed frustration about how the COVID-19 pandemic has affected women's businesses and the economy. For example, participant 06, who owns a shoe store, said some customers do not know their sizes, and during COVID, there was no fitting, which affected her sales. She said:

"Again, some customers do not know their sizes, and it's a challenge during COVID-19 when, according to Covid protocols, fitting was not allowed. So some customers will come to the stores and leave without a purchase. That is very disappointing for a business."

Participant 07 spoke of the effects brought by curfews and lockdowns on women's businesses. She had this to say:

"I can also say the COVID-19 effects - the curfews and the lockdowns which have gone on for almost two years have led most businesses to limit their operations or close down."

This agrees with Doaa and Abdou's (2021) survey that reported that COVID-19 affected female entrepreneurs, forcing them to shut down their businesses such as nurseries, restaurants, training centres, fitness centres and beauty centres.

Participant 10 said:

"COVID-19 has also hit us badly, especially the last two years; some businesses have closed, others are operating at the half, and others are just hanging there."

6.11.2.3.6.12 Business not sustainable

Participant 10 also alluded to how women's businesses are unsustainable due to COVID and other harmful factors. She said:

"Some businesses have closed, others are operating at the half, and others are just hanging there."

6.11.2.3.6.13 Low cash flow

Participant 06 spoke of how no money is circulating in the economy, negatively affecting women's businesses. She said

"... there is no money circulating in the economy, which has affected women negatively."

6.11.2.3.6.14 High business expenses

Participant 05 lamented how women entrepreneurs are experiencing high business expenses, which have resulted in cost-cutting measures. She had this to say:

"The high cost of running businesses has led women to cut down on workers."

6.11.2.3.7 Financial business

6.11.2.3.7.1 Financial capital

6.11.3.6.1.1 Women do not meet bank's requirements

This lack of start-up capital can affect the survival rates of female-owned businesses and their ability to grow (Albert & Ngoasong, 2019). Women have lower capitalisation and lower debt than male-owned businesses. This could be so because banks may be less willing to provide capital to women because they tend to have less industrial

experience than men, may lack a track record for financing, and lack assets for collateral.

Participant 04 spoke sadly of how women are ever experiencing the challenge of less capital in their businesses because banks are not ready for them. She had this to say:

“Women have faced the challenge of shortage or lack of capital because most banks are not ready for them because they do not meet the requirements.”

6.11.2.3.7.1.2 Lack of funding

Participant 11 expressed the same concern about the lack of funding for women from the bank. She said:

“I think one is lack of funding because most women do not have collateral; therefore, funding is an issue. No bank would accommodate them because of the lack of security.”

6.11.2.3.7.1.3 Lack of financial assistance

Women usually do not know how to tone their businesses or what works best to secure loans (Panicker, 2019). They are held back because they often have no collateral in the form of property or money to call their own, and family finances are not as forthcoming when the aspirational entrepreneur is a woman, unlike a man (Panicker, 2019)

Participant 08 lamented how women entrepreneurs are challenged with capital because they have no collateral required by banks. She had this to say:

“Collateral. Women are too challenged with capital as many banks have no place for them because they do not meet the requirements of either documentation or collateral.”

6.11.2.3.7.1.4 Lack of finance

Asked about the challenge facing women entrepreneurs, participant 03 had this to say:

"Finance, most women, survive with very little money, divided between business and family needs, so we are forever mark-timing."

Participant 09 also said:

"Finance mostly is the problem, even the banks; when women ask for finance, they look at them and wonder if they can do this, and you have to work much harder, like times ten, than men to prove that you can do it. Yes!. It is tougher for women."

6.11.2.3.7.1.5 Lack of collateral

Asked about the challenge facing women entrepreneurs in Nairobi County. Participant 07 replied:

"... for women, I can say finances, most SMMES women-owned businesses do not qualify to get loans from the financial institutions because they do not have collateral and have no one to help them."

6.11.2.3.7.1.6 Tough to get finance

Participant 09 spoke of how tough it is for women to obtain business finance. She said:

"The challenge that we mostly have as women is finance; Finance mostly is the problem, even the banks; when women are asking for finance, they look at them

and wonder, can she do this and you have to work much harder, like times ten than men to prove that you can do it. Yes!. It is tougher for women."

6.11.2.3.7.1.7 No security to get loans

Bank employees stated that women were viewed as less entrepreneurial than males and were rated lower on risk-taking propensity when risk was linked to financial concerns (Buttner & Rosen, 1988; Brindley 2005:151).

Participant 10 said:

The financial institutions are not as keen to help women entrepreneurs because they do not have security."

6.11.2.3.7.1.8 Lack of business documentation

Participant 08 also spoke of how documentation and collateral were a significant challenge to women entrepreneurs because no bank is ready for them. She had this to say:

"Collateral. Women are too challenged with capital as many banks have no place for them because they do not meet the requirements of either documentation or collateral." (Participant 08)

6.11.2.3.7.1.9 Inadequate capital

Participant 02 spoke of how women entrepreneurs are challenged with capital to keep their businesses afloat. She had this to say:

"I think capital; I can say capital, it is a big challenge for women; you will find women start a business without enough capital to keep business afloat."

6.11.2.3.7.1.10 Lack of money to expand business

Asked what the challenges facing women entrepreneurs in Nairobi County, Participant 04 had this to say:

"... and again women divert the business money to the family hence businesses cannot expand or utilise the modern technology."

6.11.2.3.8 Cash flow

6.11.2.3.8.1 Business not sustainable

Participant 10 spoke of how insufficient a business's cash flow has been such that businesses are not sustainable. She had this to say:

"Some businesses have closed, others are operating at the half, and others are just hanging there."

6.11.2.3.8.2 Business performance up and down

Participant 05 expressed frustrations about how business performance has decreased and women entrepreneurs must remain put when things are tough. She said:

"After all, business performance goes up and down; you have to speak to yourself not to close the business when things are tough."

6.11.2.3.8.3 Inability to use technology due to lack of funds

Asked about the challenges women entrepreneurs in Nairobi County are facing, participant 04 said:

"... and again women divert the business money to the family hence businesses are not able to expand or utilise the modern technology." (Participant 04)

6.11.2.3.8.4 Lack of business continuity

Participant 02 said one of the challenges facing women entrepreneurs is a lack of legacy. She had this to say:

"Yes, legacy in women-led business is very poor; there have been many instances where the business owner dies, and nobody can run the business, and it dies immediately or slow sad death."

6.11.2.3.8.5 Lack of payment from customers

Participant 06 emotionally spoke of how some customers fail to pay the women entrepreneur's goods sold on credit. She had this to say:

"Some customers get shoes on credit, fail to pay, and have already worn the shoes, meaning they cannot return them. I can call it heart-breaking (silence)."

6.11.2.3.8.6 Low selling price

Participant 02 reported how women entrepreneurs sell their goods at low prices to make quick money for domestic use at home. In her own words, she said:

"Women short-change themselves in terms of quick money; they accept quick cash even if it is at a low price because they have an urgent need for money at home, which makes it difficult to raise prices in future so that they could be selling at a loss."

Table 6.20 below shows the challenge: financial challenges of the participants.

Table 6.20: Challenge: Financial challenges

Main theme: Challenges		
Sub-theme	Categories	Sub-categories
Financial challenges	Financial personal	Lack of resources
		Unmet business expenses
		No salary for the self employed
		Have to divert business money to family
		Share business profit with family
		Diversion of business finance to family needs

Source: Compiled by the researcher (2022).

6.11.4 Financial challenges

6.11.4.1 Financial –personal

6.11.4.1.1 Lack of resources

Access to finance is widely considered the major obstacle facing women entrepreneurs (Brush, 1992; Kodisinghe & Semasinghe, 2013:4).

Asked what the major challenge facing women entrepreneurs is' participant 03 said:

"Finance, most women, survive with very little money, divided between business and family needs, so we are forever mark-timing."

6.11.4.1.2 Unmet business expenses

Participant 02 said women entrepreneurs fail to meet business expenses because they use business money for family needs. In her own words, she said:

"When you need it at home, you cannot say this money is for the business; you just spend it and then go back to zero in terms of business, you will have no money for restocking, paying workers, paying bills, etc."

6.11.4.1.3 No salary for the self-employed

Participant 10, in a concerted manner, said how the self-employed do not earn a salary and that it is a harsh world. She had this to say:

"Fridah, you know when you are self-employed, there is no salary; it is you to put together what you have made and divide it among your employees and other business costs." (Participant 10)

6.11.4.1.4 Have to divert business money to family

According to Abimbola & Kolawole (2017:5), the majority of entrepreneurs invest very little in their businesses and use a significant portion of their business funds for non-business expenses such as feeding their families, paying school fees for their children, improving and welfare of their households, supporting spouses, or purchasing gifts for special occasions.

Another participant, 04, lamented how women entrepreneurs divert business money to family needs, leaving the business to suffer. She said:

"... and again women divert the business money to the family hence businesses cannot expand or utilise the modern technology."

6.11.4.1.5 Share business profit with family

Participant 03 alluded to how women entrepreneurs survive with little money, divided between family and business. She said:

"Finance most of us women we survive with very little money which is divided between business and family needs, so we are forever mark-timing" (Participant 03)

6.11.4.1.6 Diversion of business finance to family needs

Additionally, participant 02 spoke of how women are challenged financially. She said: “...and as if this is not enough, they divert the little money they make to family responsibilities.”

Table 6.21 below shows the challenge: work-life balance.

Table 6.21: Challenge: Work-life balance

Main theme: Challenges			
Sub-theme	Categories	Sub-categories	Further categories
Work-life balance	Personal	Psychological	Women suffer from low self-esteem
			Lack of confidence
			Lack of ambition
			High fear of failure
			Lack of belief
		Physical	Exhaustion
		Personal development	Have to stop dreaming of further education
		Social	Limited friends to discuss difficulties with
	Spouse	Dependent on husband (Lack of independence)	
		Husband sabotaging the business	
		Married women rely on their husband	
	Family	Tensions in the family due to lack of time for family	
		Women have to close their businesses to attend to home chores	

Sub-theme	Categories	Sub-categories	Further categories
		Women believe that they should be home caring for the family	
		Women neglect business due to family obligations	
		Balancing family and business	
		Inability to balance business and family responsibilities	
		Divided attention between business and family	
	Business	Absent during the networking sessions	
		Time constraints	
		Limited networks	
		Work under pressure	
		Disappointment	
	Lack of support	Lack of support (helpers)	
		Lack of support (family)	
		Schools not ready for online teaching	
		Need support	
		No one to leave the children with	
		Women have to rely on volunteers	
		Have to rely on support from neighbours to look after children	

Source: Compiled by the researcher (2022).

6.11.5 Work-life balance challenges

6.11.5.1 Personal

6.11.5.1.1 Psychological

6.11.5.1.1.1 Women suffer low self-esteem

In most situations, a commercial bank does not interact with women entrepreneurs because commercial banks have historically been wary of granting loans to women entrepreneurs, believing that they are hazardous borrowers who lack confidence in their ability to succeed (Piyush, 2019).

Participant 10 expressed concern that women have low self-esteem. She said:

"Women also suffer low self-esteem because most people do not take them as seriously as men; they fear failure, which affects them psychologically."

6.11.5.1.1.2 Lack of confidence

Women are associated with a lack of confidence, willpower, a solid mental outlook, and optimism (Gandhi, 2014:546). In addition, there is always the fear of committing mistakes, limited initiative to take the risk, and uncertainty in women (Gandhi, 2014:546).

In addition, participant 12 spoke of how women entrepreneurs have no confidence in themselves such that even from lenders, they ask for small amounts of money. She had this to say:

"....therefore, you only ask for a small amount of money because we disqualify ourselves."

6.11.5.1.1.3 Lack of ambition

Participant 09 felt that women entrepreneurs lack ambition despite working under pressure. She said:

"Yes, we work under pressure but not too ambitious yani ile (that of) where you are not looking at money."

6.11.5.1.1.4 High fear of failure

Women also fear failure more than men and, thus, risk aversion (Wagner, 2006; Lin, 2016:3).

Participant 10 felt that women entrepreneurs carry this fear of failure, affecting their performance. She said:

"....they have a fear of failure which affects them psychologically."

6.11.5.1.1.5 Lack of belief

Participant 11 spoke of how women entrepreneurs are ignorant and do not know what to do precisely due lack of faith in themselves and instead rely on their husbands for direction. She had this to say:

"Women are also ignorant, not knowing exactly what to do because women rely so much on men; they do not believe in themselves. Those married rely on their husbands to tell them what to do."

6.11.5.1.2 Physical

6.11.5.1.2.1 Exhaustion

Participant 11 spoke of how business is physically exhausting to women entrepreneurs. She said, *"Like when one gets home tired and exhausted."*

6.11.5.1.3 Personal development

6.11.5.1.3.1 Have to stop the dream of further education

Asked what was challenging women entrepreneurs in Nairobi county, participant 03 had this to say:

"Women are not well educated to manage their businesses, especially with the use of technology today where business people are meeting virtually, some do not know how to use the internet. Like me, I would have wanted to study up to PhD (both laugh), but my education dream disappeared after marriage and starting a business."

6.11.5.1.4 Personal development

6.11.5.1.4.1 Limited friends to discuss difficulties with

Participant 12 felt that women entrepreneurs have limited friends to discuss business issues. She had this to say:

"... because one has two friends and wants to stick to them, and they are not in one's field, all you will be talking about is clothes, shoes, and your children, so what happens."

6.11.5.2 Spouse

6.11.5.2.1 Dependent on husband (Lack of independence)

Participant 02 expressed the frustration of how women entrepreneurs depend on their husbands' availability to run their businesses and cannot stand independently. She said:

"Women are forced to close their businesses when the husband has to relocate from one place to another. For example, I know of a woman who closed her business because her husband had been transferred from Nairobi to Mombasa."

6.11.5.2.2 Husband sabotaging the business

The challenges women face are financial constraints due to the non-existence of security, time constraints owing to other domestic responsibilities, absence of support primarily from the husband, and society due to cultural beliefs and limited education (Mwobobia, 2012:88).

Participant 10 openly said women entrepreneurs are challenged by:

"No support from the family members. Instead of the husband supporting her, he will be selling her stock in her absence and pocketing the money like Fridah, where I grew up, we had a neighbour the wife was doing a dairy farming business. Without informing her, the husband would sell her cows a very frustrating move (Both laugh)."

6.11.5.2.3 Married women rely on their husband

There is a lack of confidence among women entrepreneurs due to negative societal influences on women-run enterprises (Al-Haldari, 2016:78).

Participant 11 expressed concern that women entrepreneurs rely on their husbands for business guidance. She said:

"Those married rely on their husbands to tell them what to do."

6.11.5.3 Family

6.11.5.3.1 Tensions in the family due to lack of time for family

Participant 05 alluded to how COVID-19 has affected businesses, bringing family tensions. She said, *"Tensions in the family because some women cannot support the family as before."*

6.11.5.3.2 Women have to close their businesses to COVID-19

Participant 10 spoke of how businesses are closing because of the pandemic's effects. She said:

"COVID-19 has also hit us badly, especially the last two years; some businesses have closed, others are operating at the half, and others are just hanging there."

6.11.5.3.3 Women believe that they should be home caring for the family

According to Imbaya (2012:506), the care of children and the household is traditionally a women's role. Participant 11 emotionally spoke of how women entrepreneurs have no support because of the belief that they are supposed to be home giving care to the family. She mentioned, *"Women generally lack support from a family, which is crucial because there is a belief that they are supposed to be at home taking care of the family. Some family members ignore them and cannot offer verbal support, leaving capital alone."*

6.11.5.3.4 Women neglect business due to family obligations

Asked what the biggest challenge facing women entrepreneurs is, participant 07 said that, *"Women are also challenged with time factor; some do not have support from family and have no workers, so balancing business and family is a big challenge. But, in most cases, they will help the family and neglect the business."*

6.11.5.3.5 Balancing family and business

Two participants, 09 and 12, spoke of how women entrepreneurs must balance family and business time. They had this to say:

"Women are also faced with the time factor; they fail, unlike men, to balance their time between family and business." (Participant 09)

Participant 12 said:

"Women usually have divided attention when balancing business and family life, unlike men."

6.11.5.3.6 Inability to balance business and family responsibilities

In addition, participant 01 also spoke of how women entrepreneurs are faced with the challenge of balancing family and business. She said:

"Many women do not know how to balance business and family responsibilities, especially those without helpers, and having babies becomes a big challenge to do both."

6.11.5.3.7 Divided attention between business and family

Participant 03 responded that the challenge facing women entrepreneurs was balancing time and business. She said:

"Women have many challenges, especially balancing business, family, and community. As a woman, you have to belong to a community like a church, and time constraints get experienced. The children and husband need your attention, and this divided attention between the two."

6.11.5.4 Business

6.11.5.4.1 Absent during the networking sessions

Networking is critical for the survival of international businesses (Reavley *et al.*, 2005:62). Mentors are essential in both enterprises and psychologically to raise one's confidence and belief in abilities and offer valuable opportunities. Networks serve many functions, such as matching supply, enhancing access to opportunities and information, and assisting in accumulating the power and influence of an entrepreneur (Sequeira *et al.*, 2016:48).

Women networks are noted to experience difficulties in density, size, diversity, and strength of the connection (Tahir *et al.*, 2019:5). Married women, especially those with children, have significantly fewer persons in their networks (Aldrich *et al.*, 1989:341). The reason is that women seem less committed to building networks due to family responsibilities (Tahir, Ireland & Waqar, 2019:5).

Participant 12 lamented how women entrepreneurs are absent during networking sessions because they are busy with family. In her own words, she said:

" And working hours, you realise that most of the time when business people want to look for money or maybe discussions that happen outside the

boardroom. And they happen in the evening, which is hard to adjust to at that time because of being a mother. So sometimes people are doing a cocktail that starts at 8 pm; you wonder what to do and eventually decide to go to your family or if they are doing it in the morning, let us say 6 am, you think my children have to go school you are like what do I do you settle for your kids, so you miss the meeting."

6.11.5.4.2 Time constraints

Participant 03 spoke of time constraints being a challenge experienced by women entrepreneurs. She had this to say:

"As a woman, you must belong to a community like a church, and time constraints get experienced. In addition, the children and husband need your attention, which divided attention between the two."

6.11.5.4.3 Limited networks

Participant 12 said limited networks challenge women. She said:

." I Am also thinking we expand our network because one has two friends and wants to stick to them, and they are not in one's field....we give reasons that you will not attend the meeting, the husband will say no but in absolute truth that husband has never said no." (Participant 12)

6.11.5.4.4 Work under pressure

Participant 09 said due to many responsibilities; women entrepreneurs face work pressure. She confirmed this by saying, "Yes, we work under pressure."

6.11.5.4.5 Disappointment

Asked what challenges women entrepreneurs face in Nairobi County. Participant 06 had this to say:

"One, I would say disappointments are there; customers and suppliers can disappoint; some customers get shoes on credit, fail to pay, and have already worn them, meaning they cannot return them. I can call it heart-breaking (silence)."

6.11.5.5 Lack of support

6.11.5.5.1 Lack of support (helpers)

Family support is crucial for women entrepreneurs, especially the spouse, due to cultural reasons that bar them from self-employment, family responsibilities, lack of confidence, and financial assistance (Imbaya, 2012:504). To Ismail *et al.* (2017:1227), spousal support is vital as it encourages the wife to gain enough confidence and satisfaction as an entrepreneur, especially during the start-up.

Participant 01 sadly said women entrepreneurs lack support even when they have big ideas; no one will believe in them. Emotionally she said:

"Lack of support in her, a woman might have a big idea, but the people in the society will not believe in her; she has to put double effort in comparison to a man."

6.11.5.5.2 Lack of support (family)

Participant 01 said women entrepreneurs experience a lack of support. She said:

"Lack of support in her, a woman might have a big idea, but the people in the society will not believe in her; she has to put double effort compared to a man."

6.11.5.5.3 School not ready for online teaching

Participant 09 said the most significant challenge was COVID-19. She had this to say:

"Oh ! and COVID-19 was a real test the online teaching; we were not ready in terms of skills and gadgets. So it was a big challenge."

6.11.5.5.4 No one to leave the children with

Participant 10 expressed frustration with how some women entrepreneurs have no one to leave their children with and hence fail to open businesses some days. She had this to say:

"Some women, especially the mama mbogas (Small scale women traders), are faced with balancing business and family life. They have no one to leave the children with when they go to business; some only rely on the neighbours who are sometimes unavailable, hence no business opening. (Participant 10)

6.11.5.5.5 Women have to rely on volunteers

Participant 01 lamented the pressure women entrepreneurs' face balancing family and business. She said:

"Many women do not know how to balance business and family responsibilities, especially those without helpers, and having babies becomes a big challenge to do both. They rely on volunteers who are not always forthcoming".

6.11.5.5.6 Have to rely on support from neighbours to look after children

Participant 10 reported that some women entrepreneurs rely on neighbours to look after their children. She had this to say:

"Some only rely on the neighbours who sometimes are not available, hence no opening of the business."

6.12 THEME SEVEN: DISCUSSION OF RECOMMENDATIONS

Research question seven: What recommendations may be put forth to assist sustainability and foster the strategic gesture of current and future women entrepreneurs in Nairobi County?

The last theme addressed the research question by presenting the *recommendations* that may assist the sustainability and foster the strategic gesture of current and future women entrepreneurs, as per the research participants. The participants provided two sets of recommendations, namely:

- i) Recommendations to women entrepreneurs
- ii) Recommendations to the government to empower women entrepreneurs

6.12.1 RECOMMENDATIONS TO WOMEN ENTREPRENEURS

The twelve participants of the study put the following recommendations for women entrepreneurs:

1. Have strong personality traits
2. Enhance human capital through education, guidance, and training
3. Seek financial assistance from women groups, SACCOS, or banks
4. Develop sound business management practices

5. Enhance social capital through networking and mentorship
6. Have strong spiritual principles
7. Conduct research for the business
8. Practice self-love and care
9. Have a written business plan for business guidance
10. There is potential in the beauty industry
11. Doing things differently and empowering one another
12. Adopt the Indian culture of involving family members in the business for continuity

6.12.1.1 Have strong personality traits

The first recommendation is that women entrepreneurs should have strong personality traits. The popular ones that emerged were: hard work, never giving up, self-belief, self-confidence, perseverance, passion, and focus, among others. The research participant's quotations are tabulated below on table 6.22.

Table 6.22: Recommendation: Have strong personality traits

Research participants	Quotations from the research participants
Participant 01	<i>"They are equal to the task; I encourage them to dare and step out and do what they need to do it and do it even better; women should never give up; let them start small and move slowly."</i>
Participant 02	<i>"Do not hold on to something that is not working, afraid that people will say your business is not doing well; no one is looking; people are busy with their lives."</i>
Participant 03	<i>"I can tell the women entrepreneurs that they should learn to believe in themselves; when you believe in yourself, you can move mountains. Women should be persistent until they achieve their plans; it does not matter what you do."</i>
Participant 04	<i>"I would give them the advice to stay focused and let them pursue their dream persistently; they should work hard, hard work pays, and they should show commitment and dedication to their work. They should have passion for whatever they do."</i>
Participant 05	<i>"To believe in themselves to be confident in whatever they do."</i>

Participant 06	<i>" I would encourage them to have self-esteem, believe in themselves, and work hard."</i>
Participant 08	<i>I will tell them to go for it and not to tire as long as the vision is there to soldier on; challenges will always be there."</i>
Participant 09	<i>"Ummm! I normally advise those who come for advice as they should be courageous and not intimidated. You should not. You should start small and never give up even when the going gets tough."</i>
Participant 10	<i>"Oh, my God. Women have to work hard; there are no shortcuts. They should be honest with others and themselves with no cheating."</i>
Participant 11	<i>"Uuum! First of all, it is to be focused and believe in themselves. The secret is staying focused for those doing big things and small businesses. They should tell themselves they have a dream to pursue and achieve despite their challenges."</i>
Participant 12	<i>"... become flexible and believe in ourselves."</i>

Source: Compiled by the researcher (2022).

6.12.1.2 Enhance human capital through education, guidance, and training

Women entrepreneurs should enhance their human capital by adopting the culture of lifelong learning, and this is achievable through getting guidance, attending seminars, and watching YouTube videos on entrepreneurship. The recommendations from the research participants are discussed in the table 6.23 that follows.

Table 6.23: Recommendation: Enhance human capital through education, guidance, and training

Research participants	Quotations from the research participants
Participant 01	<i>"And to be told (guided) because sometimes people do not know."</i>
Participant 04	<i>"... and keep learning something new every day; let it be lifelong learning."</i>
Participant 05	<i>"Women should attend seminars to learn the new skills relevant to the business."</i>
Participant 07	<i>"Maybe, given a chance, I would encourage them to train more in their speciality so that they are knowledgeable. Let them seek knowledge in whatever area they are through attending seminars organised by churches or even through the internet, watching YouTube videos on business operations and management. There are quite a several seminars that are organised that can empower women in business."</i>
Participant 09	<i>"Go for training in areas where one does not have the skills."</i>
Participant 12	<i>"About knowledge today, we have different forums; you do not need to travel to Europe for a particular course or investor fair. The information is there; let us press ourselves and look for information because we can get the knowledge that will be useful in our businesses."</i>

Source: Compiled by the researcher (2022).

6.12.1.3 Seek financial assistance from women groups, SACCOs, or banks

Women entrepreneurs should seek financial assistance from women groups, SACCO, or banks, which can be done by becoming a member of the women's groups or SACCOs and developing a good relationship with banks. The quotations from the research participants are in the table 6.24 below.

Table 6.24: Recommendation: Seek financial assistance from women groups, SACCOs, or banks

Research participants	Quotations from the research participants
Participant 01	<i>"... join hands to uplift each other through chamas (women groups) or joining a Savings and Credit Cooperative Organisation (SACCO)."And should look for financial organisations or NGOs that can assist them with business mentorship or finances."</i>
Participant 07	<i>"They should also have a good relationship with a bank or financial institution, so they are not stuck when they need the finances."</i>
Participant 10	<i>"Women should also join Savings and Credit Organisations (SACCOs); they are a cheaper way of raising money than the bank because, in SACCO, you contribute, and then you are given three times your contribution as a loan at 1 per cent interest on reducing balance."</i>

Source: Compiled by the researcher (2022).

6.12.1.4 Develop sound business management practices

Women entrepreneurs should develop good business management practices by keeping accurate business records, providing excellent customer service, adopting a good business model, monitoring business performance and taking action fast, and selling genuine products. The quotations from the research participants are tabulated below on Table 6.25.

Table 6.25: Recommendation: Develop good business management practices

Research participants	Quotations from the research participants
Participant 01	<i>"They should keep records that can tell a story. Women should provide excellent customer service to have repeat customers and referrals. In terms of managing time between business and family, women should employ workers who can add value so that work is done when you delegate at home or business."</i>
Participant 02	<i>"Identify problem areas quickly and fill the gaps as soon as possible. One of my favourite bible verses is 'know them by their fruits' If it is not working, there is nothing one can do. So identify what is not working and get rid of it quickly before it brings loss to the business. My friend taught me to fail fast and move on."</i>
Participant 10	<i>"Women should strive for excellent customer care; we have talked about it ten times. It has to be there, and business personnel should not be tired or annoyed because of a client complaining, even if they are wrong. They should always remember it is the customer who does the business. So there is a market for such products, but please sell genuine products."</i>

Source: Compiled by the researcher (2022).

6.12.1.5 Enhance social capital through networking and mentorship

Women entrepreneurs should enhance their social capital through networking and mentorship. The research participants' quotations are tabulated below on tale 6.26.

Table 6.26: Recommendation: Enhance social capital through networking and mentorship

Research participants	Quotations from the research participants
Participant 01	<i>"... and should look for financial organisations or NGOs to assist them with business mentorship or finances."</i>
Participant 07	<i>"They should also have someone who can be their role model and give them mentorship to do their work well."</i>
Participant 10	<i>"Women should be able to share ideas and learn from each other; they should not stick to themselves."</i>
Participant 12	<i>"That story of saying what men can do, women can do it better is all wrong; what we can do is collaborate with men without competing or showing them you are better because, by the end of the day, you will have someone better than you. So how about if we collaborate with them so that they invite us to the decision-making table."</i>

Source: Compiled by the researcher (2022).

6.12.1.6 Have strong spiritual principles

Women entrepreneurs should have strong spiritual principles by adopting a culture of prayerfulness, fearing God, building a business on biblical principles, and committing the business to God. The research participant's quotations are tabulated below in Table 6.27.

Table 6.27: Recommendation: Have strong spiritual principles

Research participants	Quotations from the research participants
Participant 05	<i>"The women entrepreneurs, the advice I will give them is to be God-fearing, commit their business to God, even make families understand you as a business person."</i>
Participant 06	<i>"They should also be prayerful."</i>
Participant 07	<i>"And above all, they let them seek God; he is the greatest teacher who can guide us to navigate this journey of life in business."</i>

Source: Compiled by the researcher (2022)

6.12.1.7 Conduct research

Women entrepreneurs should conduct research before venturing into any business activity. The research participant's quotations are tabulated in Table 6.28 below.

Table 6.28: Recommendation: Conduct research

Research participants	Quotations from the research participants
Participant 07	<i>"Let them research before venturing into any business to better understand the industry logistics."</i>
Participant 09	<i>"Women should conduct research; they should read and watch YouTube videos to teach themselves different things that can help their business."</i>

Source: Compiled by the researcher (2022).

6.12.1.8 Self-love and care

Women entrepreneurs should take care of themselves and have self-love. The research participants' quotations are tabulated in Table 6.29 below.

Table 6.29: Recommendation: Self-love and care

Research participants	Quotations from the research participants
Participant 03	<i>"... and love themselves by taking care of themselves."</i>
Participant 10	<i>"... .today, many women want to be smart, beautiful and want to remain young."</i>

Source: Compiled by the researcher (2022).

6.12.1.9 Have written business plans for the business to follow

Women entrepreneurs should have a business plan to guide them as they do business, as tabulated below in tale 6.30.

Table 6.30: Recommendation: Have written business plans for the business to follow

Research participant	Quotations from the research participant
Participant 10	<i>"Women should have written business plans to guide them but should be warned that it is not a must for the business to succeed because of the plan, but it is better to have it."</i>

Source: Compiled by the researcher (2022).

6.12.1.10 New women business entrants to venture into the beauty industry

New women business entrants were advised to pursue the line of beauty because there is a market. Table 6.31 below shows the participant's quote.

Table 6.31: Recommendation: Women should venture into the beauty industry

Research participant	Quotations from the research participant
Participant 10	<i>"The new entrants can try their hand in the beauty industry; today, many women want to be smart and beautiful and want to remain young. So there is a market for such products, but please sell genuine products."</i>

Source: Compiled by the researcher (2022).

6.12.1.11 Women should do things differently and empower one another

Women entrepreneurs should do things differently and empower each other in their entrepreneurial journey. The research participant's quotations are tabulated below in Table 6.32.

Table 6.32: Recommendation: Women should do things differently and empower One another

Research participants	Quotations from the research participants
Participant 10	<i>"Women should be able to share ideas and learn from each other; they should not stick to themselves."</i>
Participant 12	<i>"...because what you are not saying is what you are supposed to do and just do things differently even if others are saying the opposite. If you are convinced what you want to offer the world, just stand by it and do it."</i>
	<i>"And the last one for each woman, whether you are an entrepreneur or an employee, you should also think of another girl you can hold her hand with, even if it is one person per year. We can move to the next level if we all do it."</i>

Source: Compiled by the researcher (2022).

6.12.1.12 Adopt the Indian culture of involving family members in the business for continuity

Women entrepreneurs should adopt the Indian culture of involving family members in their businesses for continuity, for currently, it was noted they have no legacy; they diminish with the owner. The research participant quotation is tabulated in Table 6.33 below.

Table 6.33: Recommendation: Adopt the Indian culture of involving family Members in the business for continuity

Research participants	Quotations from the research participants
Participant 02	<i>"Yes, legacy in women-led business is very poor; there have been many instances where the business owner dies, and nobody can run the business, and it dies immediately or slow sad death. So let us do it like the Indians where a family runs it for life."</i>

Source: Compiled by the researcher (2022).

6.12.2 RECOMMENDATIONS TO THE GOVERNMENT

The twelve participants of the study put the following recommendations for the government to enable it to empower women entrepreneurs:

1. Provision of training to current and aspiring businesswomen
2. Finance women entrepreneurs
3. Give women sensitive positions in the government
4. Create a conducive working environment for women entrepreneurs
5. Benchmark internationally
6. Introduce entrepreneurship subject in the school curriculum
7. Support and empowerment of women entrepreneurs
8. Develop policies to support women entrepreneurs

6.12.2.1 Provide training to the current and aspiring businesswomen

*“Information is power,
Information is liberating. Education is the premise of progress in every society and
family.”*

Kofi Annan

The research participants recommended that the government should equip current and aspiring businesswomen with business skills by organising training, seminars, and motivational talks. The research participant's quotations are tabulated below in Table 6.34.

Table 6.34: Recommendation: Provision of training to the current and aspiring businesswomen

Research participants	Quotations from the research participants
Participant 01	<i>"....and business training should be provided to all women in business or aspiring to be."</i>
Participant 02	<i>"There are obvious sectors that need help where the skills are transferrable, such as hairdressing, tailoring, baking, and cooking. There is a need for the government to set up skill centres all over the different counties empowering women in these skills even if they never use them business-wise. For example, knowing how to cook can help you start a business but can also help you set up a home. Especially immediately after high school, if they can get sponsored to do one skill or course, they can empower themselves and create their future."</i>
Participant 05	<i>"Government to support the ladies by arranging business seminars for them where they will invite speakers from abroad to educate and advise women."</i>
Participant 06	<i>"I will tell the government to train women to give them basic business skills such as record keeping."</i>
Participant 06	<i>"Maybe to organise seminars, motivation talks, and enlightenment to teach women and expose them to better business knowledge."</i> <i>"So if I can advise the Government, it should train from the grassroots level how they campaign when looking for votes to take them to the parliament."</i>
Participant 09	<i>"The government should train women to empower them with skills needed in business."</i>
Participant 10	<i>"Government should organise training for women to equip them with skills they do not have."</i> <i>" Government should also organise public awareness on terrorism and pandemics because most times women are caught unaware and these two are making the running of the business complicated because of the requirements put forth by Government, at every building entry there must be scanning for terror devices and pandemic protocols either water and soap or a sanitiser."</i>
Participant 11	<i>"The Government should conduct training through seminars on how to start and run businesses for women."</i>

Source: Compiled by the researcher (2022).

6.12.2.2 Finance women entrepreneurs

The research participants recommended that the government provide finance for women entrepreneurs through low-interest loans, grants, and extended payment periods. The research participant's quotations are tabulated below.

Table 6.35: Recommendation: Finance women entrepreneurs

Research participants	Quotations from the research participants
Participant 01	<i>"Oh! That one I can even stand (both laugh). First and foremost, I would like to thank the Kenyan government and advise them to triple the funds given to women through Women Enterprise Fund (WEF) or any other government agency. Any woman in need of business funding should be awarded."</i>
Participant 05	<i>"Given the opportunity, I would advise the government to support women entrepreneurs monetary wise with low-interest rates; government to support the ladies by arranging business seminars for them where they will invite speakers even from abroad to educate and advise women."</i>
Participant 06	<i>"I would tell the government to give women more loans with low interest so they can uplift themselves because when a woman is capable, she builds her home and the society at large."</i>
	<i>"The loan repayment periods should be extended to give women enough payment periods without strain."</i>
Participant 08	<i>"The resources and support availed by the government should trickle down to the county offices."</i>
Participant 09	<i>Finance, I go back to finance; women need finance. Women are very good in business because they do not misuse money or overspend. They are excellent managers of money; they are not over-ambitious. So the government should give them finances for their businesses.</i>
Participant 10	<i>"The government should give women grants or loans with low-interest rates to start or expand their businesses."</i>
Participant 11	<i>"First, to provide easy ways of funding women entrepreneurs and encouraging others to start businesses."</i>

Source: Compiled by the researcher (2022).

6.12.2.3 Give women sensitive positions in the government

The research participants recommended that the government give women sensitive positions in government to assist and be a voice for other women, especially the mama mbogas (the small-scale women entrepreneurs). They felt women needed to have female representatives who understood them better. The research participant's quotations are tabulated below.

Table 6.36: Recommendation: Give women sensitive positions in the government.

Research participants	Quotations from the research participants
Participant 01	<i>"... the government should consider giving sensitive positions to women."</i>
Participant 03	<i>"Government should create a ministry for women because women we have no people to talk on our behalf, especially the small-scale entrepreneurs who are mostly referred to as mama mbogas, (small-scale traders) mama wa samaki (the fish lady) we are referred to by the products we sell (both laugh)."</i>
Participant 08	<i>"The Government has created a ministry of gender affairs, but the few top people only consume the support and resources; the majority at the bottom gets nothing."</i>
	<i>"I think women should be part of the government agenda."</i>
	<i>"They should have women docket by the chief's administration office to provide training and advice."</i>

Source: Compiled by the researcher (2022).

6.12.2.4 Create a conducive working environment for women entrepreneurs

The research participants recommended that the government create a conducive working environment for women entrepreneurs that will give them pride in their work. This can be done through building stalls and kitchens, using standardised machines, using clean energy, reducing bureaucracy, improving service delivery in government offices, and using amenities such as toilets and roads in the market stalls. The research participant's quotations are tabulated below.

Table 6.37: Recommendation: Create a conducive working environment for women entrepreneurs

Research participants	Quotations from the research participants
Participant 03	<i>"Government should create an environment where people should be proud of their work; maybe they can make stalls or kitchens where women entrepreneurs go cook in a clean place and sell like what we see in the developing countries."</i>
	<i>"Women should be guided in a way we can improve the things we do; maybe some are using sub-standard machines, unclean cooking energy, among others."</i>
Participant 04	<i>"... to reduce the bureaucracy, which is a lot in Kenya, they should simplify the registration of businesses, reduce tax and liaise with landlords to consider reducing the rent for the county of Nairobi, which is very high."</i>
Participant 08	<i>"Government offices should improve their services; for example, here in Rongai, phones are never answered, and when you go physical, it is check tomorrow, check the very frustrating tomorrow philosophy."</i>
Participant 09	<i>"Government should provide decent places of operation to the mama mbogas (small scale women traders) to avoid selling in the streets where the city council officers harass them."</i>
Participant 10	<i>"The Government should build market stalls for mama mbogas (small-scale women traders) and should be serviced with toilets and good roads to give better services."</i>

Source: Compiled by the researcher (2022).

6.12.2.5 Benchmark internationally

The government was advised to carry out international benchmarks to learn from best global business practices. Benchmarks can be done by the government sponsoring some government officers and women entrepreneurs to go for international models. Therefore, the research participant quotation is tabulated below.

Table 6.38: Recommendation: Benchmark internationally

Research participant	Quotations from the research participant
Participant 05	<i>"Government officers and maybe some women entrepreneurs should be sponsored to go outside the country and benchmark on the best practices."</i>

Source: Compiled by the researcher (2022).

6.12.2.6 Introduce entrepreneurship subject in the school curriculum

The research participants recommended the government introduce entrepreneurship subjects in the school curriculum to expose children to business at an early age. The research participant quotation is tabulated in table 6.39 below.

Table 6.39: Recommendation: Introduce entrepreneurship subject in the school curriculum.

Research participant	Quotations from the research participant
Participant 10	<i>"Introduce entrepreneurship in the school curriculum to expose all children to business at an early age. This is crucial because kids go through school with only one goal to get employed, and when that job cannot be found, depression sets in, and we have many cases of mental health."</i>

Source: Compiled by the researcher (2022)

6.12.2.7 Support and empowerment of women entrepreneurs

The research participants advised the government to support and empower women entrepreneurs in some ways: providing advice and mentorship, building day care centres, building public wellness centres, having good hospitals, introducing trump buses, and above all, empowering women because they are the pillars of society. The research participants' quotations are tabulated in Table 6.40 below.

Table 6.40: Recommendation: Support and empowerment of women entrepreneurs

Research participants	Quotations from the research participants
Participant 05	<i>"Government officials should visit the women entrepreneurs' business premises to see how they operate and maybe offer advice."</i>
Participant 08	<i>"They should open up opportunities to mentor others like me. Then, I can free myself of my time as a way of thanking God will empower another woman."</i>
Participant 10	<i>"The government should also build day-care centres where women entrepreneurs can leave their children for the day even if it is at a fee as they go around to run their business and will be at peace than when they leave them with neighbours or older siblings."</i>
	<i>"The government needs to have good hospitals in the county and encourage people, especially women, to go for regular check-ups or treatment to avoid many cases of depression."</i>
	<i>The government also needs built public wellness centres like gyms and encourage people, especially women, to go there and exercise to keep fi</i>
	<i>"The government should also introduce trump buses which should be used to pick up and drop women from their homes to the business premises to avoid all driving their cars, resulting in traffic jams and a lack of parking spaces. This will save time."</i>
Participant 12	<i>"My advice is if you support one woman, you have supported the whole nation because every woman, whether they have children or not, whatever little they get, whether money or knowledge, is in their nature to share. So if they empower those women, they will have empowered the nation. So if a woman wins, the whole nation wins, whatever space."</i>

Source: Compiled by the researcher (2022).

6.12.2.8. Develop policies to support women entrepreneurs

The government should develop policies that support and empower women entrepreneurs by ensuring government officers are proactive, reducing government bureaucracy, putting similar businesses in the same building, and ensuring women are part of the government agenda. The research participant's quotations are tabulated in Table 6.41 below.

Table 6.41: Recommendation: Develop policies to support women entrepreneurs

Research participants	Quotations from the research participants
Participant 03	<i>"The government is doing enough; however, the officers implementing the government plan are failing the women."</i>
Participant 04	<i>"...to reduce the bureaucracy, which is a lot in Kenya, they should simplify the registration of businesses, reduce tax and liaise with landlords to consider reducing the rent for the county of Nairobi, which is very high."</i>
Participant 05	<i>"Government should ensure similar businesses be housed in the same building so that they can share some costs like gate watchman and COVID-19 protocols officer among others."</i>
Participant 08	<i>"I think women should be part of the government agenda."</i>

Source: Compiled by the researcher (2022).

6.13 CHAPTER SUMMARY

The empirical research findings were presented in this chapter, along with a discussion of them. The personal and business profiles of the research participants were reported in this chapter. The seven themes directly related to the seven research questions — *motivation, perceptions of success, measures of success, attributes of success, contribution success factors, challenges to success, and recommendations*—were presented and discussed. The study's summary, conclusions and recommendations are presented in the next chapter.

CHAPTER 7

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

7.1 INTRODUCTION

This chapter discussed the study's research summary, findings and conclusions. Next, recommendations for female business owners, decision-makers, and government are provided. Next, the study's theoretical framework was carefully considered, examining how different theories relate to women entrepreneurs. Finally, the contribution of the study, thoughts and suggestions for additional research, as well as the researcher's reflections, have been provided.

The researcher brings the entire study together in this final chapter. The factors that lead women to become self-employed, how they define and measure success as an entrepreneur, and the qualities of successful women business owners are combined. The success factors that contribute to the success of women-owned businesses, the obstacles that stand in the way of their success and recommendations that could improve the strategic move made by female business owners were highlighted.

7.2 THE RESEARCH SUMMARY, FINDINGS AND CONCLUSIONS

This section discussed achieving the research objectives, findings, and conclusions.

7.2.1 The achievement of the research objectives

The study's primary objective was to develop a framework for successful women entrepreneurship in Nairobi County, Kenya. And based on this, develop action plans, policies, strategies, and recommendations that existing and prospective female businesspersons can use to ensure business sustainability and success.

Exploring the success factors of successful women entrepreneurs in Nairobi County served as the study's primary goal, with numerous secondary objectives about entrepreneurship, women's entrepreneurship, and entrepreneurial success as a backbone. The researcher formulated seven research questions to accomplish these objectives. The research objectives were met by responding to these seven research questions. The study's research questions, which form the basis of the research design, clearly indicate what the researcher hoped to learn or comprehend by carrying out the exploration.

The seven research questions this study sought to answer were:

1. What motivates women in Nairobi County to become entrepreneurs?
2. How do women entrepreneurs in Nairobi County perceive business success?
3. How do women entrepreneurs in Nairobi County measure business success?
4. What unique attributes do successful women entrepreneurs in Nairobi County possess?
5. What factors contribute to the success of women-owned businesses in Nairobi County?
6. What challenges do women entrepreneurs in Nairobi County face that may hinder business success?
7. What recommendations can be made to empower and sustain current and future women entrepreneurs in Nairobi County, Kenya?

The researcher explored two stages to find the answers to these research questions. The literature review or secondary data collecting procedure was phase one, and the empirical research or primary data collection method was phase two.

During phase one, the researcher consulted numerous secondary data sources and composed a literature review of three chapters (see Chapters 2, 3 and 4). These literature review chapters focused on entrepreneurship, women entrepreneurship and

entrepreneurial success and presented a comprehensive summary of the perspectives of authors who have addressed similar issues.

The researcher collected the primary data during phase two of the study. Then, the researcher interviewed twelve research participants (women entrepreneurs) using an exploratory, descriptive qualitative research approach, as discussed in Chapter Five. A semi-structured interview discussion guide was followed (see Appendix B, pp.609-611). In the end, the empirical study findings, based on the perceptions and experiences of the twelve research participants about motivation, perceptions of success, measures of success, attributes of success, contributing success factors, challenges to success and recommendations, were explored, descriptively captured and discussed in Chapter Six of the study.

Table 7.1 summarises how the researcher answered the seven research questions of the study through secondary research and the primary research phases. The table stipulates the sections of the study that respond to each of the research questions. The table also summarises the research findings as they address each research question. Section 7.2 presents the research findings and conclusions in greater detail as they pertain to each research question.

Table 7.1: The answering of the research questions

Research questions	Research findings	Source secondary research	Source primary research
1. What motivates women in Nairobi County to become entrepreneurs?	Women are motivated by push and pull factors to become entrepreneurs.	Literature review Chapter 2, section 2.5	Theme1:Motivation Chapter 6, section 6.5
2. How do women entrepreneurs in Nairobi County perceive business success?	For women entrepreneurs, success is viewed as tangible and intangible and viewed from individual and business-level perceptions.	Literature review Chapter 4, section 4.5	Theme 2: Perceptions of success Chapter 6, section 6.6
3. How do women entrepreneurs in Nairobi County measure business success?	Women entrepreneurs measure entrepreneurial success at individual and business levels . Also measured tangibly and intangibly	Literature review Chapter 4, section 4.2	Theme 3: Measures of business of success Chapter 6, section 6.7
4. What unique attributes do successful women entrepreneurs in Nairobi County possess?	The attributes of successful women entrepreneurs fall into four main categories: Personal oriented attributes, Business oriented attributes, Socially-oriented attributes and family oriented attributes	Literature review Chapter 3 Section 3.4	Theme 4:Attributes of success Chapter 6, section 6.8
5. What factors contribute to the success of women-owned businesses in Nairobi County?	The contributing success factors of women entrepreneurs are: Personal attributes, Information management, Support network, Human capital, Effective time management and business-specific factors	Literature review Chapter 3, section 3.7 and Chapter 4, section 4.7	Theme 5:Contributing success factors Chapter 6, section 6.9

Research questions	Research findings	Source secondary research	Source primary research
6. What challenges do women entrepreneurs in Nairobi County face that may hinder business success?	The challenges that may hinder women entrepreneurs are: Gender inequalities, Socio-economic inequalities, Business challenges, Financial challenges and Work-life balance.	Literature review Chapter 3 Section 3.6	Theme 6:Challenges to success Chapter 6, section 6.10
7. What recommendations can be made to empower and sustain current and future women entrepreneurs in Nairobi County, Kenya?	Recommendations to women entrepreneurs, Recommendations to the government		Theme 7:Recommendations Chapter 6, section 6.11 and Chapter 7, section 7.4.1-7.4.4

Source: Compiled by the researcher (2023)

7.2.2 Motivation for entrepreneurship

The first research question aimed to determine what drives women to become self-employed. Table 7.2 below summarises the findings from both the secondary and primary research.

Table 7.2: Summary of findings on the motivation theme

Push factors	
Secondary research findings	Primary research findings
Unemployment Unhappiness with wages and working conditions Divorce Boredom and frustration Work-related conflicts Uncertainty in the workplace Corporate ceilings and glass walls	Unemployment Family obligations Financial obligations Dissatisfaction with employment
Pull factors	
Secondary research findings	Primary research findings
Independence Success acknowledgement Personal development Personal wealth Recognition Prestige Passion for work Support and business network Financial freedom Desire for achievement Family security	Financial security Family security Personal wealth Personal development Independence Achievement Recognition Affiliation

Source: Compiled by the researcher (2023)

The researcher concluded that various factors inspire women entrepreneurs to start their businesses. The empirical data are consistent with this conclusion because the research participants mentioned a variety of driving forces, including financial security, independence, personal wealth, unemployment, and personal development. However, secondary findings indicate that no single motivating factor for entrepreneurship exists. Instead, women work as entrepreneurs for a variety of reasons. While some women create their businesses to make money, others do so to gain respect and dignity in society (Choudhary, Maindola, Raghuvanshi & Kumar 2021:1).

These different motivating elements might be *push or pull factors*. First, Abbas (2016:123) argues that push factors are connected with negativity, such as job dissatisfaction, poor pay, limited job opportunities, and long working hours. According to Nguyen, Phuong, Bich Le, & Phuong 2020:219), dissatisfaction at work was the most prominent push factor. The next is the pulling factor of freedom, independence, education, and family security (Shahtalebi *et al.*, 2011; Sukmaningrum & Hendratmi, 2018:107). In addition, Nguyen *et al.* (2020:220) found that four interrelated pull factors attracted women to the idea of running their businesses: monetary incentives, a passion for the job, the self-confidence that comes with competence, and a desire for autonomy. Table 7.3 below summarises the motivational factors stated by the research participants, categorised as push and pull factors.

Table 7.3: Motivational factors for the research participants

Push factors	Pull factors
• Unemployment • Family obligations	• Financial security
• Financial obligations	• Family security
• Dissatisfaction with employment	• Personal wealth
	• Personal development
	• Independence
	• Achievement
	• Recognition
	• Affiliation

Source: Compiled by the researcher (2023)

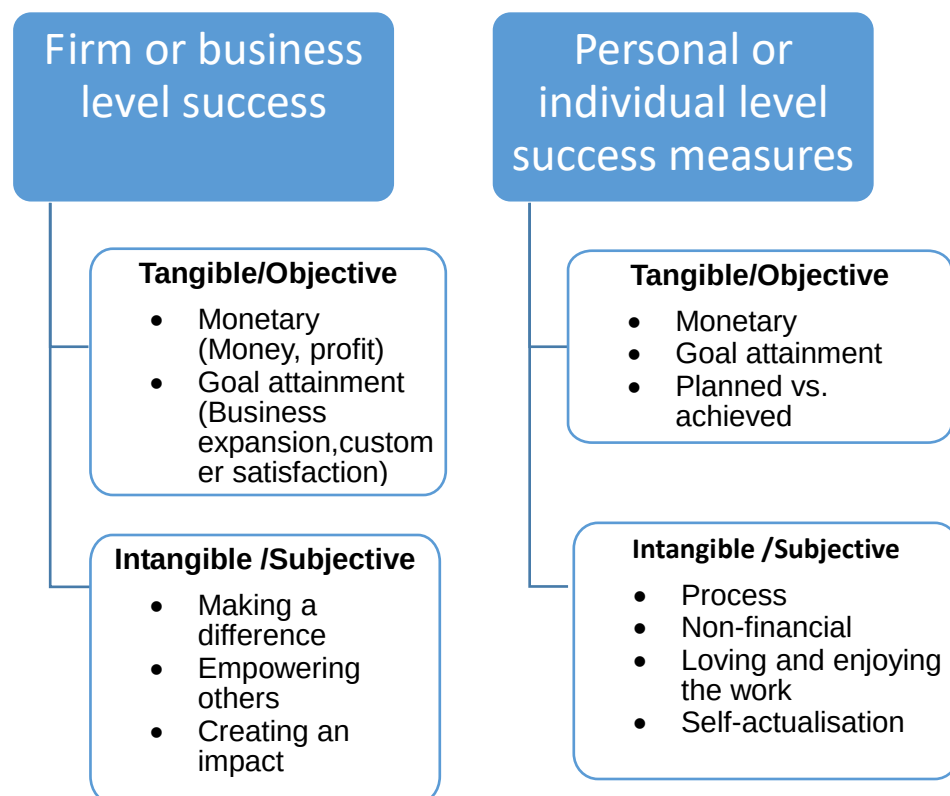
The researcher discovered that while the push and pull factors encourage women to start their businesses, pull factors have more of an impact. In conclusion, pull factors comprised most of the motivational reasons cited by research participants. This finding agrees with Cronje *et al.* (2018:5), who state independence, achievement recognition, personal development, and personal wealth are pulling factors—the desire to establish their own businesses and be self-sufficient. Individuals are attracted to becoming entrepreneurs by the feeling of being their boss. The need for achievement drives many

potential entrepreneurs; being their boss is an achievement for many people and gaining societal recognition. Women are highly inclined towards the need for achievement, which motivates them to succeed. Also, it encourages them to work harder and achieve more power by improving their performance (*Matharu & Juneja, 2021*). In addition, Mutero and Chummun (2022:19596) argue that the business owner's need for achievement, self-efficacy, locus of control, inventiveness, and risk-taking attitude also affect a team's growth (Chummun & Mutero, 2022:19596).

7.2.3 Perceptions of entrepreneurial success

The study's second research question focused on how women business owners perceive their success. Below in Figure 7.1 is an illustration of the findings' synopsis from both secondary and primary research.

Figure 7.1: The perception or conceptualisation of success



Source: Compiled by the researcher (2022)

According to the study's women entrepreneurs interviewed, "entrepreneurial success" can imply different things to different people. Some view it as tangible, others as intangible, and others as having both. Furthermore, success is at a personal and a business level. Therefore, the researcher can conclude that women entrepreneurs perceive success from a personal and business level and view it as tangible and intangible. Thus, the survey by Lekovi *et al.* (2015:14) aligns with the conclusion that financial and non-financial indicators can be used to describe success from the owners', entrepreneurs', and managers' perspectives.

Participants 04 and 07 are in agreement with this conclusion:

"Success is when a business is surviving, having sales, the ability to pay employees on time, having money to restock, the ability to build your own life, and that of the families. Ya!" (Participant 04)

"... and empower the young ladies working with me to become better people in society and explore themselves."(Participant 07)

The research conclusion also aligns with Basit, Wong, Hassan and Sethumadhavan (2020:124), who argue that women's success can be designated in terms of their children, work satisfaction, quality of life, contribution to the community, in control of their destiny, building an ongoing relationship with customers and self-fulfilment. These indicators were initially mainly economic, such as looking at return on investment, profitability, sales, and employment creation. Today, these indicators have extended to include non-economic aspects that primarily focus on the personal perceptions of the entrepreneur).

7.2.4 Measures of entrepreneurial success

The third research question of the study aimed to explore how women business owners gauge their success level. Below in Table 7.4 is a summary of the secondary and primary research conclusions.

Table 7.4: Summary of findings on measures of entrepreneurial success

Secondary research findings	Primary research findings
Firm-level objective measures	Firm-level objective measures
• Profit • Growth • Firm survival and continuity	• Business performance (Profit) • Achieving targets and objectives (Sales) • Customer satisfaction and retention • Business sustainability • Good employee relations
Firm-level subjective measures	Firm-level subjective measures
• Innovation • Contributing back to the society • Satisfied stakeholders	• Employee accomplishments • Happy and positive employees
Individual-level objective measures	Individual-level objective measures
• Public and peer recognition • Motivation	• Money is an indicator of success • Ability to provide for the family
Individual-level subjective measures	Individual-level subjective measures
• Personal satisfaction • Work-life balance	• Contributing to the community

Source: Compiled by the researcher (2023)

Literature and the empirical findings point to the measures of success at two levels: individual and business, with objectivity and subjectivity. Empirical findings indicate firm-level objective measures such as business performance, achieving set targets, customer satisfaction and retention, business sustainability, and good employee retention. Firm-level subjective measures include employee accomplishment and happy and positive employees. Individual objective measures include earning money and being able to provide for the family individual-level subjective level looks at contributing to the community.

The study concludes that there are two ways to measure success: personal and business, looking at others from objective and subjective lenses. Mozumdar, Hagelaar, Gerben van der Velde, and Omta (2020:217) argue that business performance is described as the degree to which a company's success is measured in terms of its financial and non-financial performance; the former refers to the company's economic success, while the latter refers to its operational objectives. Finally, the writers allude that enterprise success can be measured using organisational performance indicators, which were initially mainly economic, such as looking at return on investment, profitability, sales, and employment creation (Gray, 1998, 2002; Honig, 1998; Perren, 2000; Virtanen, 1999; Wiklund *et al.*, 2009; Katangole *et al.*, 2013:167). However, today, these have been extended to include non-economic aspects that mainly focus on the personal perceptions of the entrepreneur.

7.2.5 Attributes of a successful woman entrepreneur

The study's fourth research question sought to identify the attributes of a successful female entrepreneur. Table 7.5 summarises the findings on the characteristics of successful women.

Table 7.5: Summary of findings on the attributes of successful women entrepreneurs

Attributes of Success	
Attribute	Description
Secondary findings	
Locus of control	Ability to control environment and external activities affecting oneself
Heightened self-efficacy	Capability to perform the task
Collaborative, relational leadership style	Democratic and participative leadership
Multi-tasking	Integrating work and family
Primary findings	
Attributes	Examples
Personal oriented attributes	Drive Risk-taking Humility Strong believer Caring Bold Competitive
Family-oriented attributes	Motherliness Spirituality Prayerfulness Punctuality Fairness Integrity Reliable
Business-oriented attributes	Networking Team player Aggressive Result-oriented Good management style Focused Leadership
Socially oriented attributes	Friendly Empathy Sincerity Good relationship Outgoing

Source: Compiled by the researcher (2023)

The researcher concluded that a variety of attributes lead women entrepreneurs to succeed in their businesses.

The study's findings conclude that several attributes help female entrepreneurs succeed in running their enterprises personal-oriented attributes, family-oriented attributes, business-oriented attributes, and socially-oriented attributes. Personal-oriented features include drive, risk-taking, humility, caring, firm belief, boldness, and competitiveness. This attribute aligns with the agreeableness of a trait in the five-personality trait theory. The feature goes against the view that entrepreneurship is masculine. Fetsch, Krause, and Bell Masterson (2015) emphasised that society's perception of entrepreneurship as a male is associated with traits like aggressiveness, independence, competitiveness, and a willingness to take risks. Participant 02 pointed at boldness as a trait women need to succeed in their entrepreneurial in the male-dominated business world. In her voice, participant 02 said:

“To have the boldness to say, even though there seem to be many challenges in doing this business, I will do it differently and succeed beyond imagination.”

Family-oriented attributes include motherliness, spirituality, prayerfulness, punctuality, fairness, integrity and reliability. Spirituality and prayerfulness were prominent among the interviewed entrepreneurs; three out of twelve said they had integrated prayer into their businesses. Kieffer (2020:81) supports the conclusion that the emergence of spiritual entrepreneurship is dominated by and targeted at women. This is associated with drawing on Christian prosperity principles, commonly dispensed through prayers asking God for health and wealth.

Another personality feature, neuroticism (emotion stability), from the personality trait theory, supports the notion that reliability in business has contributed to business success.

According to Kibanja (2016:16), people with less negative emotionality possess poise, calmness, and resilience and are more secure. Moreover, their stability and positive outlook make them tend to handle work stress better and are reliable.

Business-oriented attributes also play a crucial role in the success of a business. Such traits include networking, teamwork, being result-oriented, aggressiveness, good management style, focus, and leadership. The interviewed women attested to this, primarily Participant 10, who highlighted that:

“There is harmony within the company; they work as a team. Women understand the power in numbers and work together to achieve the goal.”

“Women do not treat workers as workers, but as team members; they can connect with the workers.”

Appel (2022) supports this conclusion, who found that “women supposedly have several advantages when it comes to soft skills, including emotional intelligence, motivation, tenacity and the ability to multi-task.” They are more self-aware, show empathy, and surpass males in critical areas, such as coaching and mentoring, influence, inspirational leadership, conflict resolution, organisational awareness, flexibility, and teamwork (Korn Ferry, 2016). However, another recent study by Brixjová *et al.* (2019:8) highlights that women lag behind men in soft skills such as self-starting, behaviours, identifying and exploiting new opportunities, goal setting, planning, and overcoming obstacles. Social networks can help people make new social connections (commonly called "social capital"). They can also help business owners acquire access to the scarce resources required for managing their organisations (Ismail, 2022). Aldrich *et al.* (1989:340) found networking creates a list of persons with whom the entrepreneurs have direct relations, such as partners, suppliers, customers, venture capitalists, bankers, distributors, trade associations, and family members, supporting this conclusion. In addition, networking can allow an entrepreneur to gain access to resources such as information, advice, and capital needed for initiating and operating a

new venture (Buttner, 1993:6). Networking is an essential business component, and the three interviewed women emphasised its significance. The researcher concludes that a good management style is critical to women's business success.

Ababneh and Athamneh's (2018:3), survey aligns with this conclusion, and they found that women possess particular traits that make them influential leaders, particularly their communication abilities, which include listening, directing, and displaying genuine interest, as well as the flexibility to collaborate and share knowledge as a group. As a result, they frequently embrace a leadership style that encourages inclusivity and transparency and enables change. Also, Marta (2022) also discovered that female executives often promote multidirectional feedback, create incentive plans that emphasize individual and group efforts, and promote employee empowerment at all levels.

Socially oriented attributes also play a vital role in the success of women entrepreneurs. These characteristics include being friendly, sincere, empathetic, outgoing, and creating a good relationship. Three interviewed participants attested, 05, 07, and 10. Participant 10 said, *"Fridah women establish an emotional connection with their workers and customers. Showing appreciation and empathy."*

This conclusion is supported by Benzaken (2020), who found out that "soft skills", also referred to as transformational leadership, that women bring to the office frequently encourage motivation, performance, and communication. In addition, they are more self-aware, show empathy, and surpass males in critical areas, such as coaching and mentoring, influence, inspirational leadership, conflict resolution, organisational awareness, flexibility, and teamwork (Korn Ferry, 2016).

7.2.6 Contributing success factors

The study's fifth research question sought to explore factors contributing to the success of women-owned businesses. Table 7.6 summarises both the secondary and primary research findings.

Table 7.6: Summary of findings on the contributing success factors

Contributing success factors		
Success factors		Description
Secondary research findings		
1	Dispelling gender stereotypes	Women have gone beyond the norms of patriarchal society and become successful entrepreneurs
2	Family support	Emotional, financial, and physical support rendered by the husband, family, and friends
3	Financial factors	Sources of finance and management of finance
4	Government support	Government support through policy initiatives, putting in place various programmes and incentives
Primary findings		
1	Personal attributes	These refer to skills, knowledge, experience and personality traits
2	Information management	Business evaluation ,sharing or monitoring and keeping proper records
3	Support network	Social support from husband, children, friends, mother, hired help, government support and networking
4	Human capital	Effective HR processes well-trained and professional staff members, motivated employees, multi-skilled team, staff diversity, division of labour, capacity building, continuous training and development, remuneration, use of cheap work, employee well-being, ownership of the vision by workers and effective communication
5	Effective time management	Balancing work and family, balancing time between family, business, and employees, drawing a line between social life and business life, prioritising, dedicating time to business, and proper planning to lessen the burden of family roles.
6	Business-specific factors	Effective organisation structure, conducive business environment, leadership style, team approach, use of technology, stakeholders engagement, collaboration, supplier engagement, funding, positive customer relationship, longer contract with different corporate bodies and good customer base.

Source: Compiled by the researcher (2023)

The study concluded that numerous factors contribute to the success of women-owned businesses, not the sole contributing success factor. This view agrees with the survey conducted by Wahid, Aziz, Ishak, and Hussin (2021:1448), which found that the factors that influence the success of women entrepreneurs are social environment, specifically networking, financial resources, and entrepreneurial skills. Reavley *et al.* (2008:273) examined what leads to success for women entrepreneurs in Japan, Canada, Northern Ireland, the Republic of Ireland, Poland, and the Czech Republic. They found out that different factors are at play: Intrinsic and extrinsic aspects contribute to business success, an intrinsic look at the characteristics of the entrepreneur (Simpson *et al.*, 2004:484). External factors look at the environment where the entrepreneur fits in their vision.

Personal attributes such as knowledge, skills, experience, and personality traits can significantly enhance the success of women entrepreneurs. Hodgetts and Kuratko (1992), advocated that the entrepreneurial characteristics contributing to small business success are technical and mental ability, human relations skills, high achievement drive, and creativity. In addition, the interviewed participants pointed to hard work as a contributing success factor, which agrees with Buttner (1993:61), who found out women work harder than their male counterparts to prove their competence as business owners to customers, suppliers, and other stakeholders.

The ability to consistently plan and follow the plan is a success factor among the interviewed women entrepreneurs. Participant 10 emphasised the importance of planning in a business:

"First and foremost, it has to do with good planning; when you plan, it acts as a map to guide one- GPS for the business, and if one follows it faithfully, it will lead to a correct destination."

This conclusion agrees with Lussier and Pfeifer (2001) and Reavley *et al.* (2008:276), who conducted research in the USA and found that concern for staffing, planning, and a willingness to seek professional advice positively correlate to business success.

Having a vision was identified by the interviewed participants as a successful contributing factor. Vision is essential in business, for it gives guidance and direction. This conclusion aligns with a survey conducted by Chatterjee, Dean, Shepherd, and Wincent (2022:3), who reported that entrepreneurship starts with a vision. Hope is a crucial psychological tool that enables business owners to envision difficult but attainable goals that will increase their satisfaction and success. In addition, Hijjawi (2021), Mutero, and Chummun (2022:19596) reported that entrepreneurial vision could result in a firm's success. Entrepreneurship and organisational excellence benefit from visionary leadership as well. Dornelas (2007) emphasised that being visionary is a typical entrepreneurial personality trait where the entrepreneurs have a picture, a clear vision of how that business will work in every detail, and the result will be produced.

Participant 08 agreed that a vision is essential for entrepreneurial success:

"The business has a vision that guides us on what we are supposed to do; therefore, we do not lose direction."

Information management is a factor that can enhance entrepreneurial success. Information management involves evaluating business regularly and taking necessary action to hedge business challenges. The interviewed participants spoke of conducting a business evaluation and taking the required steps. Sharing or mining information with business stakeholders such as customers, partners, suppliers, employees, and investors to ensure nothing goes wrong and everyone is in the picture. This conclusion aligns with Chidau, Khosa and Phillips (2022:12), who found that having a solid relationship in business is beneficial as the stakeholders receive information about promotions and discounts from the suppliers before others.

This conclusion aligns with Cheung *et al.* (2010:188), who found out that mentors provide crucial information on what is essential to successful women and avail them of networking chances. Monitoring is critical in business operations and success because it ensures accountability and control. Keeping accurate business records is crucial as it can show business history to a stakeholder, such as a credible or potential partner.

The researcher concluded that the support network was a success factor among the women entrepreneurs interviewed. The research participants highlighted getting support from family, particularly husbands, children, mothers, fathers, friends, mentors and hired help. According to Vadnjal and Vadnjal (2013:3732), more women than men depend on the support of their family, friends, and other important people in their lives to make business decisions. Additionally, Bomani and Derera (2020:12), argue that Women entrepreneurs create networks to share information on general business issues, including public procurement.

Many women entrepreneurs manage their businesses with help from family and friends, both at the start-up and expansion stages (Abbas *et al.*, 2016:122). This conclusion agrees with the survey conducted by Vadnjal and Vadnjal (2013:3732), who found that women more than men depend on the support of their family, friends, and other important people in their lives to make business decisions. Sarker *et al.* (2014:240), support this by saying social support plays a vital role in the success of women entrepreneurs. The woman in business needs help from family and society to succeed.

The research participants spoke passionately of the support they have gotten from their spouses.

"The family support has been overwhelming; let me put my husband there; he has supported me a lot in the farm, shop, home anyway, everywhere."
(Participant 01)

To Ismail *et al.* (2017:1227), spousal support is vital as it encourages the wife to gain enough confidence and satisfaction as an entrepreneur, especially during the start-up. Such support is with more educated husbands and those with at least some entrepreneurial experience. Such tend to express a higher appreciation and support for their wives' business ambitions (Vadnjal *et al.*, 2013:3137). Gopinath and Chitra (2020:20906) argue that women entrepreneurs who receive frequent family support face entrepreneur challenges with confidence. In addition, Welsh, Kaciak, Mehtap, Pellegrini, Vergata, and Ahmed (2021:20) reported that family moral support leads to better firm performance among Turkish female entrepreneurs.

The research participants spoke of getting support from their children to run their businesses successfully. For example, participant 11 said that:

"...My children help with different duties depending on what needs to be done."

The interviewed women entrepreneurs also highlighted how their parents had played a role in their businesses. They have acted as mentors, advisers, caretakers and financiers. Two participants, 01 and 08, spoke highly of their parents supporting the business. *"... My mother keeps encouraging and advising on the stamina for business, and I think it has kept me going."* and *"... my mother keeps encouraging."* (Participant 1).

Participant 08 said, *"And during school holidays, I send the kids to the upcountry with my mother; now I am here alone, so I have the time for my business."*

Building a proper support system from family is concluded as a factor contributing to entrepreneurial success among the research participants. Seeking support from family has been noted as a critical factor by the research participants. Family members can help with finances, ideas, support, and physical work. Abbas *et al.* (2016:123), who found out they provide emotional stability, support the conclusion. Imbaya (2012:503) stated that one of the sources of finance to start a business venture was from family

members as loans or contributions. Literature supports this conclusion; according to Chaudhary (2014:45), extended family is crucial in business success in terms of capital provision and facilitating apprentice training.

The research participants also indicated they got support from the hired help. This conclusion is supported by Cheung *et al.*, (2010:186), who found that Women entrepreneurs usually relied on supportive husbands, extended families, and hired help in societies where domestic help was accessible. Five participants, 06, 08, 10, 11 and 12, said they used hired help. For example, participant 06 said her helper does the house chores, *"At home, I have a helper who does the home chores."*

White *et al.* (1991:33), found that generally, women take the primary responsibility for household chores and employ home help aligns with this conclusion. Participant 12 also testified that she has helpers at home to enable her to concentrate on business activities:

"At home, I have helpers, too."

Human capital is an individual's expertise, knowledge, and experience that adds value to the organisation. The interviewed participants indicated that human capital significantly contributed to their entrepreneurial success. They mentioned aspects such as effective human resources processes, well-trained and professional staff members, motivated employees, multi-skilled teams, staff diversity, division of, capacity building, continuous training and development, remuneration, use of cheaper labour, employee well-being, ownership of the vision by the workers and effective communication.

The researcher concludes that human capital in business contributes to its success. Having trained and professional staff members enormously contribute to the business's success. This conclusion aligns with Buttner (2001), who found out that women entrepreneurs aim for their business as well as the professional growth of the staff. In addition, research in the USA has found that concern for staffing and planning and a

willingness to seek professional advice positively correlate to business success (Lussier & Pfeifer, 2001; Reavley *et al.*, 2008:276).

The research participants indicated that motivated employees contribute to the business's success. This conclusion agrees with Johnson (2018), who found that women are transformational leaders who focus on achieving goals by transforming the team through motivation, inspiration, and individual development. Cheung *et al.* (2010:188) also found that women leaders tended to engage in more reward-contingency behaviours than men. Participant 04 spoke of how her employees are motivated monetary-wise:

" My employees are also taken care of to motivate them; for example, they are paid on time every month and receive a bonus at the end of the year, depending on the sales." The research participant noted that continuous training and development contribute to entrepreneurial success. Three participants spoke of constantly engaging their staff to align with the current business trends.

According to human capital theory, education or training increases worker productivity by imparting important information and skills, increasing future and lifetime earnings (Andrew & Yusuf, 2012:2).

Teamwork is part of human capital that contributed to the research participants' success in their entrepreneurship. A team of multi-skilled workers can take the business venture far in achieving the vision. Furthermore, the literature argues that females succeed in working as a team, contributing, and acting as role models as they try to keep the group together with role clarity (Sahoo *et al.*, 2012:117).

A good remuneration package for the employees is critical to a business. Well-paid employees are motivated to work hard to achieve business goals. Participant 04 spoke of how her employees are motivated monetary-wise: *"My employees are also taken*

care of to motivate them; for example, they are paid on time every month and receive a bonus at the end of the year depending on the sales."

Effective time management can be concluded as success contributing factor by the researcher. Effective time management includes balancing work and family, balancing time between family, business, and employees, drawing a line between a good life and a business life, and prioritising and dedicating time to trade. A proper plan to lessen the burden of family roles. Saving time for women entrepreneurs as they work hard to achieve their targets, Participant 03 passionately spoke of how hard work has contributed to the success of her business:

"What has contributed to our business being where it is? Hard work tumefanya kazi (we have worked hard)."

Business Today's (2018) survey supports this conclusion, which found that hard work, turning hindrances into opportunities, resilience, and going the extra mile contribute to the success of female-owned businesses. Literature also adds that women internally motivated to start a business will put effort and time into making it successful (Abbas, 2016:123). Participant 10 alluded that one of the factors contributing to business growth was giving her business quality time:

"I give my business quality time and have seen it grow."

The research participants identified balancing work and family as essential to business success. Balancing work and family was possible for women entrepreneurs by having a good relationship with employees. Participant 05 spoke of how her business has survived because of her relationship with employees:

"I have survived by having an excellent relationship with the workers so that when I want to be with the family, the workers remain in charge. For the business

to do well, you have to make the workers own the vision so that they do the right thing even in your absence get the help you cannot do everything on your own."

Shmailan's (2016:5) findings found that women tend to value relationships with their employees more than the task at hand supports this conclusion. Women achieve their objectives by using people to allocate particular functions to specific individuals (Sahoo *et al.*, 2012:117).

Drawing a line between social and business life was a critical success contributory factor among the research participants. They spoke of differentiating work and social life and also prioritising the activities to be done. The interviewed women spoke of the importance of creating family time while doing business. This conclusion aligns with Gorgievski *et al.* (2011:209), who found that a good balance between work and private life can be defined as a positive mutual influence between work and personal life, allowing time for oneself, family, and friends. Participant 12 spoke of the significance of the separation:

"... and also differentiate the two things: the social life that you have and the business because most of the time you want to hang on girlfriends and tell them about the business world and the family fun. So it does not work."

Participant 06 spoke of the importance of having quality time with family:

"Ummm! Sundays it is a family day. I am with my kids. No work. "Saturdays, I start work late and knock off early so we can have breakfast and dinner together as a family. Then, during the weekdays, I leave with my last daughter (the only one at home; the other two are in boarding school) to drop her at school, and I pick her up on my way home."

The interviewed women entrepreneurs' spoke of how planning to lessen the burden of family roles is critical to business success. They said they had hired help to assist with

home chores to allow them enough time for their businesses. Jørstad and Carter (2016:16079) support this conclusion and found that women entrepreneurs have been using resources such as relying on the more prominent family or buying help for housework and childcare to compensate for lack of time at home. For example, participant 03 reported that she had hired a house helper who helps with home chores so that she could entirely focus on the business:

Participant 03 spoke of how she has mastered the act of family-work balance:

"When we prepare meals, we prepare in bulk that can last us for two days, so even when I come late, I know there is food in the fridge to eat. So there is no time for someone can miss something to eat. We also make snacks for 4 o'clock in advance, and when breakfast is made, an additional flask of tea is put aside for the rest of the day, so even if my husband is at home during the day, he has enough to eat."

The researcher concludes that business-specific factors have contributed to the success of women entrepreneurs in this survey. The business-specific elements include having an effective organisational structure, a conducive business environment, an appropriate leadership style, a team approach, the use of technology, stakeholder engagement, collaboration, supplier engagement, funding, positive customer relationships, longer contracts with different corporate bodies, and a good customer base.

Effective business structures are suitable for business because they create responsibility and accountability. For example, participant 12 spoke of having systems in her enterprise for accountability:

"We have structures for each branch, and all personnel know their responsibilities."

Similarly, participant 11 spoke of having structures in school for effective reporting:

"The school has structures, so everyone knows their duty and whom to report to."

Participant 06 emphasised the importance of efficient business processes in the success of a business. She highlighted the importance of record-keeping, negotiations and maintaining order:

"I keep accurate records for my business transactions. ... I had to ensure everything is in order from the premises, suppliers, capital, employees... I negotiate well with my suppliers, especially the payment times. I negotiate with the landlord and the suppliers on a flexible plan."

Participant 10 alluded that one factor contributing to her business success is setting goals for the business:

" ... and aggressive in setting goals for my business."

Participant 10 spoke of how setting goals acts as GPS and road map for the business:

"... first and foremost, it has to do with good planning; when you plan, it acts as a map to guide one- GPS for the business, and if one follows it faithfully, it will lead to a correct destination."

Similarly, participant 05 said part of her success came due to workers owning the business vision:

"For the business to do well, you must make the workers own the vision."

The business locality was said to contribute to business success; Participant 01 said:

"I think the business environment also has played a part in my success; Kasarani is a highly populated area, meaning we have many customers as long as the products and services are available when and how they want them buyers are there."

This result is consistent with the findings of Simpson *et al.* (2004:484), who discovered that the success of a business is also significantly influenced by its external environment, which is where the entrepreneur fits in to pursue their goal.

The interviewed participants found that a good leadership style contributed to entrepreneurial success. Participant 07 spoke of how her leadership style has helped her business:

"I have good supervisors at all the centres, so my biggest duty is to call and check if all is going well and as planned. Then, I leave the supervisors to do what I trained them to do and am left to pursue the strategy and networking part."

Similarly, Participant 09 spoke of having proactive senior managers in her business:

"The senior management is proactive; we have to monitor the processes and provide what is needed by staff and learners."

Additionally, participant 09 alluded to how she practises management by wandering around to get the whole picture:

"I usually do management by wandering around where I meet learners, teachers, support staff, etc. You cannot rely on the school head report alone to get feedback from parents and respond".

Sahoo *et al.* (2012:118) support the conclusion that women leaders don't yield to the traditional tiered pyramid. Instead, they are usually networked, where front-runners stretch out to form an interconnecting environment erected around with chief objective.

The researcher concludes that teamwork has contributed to business success in this survey as it brings synergy. A team with effective leadership wins because they have a plan to execute; Participant 10 associated her business success with influential team leaders:

"And when there is a plan, you share it with your team and appoint team leaders; it will lead somewhere positive."

The use of technology has played a crucial role in the success of the interviewed participants. For example, participant 03 spoke of how technology has made communication easy through emails, so no travelling is involved in getting orders and quick payments via digital money (Mpesa). She said:

"Generally, technology has made things a bit easier not, like Zamani (in the past), where one could go to see a customer in Eldoret, but right now an email is enough to order, and the courier delivers, and payment is made via Mpesa(Mobile money)."

This is supported by Owigar (2017), who reported that Mpesa makes it possible for millions of people who have access to a mobile phone but no or limited access to a bank account to send and receive money, top up their airtime, pay their bills, and do much more.

In the same manner, participant 10 spoke of how her business uses social media for advertisement and WhatsApp to communicate with stakeholders:

"Social media has contributed to the business we advertise on Facebook and WhatsApp, and we have seen it working because we respond quickly and reach a bigger pool of customers."

The researcher concludes that effective communication with stakeholders can contribute to the business success of the interviewed participants. The use of the internet and smartphones has heightened communication in business. The use of the internet to communicate comes quickly and cheaply and reaches many at once. Participant 10 said:

"For transport, we have formed groups on Whatsapp for all parents, and we use it as our communication platform, making communication easy and fast. Parents are free to raise concerns in that group, and we deal with them there and then. So no wasting time; thank God for smartphones and the internet."

The interviewed participants pointed out that humility when dealing with business stakeholders contributes to the business's success. Collaboration with European suppliers has also been pointed out as a successful contributing factor because customers perceive such merchandise as high quality. Participant 04 said:

"With my supplies coming from Germany and London, it has given my customers the belief that there is quality in what I sell, and they are ready to pay a premium price."

Having local and international business partners has been concluded to contribute to the entrepreneurial success of this survey. Such partners bring finances and ideas to the business, giving it a competitive edge. In addition, having a good relationship with suppliers contributed to entrepreneurial success among the research participants. Participant 10 talked about how her negotiation skills have earned her excellent relationships with her suppliers and get longer paying periods:

"The negotiation has enabled me to have a good relationship with my suppliers such that they give me credit and pay when I have the money for the buses. In addition, I negotiated with a petrol station where we fuel and pay after every three months. This keeps us moving every day."

Business funding was a successful contributory factor among the interviewed participants. Research participants said they got business funding from numerous sources: Personal savings, soft loans from the role models, bank loans from a Cooperative bank, funding from an organisation and foreign investors. Participant 11 said she got her funding from personal savings; participant 06 got a soft loan from her role model, while participants 09 and 10 got loans from the Cooperative bank of Kenya. This conclusion aligns with Constantinidis, Cornet and Asandei (2006:134), who found that most women finance their businesses with personal savings, credit cards, or loans from family and friends rather than a commercial bank loan.

The researcher concluded that positive customer relationship was a successful contributory factor. Participant 01 spoke of operating in a high-density population area, providing customer availability for business goods and services. The study found customer referrals also were identified as contributing to the success of the business by participant 09, who spoke of how the school has learners from the neighbouring estates:

"We have learners from other neighbouring estates who have been referred to us by happy parents from school."

This conclusion aligns with Orlan (2015), who found that businesses with superior customer service gain a good reputation and more business through referrals and repeat customers.

Per the interviewed women entrepreneurs, customer loyalty and retention contributed to entrepreneurship success. For example, participant 03 spoke of her business having high customer retention, which she considers part of her success:

"Customer retention, some of the customers we have been with since early 1990, I think I have two customers I have been selling to for the last twenty-something years."

Participant 02 said her hard work and persistence have made her customers loyal and believe in her; hence, it has contributed to her business success:

"My persistence and hard work have enabled my customers to believe in me and have stayed and have referred others."

The researcher identified excellent customer care, which brought repeat customers to the businesses, as a contributory success factor. Participants 04 and 10 said:

"The excellent customer care. I ensure customers are given the best services so they will come back and maybe refer others." (Participant 04)

"She respects her customers and welcomes all, even those without money, to pay for the services."

Gorgievski *et al.* (2011:209) found that satisfied stakeholders can refer to happy and engaged employees, and satisfied customers support this conclusion. In addition, businesses with superior customer service gain a good reputation and more business through referrals and repeat customers.

7.2.7 Challenges to success

The sixth research question of the study sought to explore what challenges may hinder the success of women-owned businesses. According to the findings of this study's investigation of both primary and secondary data, women entrepreneurs face difficulties in five different categories:

- Gender inequalities
- Socio-economic inequalities
- Business challenges
- Financial challenges
- Work-life balance

The figure 7.2 below depicts these challenges.

Figure 7.2: Summary of findings on the challenges

Gender inequalities
• Gender stereotypes • Women disqualify themselves • Harassment • Intimidation • African culture male chauvinism
Socio-economic inequalities
• Government • Policies and procedures • Financial institutions
Business challenges
• Record-keeping-Financial records • Record-keeping-Business administration • Stakeholders engagement • Business experiences • Human resources • The social and economic climate • Financial business • Cash flow
Financial challenges
• Personal
Work-life balance
• Personal • Spouse • Family • Business • Lack of support

Source: Compiled by the researcher (2023)

The researcher found that gender inequalities challenges confront women entrepreneurs: gender stereotypes, women disqualifying themselves, harassment, intimidation and African culture male chauvinism.

The researcher found that gender inequalities as a challenge faced by women entrepreneurs. The research participants reported being looked down upon by men and

did not believe in them; participants 02, 05 and 01 spoke of how men looked down upon women entrepreneurs. Participant 02 said:

"They look down upon them."

"Women, especially from the older generation, are not taken seriously by their male counterparts; they look down upon them."(Participant 05).

Participant 01 also felt women entrepreneurs were not taken seriously nor given enough support and therefore had to put in double the effort than men:

"Lack of support in her, a woman might have a big idea, but the people in the society will not believe in her; she has to put double effort compared to a man."

Giglio (2020:313), supported the study's conclusion that women entrepreneurs continue to be second to men and constantly struggle with gender issues. For example, in India, women are referred to as 'abla', which is weak in all respects (Gandhi, 2014:546), which prevents women from being treated equally to men and acts as a barrier to entry into business (Gandhi, 2014:546).

In addition, the researcher concludes that men feel that they are better than women. Participant 11 sadly expressed how men think they are better than women, *"Yes! Women also face competition from their male counterparts, who feel they are better than women."*

Women entrepreneurs complained about how they are not taken seriously as men. Participant 10 said women are challenged by society not taking them seriously:

"Women also suffer low self-esteem because most people do not take them as seriously as men."

Kodisinghe (2003:8), supports this conclusion, who found that society sees women as less powerful and influential leaders subordinate to men, having less power to access opportunities and resources.

The research participants felt that male competitors look down upon women. Women are considered not wise enough to make crucial decisions for themselves. Participant 09 expressed how male competitors look down upon women in meetings;

"Even the competitors (male) look down upon you. I have seen them when we go for meetings when a woman stands to say a point, they crash the point, and eventually, women stopped attending such meetings because it was an embarrassment."

Human Capital International (2020) aligns with this conclusion, which found that still, in the 21st C, women face social discrimination because of the prejudices and stereotypes held by society about "masculine" and "female" jobs. For example, many still believe that men are more capable of business.

Women entrepreneurs reported that women lack self-belief, making them rely too much on men for decision-making. In addition, women entrepreneurs face many external barriers, such as discrimination and a lack of support systems. There is discrimination in the business world, as said by Participant 12.

"... because most of the time tunabaki chini ya mesa (we are left out)."

Women entrepreneurs felt they had no voice or one to represent their issues. Likewise, participant 03 felt women entrepreneurs have no one to talk to on their behalf:

".women we have no people to talk on our behalf, especially the small-scale entrepreneurs who are mostly referred to as mama mbogas (small-scale traders),

mama wa samaki (the fish lady) we are referred to by the products we sell (both laugh)."

Women are challenged to disqualify themselves by giving excuses due to a lack of self-belief, making them lose business opportunities." The researcher concludes that women entrepreneurs have a poor business legacy, where they die with their businesses no continuation. And running unregistered companies with no business records. Participant 08 said:

"Many women have not registered their businesses and do not keep records; thus, they go to the banks; they have nothing to show, hence the bank cannot help financially."

Women entrepreneurs are too conservative and ignorant due to culture, so they lag behind current happenings. Participant 12 spoke of how conservatism coming from culture is killing women's business ideas:

"We have a lot to offer the world, but we are conservative because of how we were brought up."

The research participants also faced the challenge of harassment in terms of sexual harassment. Women get harassed by men while following up on the project tenders. Men will delay the feedback hoping to win the woman's attention. Participant 12 said:

"Another challenge women are facing is sexual harassment."

Landlords harassed women because they failed to pay rent due to financial constraints, and the City council officers harassed women when they did not have the required business documents. Participant 10:

"City council officers also harass women over licenses and business documents sourced from that office. Wanawasubua sana (they harass them a lot)."

Women entrepreneurs suffer intimidation from men. Men intimidate women and make them feel small, which is very discouraging. Participant 09 spoke of the pressure:

"They make you feel so small (both laugh). So those are mostly the challenges one can be discouraged. It is intimidation."

Men dominate women in private businesses through intimidation to discourage them. Participant 11 lamented:

Yes! Women are also facing competition from their male counterparts who feel they are better than women; when we attend the Kenya Private Schools Association meetings, men will always want to dominate and show women that that is not our space but theirs."

The researcher concluded that African culture-male chauvinism is a challenge facing women entrepreneurs. Women entrepreneurs face challenges from male staff workers who cannot take instructions from a younger woman boss.

Additionally, Participant 11 spoke of how male staff members challenge directors in the staff meetings, showing them they do not know anything:

"Even the male staff members will try to challenge you as the director during staff meetings; they would want to show you that hujui chocholate (you know nothing)."

Women entrepreneurs face tough competition from their counterparts. Participant 04 said:

"There is competition; women face tough competition from male-owned businesses."

The researcher concludes that socio-economic inequalities as a challenge facing women entrepreneurs. Women lack support from government institutions due to a lack of documentation. Participant 07 explained how women could not get help from government institutions:

"Most women are challenged with business documentation, they do not keep records, and therefore they do not have any business data, which becomes difficult for them to do Government tendering or even apply for financial aid".

It is worth noting that women entrepreneurs have faced the challenge of qualifying for loans because of a lack of collateral. This conclusion aligns with Constantinidis, Cornet and Asandei (2006:134), who found that women-owned firms receive less funding than men-owned businesses. As a result, most women finance their companies with personal savings, credit cards, or loans from family and friends rather than obtaining a commercial bank loan.

Participant 07 said that one of the challenges facing women is a lack of finances:

"... or women, I can say finances, most SMMEs women-owned businesses do not qualify to get loans from the financial institutions because they do not have collateral and have no one to help them".

The researcher found that government policies and procedures do not favour women entrepreneurs, and women experience poor services in government offices. Women entrepreneurs noted that there is policy implementation failure in government offices

because they do not receive services. Participant 03 explained that women receive poor services in government offices because of a lack of efficiency by government officers:

"... the officers implementing the government plan are failing the women."

Women entrepreneurs face problems in accessing financial institutions. Banks are not a regarded place for women because the majority will not have collateral Piyush (2019) supports the conclusion that commercial banks, in most situations, do not interact with women entrepreneurs. The reason is that banks have historically been wary of granting loans to women entrepreneurs, believing they are hazardous borrowers who lack confidence in their ability to succeed. They still have the traditional mindset of lending driven by societal biases. Regarding risk assessment, the banks ask a female applicant for a male guarantor, whether a husband or brother or a male family member. The researcher found that the banks do not receive women entrepreneurs, as per participant 08:

"Collateral. Women are too challenged with capital as many banks have no place for them because they do not meet the requirements of either documentation or collateral."

Women entrepreneurs have no one to assist them in the bank. Literature reports that bank employees stated that women were viewed as less entrepreneurial than males and were rated lower on risk-taking propensity (Buttner & Rosen, 1988; Brindley 2005:151). The researcher concluded that women entrepreneurs face the challenge of financial accessibility; the traditional financial institutions fail to believe in them, as they are perceived not to have any collateral.

Women entrepreneurs face business challenges such as record keeping, stakeholder engagement, business experiences, human resources, socio-economic climate and financial business that affect the smooth running of their businesses. Women are faced with the challenge of lack of business records and hence cannot show any business

documentation when required. Kiraka, Kobia and Katwalo (2013:62) support this conclusion and found that women entrepreneurs cannot keep proper records due to a lack of knowledge and understanding of business, making them ineligible for loans. Participant 07 spoke of how business records challenge SMMEs' women entrepreneurs.

Women entrepreneurs fail to account for business finances due to a lack of knowledge. Participant 01 expressed frustration with how women entrepreneurs cannot account for business finances:

"The lack of financial management skills is a big problem, and they mix business money with family responsibilities. The financial problems at home force women to withdraw business money to cater for domestic needs, affecting their business expansion. By the end of the day, they cannot account for business finances."

Women could have less control over their finances and income than male entrepreneurs. Women who manage enterprises face pressure to support their extended families financially. This is a component of the informal safety net system and is frequently called "kin tax" (Calder, Boost, Busiello & Fox, 2021;22).

Women entrepreneurs face challenges with business administration- record keeping. City council officers harass the women entrepreneurs because of not have relevant licenses and other documents as required by law. Participant 10 reported that women entrepreneurs face challenges with the city council officers. Women entrepreneurs are frustrated by the long process of seeking help from various organisations assisting women in Nairobi County. The long process puts many off. Participant 07 said:

"There are many organisations assisting women, but the process is very tasking. One has to be very patient; there is a lot of documentation which can put off."

On stakeholder engagement, women entrepreneurs face disappointments from customers who buy on credit and fail to pay and suppliers who fail to deliver on time. Women entrepreneurs experience disagreement with some stakeholders, which is unsuitable for the business.

Women entrepreneurs have been noted to lack relevant business experience, and they mismanage the business due to a lack of financial management skills, business management education, and business knowledge. In addition, they keep poor business records or do not keep them at all and have nothing to show when documents are needed. Buttner's (1993:61) report aligns with this conclusion that women lack attributes associated with successful business management. Participant 3 shared this.

Women entrepreneurs are associated with a lack of technology skills and primarily internet use. Participant 03 explained how women entrepreneurs could not manage their businesses because they are not well educated, especially with technology:

"Women are not well educated to manage their businesses, especially with the use of technology today where business people are meeting virtually, some do not know how to use the internet."

Women entrepreneurs are associated with a lack of knowledge about where to find capital. For example, participant 12 said as much as money is available for businesses, most women entrepreneurs do not know where to find that capital:

"Lack of knowledge about many business things like capital is available, but most women do not know how and where to get it."

The study concludes that women entrepreneurs face the challenge of human resources issues ranging from having no workers, dishonest employees, workers stealing from the business, unreliable employees (absenteeism), disagreement with workers and lack of employee retention.

Some women entrepreneurs have no workers or family members to assist in the business and carry a heavy burden. Participant 07 talked about how women face balancing work and family life.

Women are also challenged with time factors; some do not have support from family and have no workers, so balancing business and family is a big challenge. But, in most cases, they will help the family and neglect the business."

Women entrepreneurs have dishonest workers who steal from businesses, or others can bring similar merchandise and sell at the company's expense. Participant 10 bitterly reported:

"Women are faced with the challenge of employing dishonest workers who steal from the business or do not come to work, posing they are sick or come to work late and tell a lie. Others can sell and replace your stock, so you as a business owner will think there was no sale; they will make money out of your shop but are not paying rent or no bill."

Women entrepreneurs have unreliable employees who are absent, will not open the business over the weekend, and will not pick up their phones when the owner is trying to reach them. Participant 06 said:

"The employees also disappoint us. You might think the employees will open the business in the morning, especially at weekends and will not pick up calls on their phones."

Sometimes, women entrepreneurs disagree with workers, which is frustrating to the entrepreneur. Participant 05 expressed frustration:

"Some days I go home tired and frustrated, especially after tumekorogana huko na wafanyikazi (we have disagreed so much with workers)."

Women entrepreneurs face high employee turnover and limited employee retention, which affects business continuation. For example, participant 02 reported how she took long to have stable human resources:

"... after going through a series of hiring and firing."

The socioeconomic climate has reported a challenge to women entrepreneurs. They expressed concern over many issues: low economic activities, customers' failure to pay sales on credit, customers just window shopping, high competition, lack of parking space, lack of opportunities, starting small-one woman shows, business location not good, inability to do big business, pandemic, business not sustainable, low cash flow, and high business expenses.

Women entrepreneurs expressed frustration over the COVID-19 pandemic's impact on their businesses and the economy in general. They lamented how COVID-19 pandemic had made businesses suffer due to lockdowns and curfews. This conclusion aligns with Mapuranga, Taadzwa, Tarisai and Rukuni (2021:1), who discovered that the COVID-19 pandemic devastated entrepreneurial projects in Zimbabwe.

Participant 05 spoke of how COVID-19 has negatively impacted the economy.

"And especially with the COVID-19 pandemic, this one is very challenging since 2020 businesses went down, some closed, and there is no money circulating in the economy. This has affected women negatively." (Participant 05)

Participant 07 spoke of the effects brought by curfews and lockdowns on women's businesses:

"I can also say the COVID-19 effects - the curfews and the lockdowns which have gone on for almost two years have led most businesses to limit their operations or close down."

Similarly, participant 10 expressed frustration over COVID-19:

"COVID-19 has also hit us badly, especially the last two years; some businesses have closed, others are operating at the half, and others are just hanging there."

High competition is also a challenge faced by women entrepreneurs; Participant 06 said women face high competition:

"Competition is there, but I think the most important thing is how you carry out the processes."

Van der Veen *et al.* (2004:118), support the conclusion that the entrepreneurial process is holistic: the environment and other variables, such as competition and potential customers. Influence the process.

Women entrepreneurs cannot do big business due to a shortage of resources due to many responsibilities such that they cannot do big companies. Participant 03 expressed it:

"Women are going round in circles; hence, they cannot do big businesses like men."

Women's businesses are not permanent; they depend on the husband's place of employment. The wife closes her business or relocates it to the husband's new workplace when the husband gets transferred from one station to another. Participant 02 lamented how women are not independent and their businesses:

"Women are forced to close their businesses when the husband has to relocate from one place to another. I know of a woman who closed her business because the husband had been transferred from Nairobi to Mombasa."

Lack of opportunities: women entrepreneurs have limited or no business opportunities like men due to time constraints or resources. Participant 08 expressed concern:

"Women are focused, but they lack opportunities to do something."

Participant 07 expressed concern about the unfair distribution of government opportunities to small-scale women entrepreneurs:

"The government is already doing this but focusing on the highest level women in business, but the small person on the ground lacks that opportunity."

As they begin their businesses, women entrepreneurs carry their obligations by themselves, and they lack assistance. Mwobobia's (2012:88) findings align with the conclusion that discovered issues that women entrepreneurs face. These issues include financial restrictions brought on by a lack of stability, time limits brought on by other domestic duties, a lack of support overall from the husband, and social constraints brought on by cultural norms and low levels of education.

Customers fail to pay sales on credit in the women entrepreneurs' businesses. Participant 06 lamented how some customers take merchandise on credit and then fail to pay:

"Some customers get shoes on credit, fail to pay, and have already worn the shoes, meaning they cannot return them. I can call it heart-breaking (silence)."

Women business owners also voiced dissatisfaction with how window shoppers enter the store but depart without making a purchase.

Business is not sustainable for women entrepreneurs due to COVID-19 and other harmful factors. Business unsustainability is due to no money circulating in the economy and the high costs of the businesses. This conclusion is supported by Grandy, Cukier Ryerson and Suzanne (2020:671), who argue that women entrepreneurs also suffered from the weight of unpaid labour, increased duties for childcare, and homeschooling during COVID-19. Additionally, according to one study from Quebec, sixty per cent of women business owners reported a fifty per cent decrease in productivity due to COVID-19, which is nearly three times the rate recorded by men (Femmessor, 2020).

Due to a lack of parking spaces at their locations, female entrepreneurs have mobility difficulties.

Financial –business (financial capital) is challenging for female business owners because they do not meet bank requirements. And therefore, their loans cannot be approved. Alber and Ngoasong (2019) support this conclusion through the survey, which found that a lack of start-up capital can affect the survival rates of female-owned businesses and their ability to grow. Women-owned businesses have less money and lower debt than male-owned businesses. Lower capital could be so because banks may be less willing to provide capital to women because they tend to have less industrial experience than men, may lack a track record for financing, and may lack assets for collateral.

Six participants, 04, 07, 08, 09, 10, and 11, agreed that banks do not welcome women seeking loans with open arms. Typically, they reject them.

The women business owners struggle with inadequate cash due to a lack of support and funding for their enterprises. Moreover, female entrepreneurs cannot grow or modernise their businesses due to their tendency to redirect business funds to household purposes. Women entrepreneurs are forced to sell their products at low costs due to a dire need for cash. As a result, businesses owned or operated by women entrepreneurs have poor business legacies or lack continuity.

The researcher concluded that personal financial barriers are a challenge facing women entrepreneurs. Such barriers include a lack of resources to run the business due to a shortage of finance. Kodisinghe and Semasinghe (2013:4), support this conclusion and found that access to finance is widely considered the major obstacle facing women entrepreneurs. The other personal barriers are unmet business expenses, no salary for self-employed, diversion of business funds to the family needs, and sharing the business profit with the family. All this hinders the expansion or growth of women-owned businesses.

The researcher concluded that work-life balance is a challenge for women entrepreneurs. Women fail to balance business and family because they have too many responsibilities. The balancing is between personal life, spouse, family, business and support system. This agrees with Basit *et al.* (2020:124), who reported that work-life balance is the biggest problem for female entrepreneurs, according to many studies, as they struggle to manage many tasks while expanding their businesses and spending insufficient time with their families. In countries where men perform little to no unpaid domestic labour, "time poverty," which results in women having limited time for their own businesses, has an impact on female agency as well (Franzke et al., 2022:348).

From a psychological perspective, women suffer from low self-esteem. Piyush's (2019) poll shows that commercial banks rarely work with women entrepreneurs. After all, they have traditionally been reluctant to lend to them because they think they are risky borrowers who lack confidence in their capacity to succeed. Women entrepreneurs are also associated with a lack of confidence. This conclusion agrees with Gandhi (2014:546), who found that they are associated with a lack of confidence, willpower, a solid mental outlook, and optimism.

Participant 12 spoke of how women entrepreneurs have no confidence in themselves such that even from lenders, they ask for small amounts of money. :

"....therefore, you only ask for a small amount of money because we disqualify ourselves."

Women entrepreneurs lack ambition and a fear of failure, and they lack faith in themselves. This agrees with Wagner (2006) and Lin (2016:3), who report that women also have a higher fear of failure than men and, thus, higher risk aversion (Wagner, 2006; Lin, 2016:3).

Businesses wear women entrepreneurs out, and they are exhausted by the end of the day. Women entrepreneurs cannot have time for personal development because they are too busy with their businesses. Participant 03 emotionally said:

"Women are not well educated to manage their businesses, especially with the use of technology today where business people are meeting virtually, some do not know how to use the internet. Like me, I would have wanted to study up to PhD (both laugh), but my education dream disappeared after marriage and starting a business."

One of the business challenges faced by women entrepreneurs is associated with the spouse. When the spouse's job location changes, relying on the spouse as the business' support system could result in the company's closure. This challenge comes due to a lack of independence. Participant 02 expressed the frustration of how women entrepreneurs depend on their husbands' availability to run their businesses and cannot stand independently:

"Women are forced to close their businesses when the husband has to relocate from one place to another. For example, I know of a woman who closed her business because her husband had been transferred from Nairobi to Mombasa."

The researcher concluded that women entrepreneurs face the challenge of sabotage from their spouses instead of support. Mwobobia (2012:88) found that the challenges

women face are financial constraints due to the non-existence of security, time constraints owing to other domestic responsibilities, absence of support primarily from the husband, and society due to cultural beliefs and limited education. The scholar agrees with the conclusion.)."

Women entrepreneurs experience family tensions due to the unavailability of family time due to business. Participant 05 said:

"Tensions in the family because some women cannot support the family as before."

Women entrepreneurs are faced with the stereotype that they are supposed to be home taking care of the family and not in business, so they get resented even by family members. Imbaya (2012:506) found that caring for children and the household is a woman's role agrees with the conclusion. Participant 11 emotionally spoke of how women entrepreneurs have no support because of the belief that they are supposed to be home giving care to the family:

"Women generally lack support from a family, which is crucial because there is a belief that they are supposed to be at home taking care of the family. Some family members ignore them and cannot offer verbal support, leaving capital alone."

Women entrepreneurs neglect business due to family obligations. Participant 07 said:

"Women are also challenged with time factor; some do not have support from family and have no workers, so balancing business and family is a big challenge. But, in most cases, they will help the family and neglect the business."

Similarly, participants 01, 09 and 12 felt women entrepreneurs faced challenges balancing business and family.

Women entrepreneurs experience the challenge of divided attention between business and family. Women entrepreneurs face challenges from the business perspective. First, women entrepreneurs are primarily absent during networking sessions due to too many responsibilities. Tahir *et al.* (2019:5) supported the findings of those who reported that women's networks experience difficulties in density, size, diversity, and connection strength. The reason is that women seem less committed to building networks due to family responsibilities (Tahir, Ireland & Waqar, 2019:5).

Participant 12 lamented how women entrepreneurs are absent during networking sessions because they are busy with families:

"And working hours, you realise that most of the time when business people want to look for money or maybe discussions that happen outside the boardroom. And they happen in the evening, which is hard to adjust to at that time because of being a mother. So sometimes people are doing a cocktail that starts at 8 pm; you wonder what to do and eventually decide to go to your family or if they are doing it in the morning, let us say 6 am, you think my children have to go school you are like what do I do you settle for your kids, so you miss the meeting."

Due to time constraints, women entrepreneurs labour under pressure and experience consumer disappointment when they don't pay and suppliers when they don't meet deadlines. The researcher concluded that lack of support is a challenge facing women entrepreneurs. Women entrepreneurs lack family support, especially spouses, so no one will believe in them even when they have big ideas.

Some women entrepreneurs have no support, even for baby care, which negatively affects them. The conclusion aligns with Rudhumbu, Plessis and Maphosa (2020:6), who reported that, according to studies, women entrepreneurs' self-image, self-confidence, and drive to launch and sustain a business venture are negatively impacted by the lack of support from their families. In addition, participant 10 expressed frustration

with how some women entrepreneurs have no one to leave their children with and hence fail to open businesses some days:

"Some women, especially the mama mbogas (Small scale women traders), are faced with balancing business and family life. They have no one to leave the children with when they go to business; some only rely on the neighbours who are sometimes unavailable, hence no business opening."

7.2.8 Recommendations as made by the research participants

The study's seventh research question sought to explore what recommendations may be made to support sustainability and encourage the strategic action of present and future women entrepreneurs. The recommendations are based on the primary findings of the study.

The twelve participants of the study put the following recommendations:

- Women entrepreneurs should have strong personality traits; the popular ones that emerged were: hard work, never giving up, self-belief, self-confidence, perseverance, passion, and focus, among others.
- Women entrepreneurs should enhance their human capital by adopting the culture of lifelong learning, and this is achievable through getting guidance, attending seminars, and watching YouTube videos on entrepreneurship.
- Women entrepreneurs should seek financial assistance from women groups, SACCO, or banks, by becoming a member of the women's groups or SACCOs and developing a good relationship with banks.
- Women entrepreneurs should develop good business management practices by keeping accurate business records, providing excellent customer service, adopting a good business model, monitoring business performance and taking action fast, and selling genuine products.

- Women entrepreneurs should enhance their social capital through networking and mentorship.
- Women entrepreneurs should have strong spiritual principles by adopting a culture of prayerfulness, fearing God, building a business on biblical principles, and committing the company to God.
- Women entrepreneurs should research before venturing into any business activity to understand the industry logistics better.
- Women entrepreneurs should care for themselves and have self-love to remain beautiful and young.
- Women entrepreneurs should have a business plan to guide them as they do business.
- New women business entrants can pursue the line of beauty because there is a market for women today who want to remain beautiful and young.
- Women entrepreneurs should do things differently and empower each other in their entrepreneurial journey.
- Women entrepreneurs should adopt the Indian culture of involving family members in their businesses for continuity.
- The government should equip current and aspiring businesswomen with business skills by organising training, seminars, and motivational talks.
- The government provides finance for women entrepreneurs through low-interest loans, grants, and extended payment periods.
- The government should give women sensitive positions to assist and be a voice for other women, especially the *mama mbogas* (the small-scale women entrepreneurs). They felt women need to have female representatives who understand them better.
- The government should create a conducive working environment for women entrepreneurs to give them pride in their work. For example, the government can create a conducive environment by building stalls and kitchens, using standardised machines, using clean energy, reducing bureaucracy, improving service delivery in government offices, and having amenities such as toilets and roads in the market stalls.

- The government should use international benchmarks to learn from the best global business practices. They are benchmarking by government officers and women entrepreneurs going for international models. The government sponsors the exercise.
- The government should introduce entrepreneurship subjects in the school curriculum to expose children to business at an early age.
- The government should support and empower women entrepreneurs in some ways: providing advice, mentorship, building day care centres, building public wellness centres, having good hospitals, introducing trump buses, and above all, empowering women because they are the pillars of society.
- The government should develop policies that support and empower women entrepreneurs by ensuring government officers are proactive, reducing government bureaucracy, putting similar businesses in the same building, and ensuring women are part of the government agenda.

7.3 RECOMMENDATIONS FOR WOMEN ENTREPRENEURS

The study's seventh research question sought to explore what recommendations may be put forth to assist sustainability and foster the strategic gesture of current and future women entrepreneurs. Section 7.3 discussed proposals that women business owners may implement. Finally, section 7.4 presented recommendations that policymakers may implement. The researcher's recommendations in sections 7.3 and 7.4 are the outcome of her interviews with the twelve successful women business owners and her literature analysis.

The discussion for this section 7.3, recommendations for women entrepreneurs, will be divided into three segments: what the woman entrepreneur may do within herself (individual-level recommendations), what the woman entrepreneur may do within her business (business-level recommendations) and what the woman entrepreneur may do within her environment (environmental-level recommendations).

7.3.1 Individual-level recommendations

The study recommended that women entrepreneurs must develop entrepreneurial personality traits; these are the personality traits that enhance business success. In addition, the study revealed that the most popular characteristics of running a business are hard work, never giving up, self-belief, self-confidence, perseverance, passion, and focus. Business Today (2018) supports this conclusion via its findings from a workshop held at Daystar University in Nairobi titled ‘Successfully growing your business as a female entrepreneur’. The findings outlined hard work, turning hindrances into opportunities, resilience, and going the extra mile as contributing factors to the success of female-owned businesses.

The researcher suggested that women entrepreneurs should enhance their human capital by adopting the culture of lifelong learning. This continuous learning is achievable through getting guidance, attending seminars, and watching YouTube videos on entrepreneurship. In addition, the UNDP’s (2020) report agrees with UNDP’s District Business Solutions Centres (DBSC) and entrepreneurship; women entrepreneurs can get training in various fields such as entrepreneurship, finance, literacy skills, marketing, production, and managerial skills to enable them to run the businesses appropriately.

The study recommended that women have a vision for their business and provide strategic leadership. In addition, the research participants suggested that women entrepreneurs should have a business plan to act as a guide as they do business. Mutero and Chummun (2022:19596) report that the “vision of an entrepreneur can lead to the success of an SME. Visionary leadership also plays a positive role in entrepreneurship and organisational excellence.” This supports this conclusion.

The study advises women entrepreneurs to have solid spiritual principles. The research participants recommended that women entrepreneurs should have strong spiritual principles by adopting a culture of prayerfulness, fearing God, building a business on

biblical principles, and committing the company to God. Kieffer (2020:81) found that the emergence of spiritual entrepreneurship is dominated by and targeted at women. Spirituality promotes women's entrepreneurial empowerment by framing capitalism and pursuing financial success.

The study advises women entrepreneurs to care for themselves and have self-love to remain beautiful and young. Women need regular medical check-ups and gym exercise to stay fit and healthy. The researcher recommends that women do things differently and empower each other in their entrepreneurial journey. They should help other women entrepreneurs struggling in a specific business area.

7.3.2 Business-level recommendations

The study advises women entrepreneurs to develop sound business management practices by keeping accurate business records, providing excellent customer service, adopting a good business model, monitoring business performance, taking action fast, and selling genuine products. This advice confirms the findings of Kiraka, Kobia and Katwalo (2013:62), who reported that due to a lack of requisite knowledge and understanding of business, women entrepreneurs could not keep proper records, making them ineligible for loans. Another study by Gomera, Suhonen, Oyelere and Kapinga (2019:3) in Tanzania reported that increased ownership of mobile phones has enhanced record keeping, ensuring the business is conducted in an orderly manner, which is essential for the sustainability and growth of any enterprise and serves as a basis for planning and making an informed decision. This advice is to improve women's businesses.

Women entrepreneurs should research before venturing into any business activity to understand the industry logistics better. It is usually good to conduct market research before any venture starts to understand what customers need when they need it, where they need it and how much they are prepared to realise better monitoring essentials—the trends in the industry.

The study advises new women's business entrants to pursue the line of beauty because there is a market for women today who want to remain beautiful and young. Therefore, monitoring business trends to venture into the most profitable ones is usually good.

The researcher suggests that women entrepreneurs adopt the Indian culture of involving family members in their businesses for continuity. This recommendation is to create a business legacy and avoid the death of women's businesses.

7.3.3 Environmental-level recommendations

Women entrepreneurs must exert effort to enhance social capital through networking and mentorship. Women should create networks that will assist them in their business endeavours. Women are also advised to have mentors to instruct them in business endeavours. This aligns with Chidau, Khosa, and Phillips (2022:8), who argue that “mentorship and provision of finances as the main benefits of social networking.”

Rahayu, Masduki and Ellyanawati (2021:3), also reported that “women entrepreneurs have thus turned to the digital economy to expand their customer base and the scope of their business.”

The researcher advises women entrepreneurs to seek financial assistance from women groups, SACCO, or banks, .which can be done by becoming a member of the women's groups or SACCOs and developing a good relationship with banks. This advice empowers women financially and beats the traditional barrier of collateral that usually holds women back from financial aid. The researcher presents a summary of these recommendations in Table 7.7 below.

Table 7.7: Summary of recommendations for women entrepreneurs

Individual-level recommendations	• Develop the personality traits to improve entrepreneurship spirit. • Provide strategic direction by developing a distinct vision, goals, and objectives. • Enhance human capital by adopting lifelong learning. • Develop spiritual principles by adopting a culture of prayerfulness, fearing God, and building a business on biblical principles. • Take care of themselves and have self-love. • Do things differently and uplift other women.
Business-level recommendations	• Adopt good business management practices. • Conduct research before engaging in business. • Venture into the beauty industry. • Adopt the Indian culture for business legacy.
Environmental-level recommendations	• Exert effort to build substantial social capital. • Seek financial assistance from diversified sources.

Source: Compiled by the researcher (2023)

7.4 RECOMMENDATIONS FOR DECISION-MAKERS AND POLICYMAKERS

Stakeholders can implement specific initiatives, programmes, and policies to promote female entrepreneurship.

7.4.1 Recommendations for decision-makers and policymakers in government

The study recommended that **the** government should equip current and aspiring businesswomen with business skills by organising training, seminars, and motivational talks. These can be short-term courses organised by a member of the council assembly (MCAs) within their wards for easier coordination. The government should create a working environment for women entrepreneurs to give them pride in the short term. This empowerment can be done through building stalls and kitchens, using standardised machines, using clean energy, reducing bureaucracy, improving service delivery in government offices, and having amenities such as toilets and roads in the market stalls. The government should improve the welfare of women entrepreneurs by building daycare, public wellness centres, high-quality hospitals, and better bus services, and, most importantly, empower women entrepreneurs because they are the backbone of society. Support and speak up for other women, especially the mama mboga (the small-scale women entrepreneurs). The government should offer women critical positions in the administration. The government should do this because women need more spokespeople who can relate to them. The government should conduct worldwide benchmarking studies to pick up top international business practices; the government should set benchmarks by providing financial support to some government employees and women entrepreneurs to adopt global models.

7.4.2 Recommendations for decision-makers and policymakers in the financial sector

The researcher recommends that financial sector policymakers re-evaluate and alter their lending models, regulations, and guidelines to get rid of gender discrimination that

is ingrained in them and provide women entrepreneurs with equal access to capital. The government can provide grants and subsidies and have longer paying credit duration for women entrepreneurs. Bankers and other decision-makers might assist and counsel women entrepreneurs on improving their business profiles to improve their loan applications' likelihood of being approved. Bankers should educate women on money management skills.

7.4.3 Recommendations for decision-makers and policymakers in networking organisations

The study recommended that women entrepreneurs have networking sessions offering platforms for finance, ideas, and skills.

7.4.4 Recommendations for decision-makers and policymakers in the education sector

The researcher recommends that the government should introduce entrepreneurship subjects in the school curriculum to expose children to business at an early age. In addition, conduct more research to enhance entrepreneurship among women and youth to create more employment and build the country's economy.

Section 7.4 stated the recommendations decision-makers and policymakers in the financial sector, government, networking organisations and education sectors might implement to enhance women's entrepreneurship. Table 7.8 below gives an overview of these recommendations.

Table 7.8: Summary of recommendations for decision-makers and policymakers

Government	• Empower women entrepreneurs with business skills through organising training, seminars and motivational talks. • Create a conducive working environment for women entrepreneurs. • Provide facilities such as day-care centres, gyms, and hospitals to smoothen business operations. • Offer women critical positions in administration to represent other women • Conduct international benchmarks on businesses
Financial sector	• Formulate policies that provide women with the same access to capital as men. • Government to provide grants and subsidies and lengthen the payment period • Educate women on business and money management aspects
Networking organisations	• Organise networking platforms for women entrepreneurs
Education sector	• Introduce entrepreneurship subjects in the school curriculum to expose children to business at an early age.
	• Conduct more research to enhance entrepreneurship among women and youth.

Source: Compiled by the researcher (2023)

7.5 THE THEORETICAL BASIS FOR THE STUDY

Numerous theories provided the theoretical basis for this study. These theories are the motivation theories, the entrepreneurial attributes theories, the women in leadership theories, the feminist theories, the gender theories, the motherhood theories and the access to financial capital theories. The seven categories of the study's theoretical foundation are summarised in Table 7.9, along with how each relates to the study's research questions and themes.

Table 7.9: The relationship of the research questions and the research themes to the study's theoretical base

Research questions	Research theme	Theory category	Relevant theory
1. What motivates women in Nairobi County to become entrepreneurs?	Motivation	Motivation theories	The expectancy theory
			The liberation theory
			The need for achievement theory
			The push and pull theory
2. What unique attributes do successful women entrepreneurs in Nairobi County possess?	Attributes of successful women Entrepreneurs	Attributes entrepreneurial theory	Risk-taking theory
			Personality trait theory
			Locus of control theory
			Innovation theory
			Opportunity theory
			Religion and work ethics
			Uncertainty theory
3. What factors contribute to the success of women-owned businesses in Nairobi County?	Contributing success factors	Contributing success factors theories	Relational theory
			Collaborative leadership theory
			Rejection model
6. What challenges do women entrepreneurs in Nairobi County face that may hinder business success?	Challenges to success	Feminist theories	Liberal feminist theory and feminist empiricism
			Social feminist theory
			Psychoanalytical feminist theory
			Radical feminist theory.
			Social constructionist and post-constructionist feminist theory
			Mumpreneur-ship theory
	Challenges to success	Access to financial capital theory	Gender role congruity theory and signalling theory

Source: Compiled by the researcher (2023)

7.5.1 Motivation theories

The motivation theories associated with motivation are liberation theory, the glass ceiling, expectancy, the need achievement theory and the Push and pull theory. These theories of motivation are pertinent to research question one and research theme one, which focuses on factors that motivate women to become entrepreneurs.

7.5.1.1 Liberation theory

Literature has identified personal satisfaction as one of the pull motivation factors for entrepreneurship and personal freedom, independence, and being one's boss (Walker *et al.*, 2004:579). Participant 11 said she went to entrepreneurship to emulate her mother, who had her own business and was her boss.

"I admired the fact that she was her own boss." (Participant 11)

7.5.1.2 Expectancy theory

Lunenburg (2011:1), states, "Expectancy theory is more concerned with cognitive antecedents that go into motivation and how they relate to each other". People believe there are correlations between the effort at work, the performance they accomplish due to those efforts, and their rewards. According to the motivation theory, people will be motivated if they believe their effort will lead to good performance and rewards.

Women entrepreneurs in the study went into entrepreneurship to gain something. However, participant 09 said she entered entrepreneurship to make more money.

"...the salary from a government job was not enough for our needs, so I wanted to make more money."

7.5.1.3 The push and pull theory

Push factors to motivate entrepreneurship include work-related conflicts, uncertainty in the workplace and the “glass ceiling” (Hughes, 2003; Kirkwood, 2009). The women entrepreneurs in the study expressed frustration that they left their jobs to be self-employed because of dissatisfaction. For example, participant 09 left employment to start a business because she had to care for her young children, for nannies were hard to keep.

“When I started the business, I had young children who needed my attention, and it was difficult to get a reliable nanny to nurture the kids. Getting reliable house help was a challenge, shinda mingi (a lot of problems). You could hire one today; they will leave upon receiving their first salary. So it became a big discouragement. So initially, I started by selling mitumba (2nd hand clothes) from home and slowly realised I could make money. Then I quit the teaching job to sell the clothes full time as I took care of my children (silence).”

Pull factors include independence, success acknowledgement, personal development, and personal wealth are pulling aspects into entrepreneurship (Cronje *et al.*, 2018:5).

The women entrepreneurs in the study said they went into entrepreneurship because they saw potential. Participant 04 said she went into entrepreneurship to make money and buy property, *“I wanted to stand on my own and buy my property”*.

7.5.1.4 The need for achievement theory

McClelland's theory alludes that human beings have three emotional needs: achievement, power and affiliation. Entrepreneurs with a high level of achievement formulate challenging goals and work hard to achieve them (Vardhan, Bohra, Abdullah, Thennarasu and Jagannathan, 2020). For example, the women entrepreneurs in the study pointed out that they went into entrepreneurship to achieve financial goals. On the

other hand, participant 09 said women go into entrepreneurship to make their own money: “... *they want to make their own money and use it for chamas (women groups).*”

7.5.2 Entrepreneurial attributes theories

7.5.2.1 Risk-taking theory

Risk-taking propensity and venture creation go hand-in-hand. Risk-taking is the most outstanding entrepreneur feature (Das & Teng, 1997; Xie, 2014:26). In addition, a survey by Mat, Yusoff, Zainol and Afthanorhan (2020:1209) reported that “risk-taking propensity plays a critical mediating role in the relationship between personalities of women entrepreneurs’ success”. The desire to succeed drives people to take on risky undertakings, a psychological trait that successful entrepreneurs share. Women entrepreneurs in the study demonstrated risk-taking behaviour when they became self-employed. They were not afraid of risks. Participant 02 demonstrated risk-taking in her business endeavours.

“I take risks and prefer to try and fail than to sit and procrastinate.”

7.5.2.2 Personality trait theory

Personality trait theory falls into five categories: Agreeableness, Conscientiousness, Negative emotionality (Neuroticism), extraversion, and openness (Griffin *et al.*, 2004:91).

People with agreeableness tend to be gentle, cooperative, forgiving, understanding, and goal-oriented. Such people find it easier to develop good working relationships with co-workers, subordinates, managers, customers, suppliers, and other stakeholders. Entrepreneurs who command respect, trust, and cooperation are said to have this quality (Cogliser *et al.*, 2012; Kibanja, 2016:16). Women entrepreneurs in the study associated women with gentleness, an aspect that fosters good relationships with other stakeholders. Participant 10 said that women entrepreneurs are gentle:

“They are gentle and polite when dealing with customers, workers, and suppliers, which goes a long way as far as business is concerned.”

Conscientiousness refers to several goals a person focuses on at once. The trait falls into two: high conscientiousness and low conscientiousness. Holt *et al.*, 2007; Coglisier *et al.*, 2012; Kibanja, 2016:16), reported that high conscientiousness individuals concentrate on a small number of goals and are organised, systematic, cautious, thorough, responsible, self-disciplined and dependable. These qualities can encourage achievement. The study's female entrepreneurs attested that they share this quality. Participant 06 affirmed:

“One is discipline; women are disciplined and cannot misuse business money. We do not just get money and misuse it; we use it for what it is meant for.”

Neuroticism (emotion stability) is labelled as a “dark” personality trait (Zhao *et al.*, 2010; Kibanja, 2016:16). This trait is also divided into less negative emotionality and more negative emotionality. People with less negative emotionality possess poise, calmness, and resilience and are more secure. They are stable and stress-resistant Woodward (2011:2). Women entrepreneurs have this trait. Two participants, 02 and 12, pointed out resilience as the number one trait of women entrepreneurs. Participant 02:

“Resilience and persistence even when things are not going as planned until it starts working well. Women will stick to a business until it works, but on the other hand, they are also quick to identify whether the business is profitable or not, unlike their male counterparts.”

Extraversion is the opposite of introversion, characterised by more significant social discomfort in interactions. Extroverts are outgoing, outspoken, assertive, and eager to form new relationships. Extraversion suits entrepreneurs because they need a high degree of interaction with stakeholders. Dominance, adventure, pleasure-seeking, ambition, and self-confidence are all required (Holland, 2007; Kibanja 2016:16). The women entrepreneurs in the study displayed these traits. Participant 05 said she is a person of outgoing character:

“I also have an outgoing character to network with the relevant people in the business environment.”

Openness ‘is the capacity to entertain fresh concepts and change due to learning new information (Griffin *et al.*, 2004:93). This trait falls into two categories: more openness and less openness. People in the more open category are open to new ideas, willing to modify their minds, beliefs, and attitudes, and are curious, imaginative, and creative. Entrepreneurs with openness question the existing culture, which could identify new opportunities that can bring higher returns, hence success (Zhao, 2010). The study’s participants possess such traits. For example, participant 02 alluded that women start businesses because they see an opportunity:

“Ummm! People are different; some start businesses due to opportunity.”

7.5.2.3 Locus of control theory

According to Spillan and Brazier (2003:61), locus of control is the personality characteristic that describes how individuals believe they can control the environment and external events affecting them. Buttner (1988) argues that locus of control contributes significantly to a woman’s inclination to become an entrepreneur. This is because they are in control of their destiny. Due to locus of control, successful women are said to be “true internals” and have a significantly stronger belief in their ability to control the direction of their career (White *et al.*, 1997:30). Women in the study have

displayed internal locus of control. Participant 05 revealed that she has self-belief, *"I believe in myself in terms of delivery and understand that I can never cheat them."*

7.5.2.4 Innovation theory

Schumpeter defines innovation as the novel combination of researchers brought about by the vision of the entrepreneurs (Klein & Foss, 2009:27). This new combination can yield new products, services, production methods, or markets or employ new technology in new products, processes, and services. Innovation can be radically new, incrementally new, or even imitative innovation is introduced to new markets not saturated by competition. The study's participants displayed this trait. For instance, participant 03, in her attempt to diversify her business, became innovative:

"I started selling some products in the office to supplement the income and eventually went into clothing production."

7.5.2.5 Opportunity Theory

Businesspersons recognise and capitalise on new business possibilities by launching new ventures (Shane *et al.*, 2000:219; Participant 02 alluded that women get into business because they see an opportunity.

7.5.2.6 Religion and work ethic theory

Max Weber (1930) was the first to show interest in entrepreneurship. He believed entrepreneurs are independent thinkers whose function as corporate leaders provides them with official authority (Filion, 1997:5). Weber identified the value system as a crucial element in explaining entrepreneurship; in his book, *The Protestant Ethic and the Spirit of Capitalism*, he presented that the rise of Protestantism fostered materialism and a desire for hard work, which gave rise to capitalism. Three participants, 01, 03, and 07,

associated women with prayerfulness and indicated that women had integrated prayer into their businesses.

Participant 01 said:

"I have learnt that women are more prayerful, which is being integrated into the business."

In the modern day, spirituality is ingrained in enterprises.

7.5.2.7 Uncertainty theory

According to Knight (1971), an entrepreneur's principal responsibility is to assume uncertainty. Risks, unpredictability, and profit are all factors that Knight considers while evaluating an entrepreneur. Knight recognised the different risks and uncertainty, the latter being uninsurable since it refers to one-of-a-kind events, such as a shift in consumer preferences (Bula, 2012:85). Women in this study are afraid of failure. Participant 12 spoke of how women entrepreneurs have no confidence in themselves such that even from lenders, they ask for small amounts of money:

"....therefore, you only ask for a small amount of money because we disqualify ourselves."

7.5.3 Contributing success factors theories

7.5.3.1 Women leadership theory: Relational theory and the collaborative management style

According to McMahon and Lucas (1998:1), relational leadership involves a focus on five primary components:

- Ethics: Upholds values and standards of morality

- Purpose: Having a standard set of values and vision to move an initiative forward
- Empowerment: Sharing power with others to embrace what they have to offer
- Inclusivity: Welcoming and open to diverse points of view and diverse identities
- Process-Orientation: The focus is on the group and how the group works together.

Women prioritise interpersonal sensitivity, relationship quality, and a more democratic leadership style that is "charismatic and visionary in nature, and leaders lead and motivate followers in ways beyond exchanges and rewards" (Lowe, 2010:125).

Two participants, 06 and 07, agreed that leadership is critical to business success:
Participant 07:

"...so I usually lead the team to achieve our goal."

Participant 06 spoke of how her mum is a role model in terms of leadership:

"My mum is my role model and a church leader; spiritually, she encourages me a lot."

A team approach is associated with effective leadership, which leads to business success; Participant 08 praises her team of experts: *"My team of experts comes with different skills which we put together, and we are sure to do an excellent job."*

Participant 10 associated her business success with influential team leaders:

"And when there is a plan, you share it with your team and appoint team leaders; it will lead somewhere positive."

Good leadership incorporates fairness in management. Participant 09 praised women's administration:

Women in management are outstanding managers; they give a chance for the staff members to say their views; in other words, they are not dictators.”

7.5.3.2 The rejection model

The ‘rejection model’ best describes the motivations of those women who become entrepreneurs in reaction to workplace discrimination. Elkafrawi and Refai (2022:5), reported that women are attached to entrepreneurship to achieve autonomy, reach self-satisfaction, or reject stereotypical feminine identities. For example, participant 10 spoke of how she became self-employed because of retrenchment:

“Mine is a long story. I was retrenched in 2007 when the textile company I had worked for over ten years went bankrupt due to mismanagement...”

7.5.4 Feminist theories

7.5.4.1 Liberal feminist theory and feminist empiricism

This theory is part of the feminist theory’s first group, which considers males and females similar. It characterises both men and women as sensible thinkers. Women’s subordination is owing to discrimination of institutional hurdles, such as unequal access to education. Such obstacles are easily overcomeable (Ahl, 2006:595). A just society, according to liberalism, allows individuals to enjoy their autonomy and fulfil their potential (Bristor & Fischer., 1993:520). Liberal feminists believe that there is no equality in liberal values application to men and women. Men are considered as “self” with their “self-interest” protected, but women are handled as “others’ with their interests often neglected or violated (Bristor & Fischer., 1993:520). The research participants affirm this discrimination against women:

Participant 07 spoke of how there is no one to help SMMEs owned by women with loans:

"... most SMMEs women-owned businesses do not qualify to get loans from the financial institutions because they do not have collateral and have no one to help them."

7.5.4.2 Social feminist theory, Psychoanalytical feminist theory, and radical feminist theory

The social feminist, psychoanalytical feminist, and radical feminist views see men and women as fundamentally different. Ahl (2006: 596), argues that feminine characteristics are assets rather than flaws and resources to be utilised effectively. According to Ahl (2006:597), the male norm is not challenged; however, an alternative is offered.

The feminist social theory was founded in the 1970s and is paying attention to understanding significant disparities between females and males, considering male dominance over females (Jackson, 1998:12). The primary notion is that male dominance is beneficial over women originates from a social and economic standpoint. (Jackson, 1998:12). Social arrangement for a particular society Women can be added to its emancipatory project as another oppressed class to be liberated (Middleton, 1989:8). The research participants are aware of these differences between men and women. Therefore, they highlighted some feminine characteristics:

Participant 02 spoke of male chauvinism, which makes male workers not respect or take instructions from female bosses. Participant 09 said women possess motherly traits such as patience.

Participant 06 said:

“And also prayerfulness most women pray and believe everything happens with God in the midst.”

7.5.4.3 Social constructionist and post-constructionist feminist theory

This section is the third group part of the feminist theory. This group is less concerned with who men and women are and more concerned with how masculinity and femininity are produced and their implications on social order (Ahl, 2006:598). It is also known as post-modernist feminism, post-feminism, and structural feminism (Bristor & Fischer, 1993:521). This school of thought refers to gender as masculinity or independent of a person's biological sex, femininity (Ahl, 2006:597). Gender is determined by upbringing and social interaction, changing across time and place. Gender is done, 'accompanied' or 'performed' in this group rather than something that 'is' (Ahl, 2006:598). Any appearance of stability depends on gender recreation or repetition (Ahl, 2006:598; Butcher, 1990). In society, professions are gendered, which also happens in entrepreneurship (Ahl, 2006:598). The research participants have experienced this kind of treatment from their male counterparts.

Two participants, 04 and 11, spoke of women's tough competition from male-owned businesses. Participant 11 said:

“Yes! Women also face competition from their male counterparts who feel they are better than women.”

Participant 11 spoke of how male staff members challenge directors in the staff meetings:

“Even the male staff members will try to challenge you as the director during staff meetings; they would want to show you that hujui chocholate (you know nothing).”

7.5.4.4 Motherhood theories: Relational theory and the rise of “Mumpreneur-ship”

Women who begin businesses to merge income generation and nurture duties are called “mumpreneurs” (Duberley & Carrigan, 2012:629). The “mumpreneur” is “an individual who discovers and exploits new business opportunities within a social and geographical context that seeks to integrate the demands of motherhood and business ownership” (Ekinsmyth, 2011:105). These “mumpreneurs” comprise an exciting group of women who represent present-day dialogue on lifestyle entrepreneurship and a new approach to *having it all*: pursuing both an entrepreneurial career and the traditional motherhood role (Duberley & Carrigan, 2012:629). This theory concurs with a participant who left employment to start a business because she had to take care of her young children:

7.5.5 Access to financial capital theories: Gender role congruity theory and signalling theory

Funding for women entrepreneurs has had a hard time. The lack of funding for women entrepreneurs is not because women are not impacting small businesses but because the traditional financial institutions fail to believe, and it turns out that banks often turn women away for small business loans (Wood, 2017). Apart from grants, the other sources of capital for women entrepreneurs are venture capital firms, angel investments, and bank loans. According to Malmstrom and Wincent (2018:1), banks are considered the most critical external financiers for businesses.

Access to finance is widely regarded as the major obstacle facing women entrepreneurs (Brush, 1992; Kodisinghe & Semasinghe, 2013:4). This discrimination exists because of the features of women-owned businesses, which can explain why women are given smaller loans, pay higher interest rates, have to put up more collateral, have more unmet credit needs, and are less satisfied with the bank loan procedure (Aspray & Cohoon, 2007). According to Sweeney (2020), a survey of 650 female small business owners revealed that 61 per cent chose to self-fund their start-ups. Most women finance

their businesses with personal savings, credit cards, or loans from family and friends rather than obtaining a commercial bank loan (Constantinidis, Cornet & Asandei, 2006: 134).

The study's participants have undergone this experience. As a result, five participants explained how it is difficult for women to get a loan from financial institutions:

Participant 01 spoke of how banks cannot give women loans:

"The banks will not give women loans because they do not have title deeds that can be used as collateral."

Participant 04 also had the same resentment about financial institutions:

"The financial institutions are not as keen to help women entrepreneurs because they do not have security."

Participant 11 was equally concerned about women entrepreneurs' business challenges:

"I think one is lack of funding because most women do not have collateral; therefore, funding is an issue. No bank would accommodate them because of the lack of security."

The signalling theory proposes that "characteristics specific to the firm and the entrepreneur act as a means to communicate or signal the inherent quality of the venture and thus impact the amount of capital the entrepreneur may obtain" (Women-owned businesses typically remain small, are slow at growth, and are labour-intensive (Buttner, 1993:59).

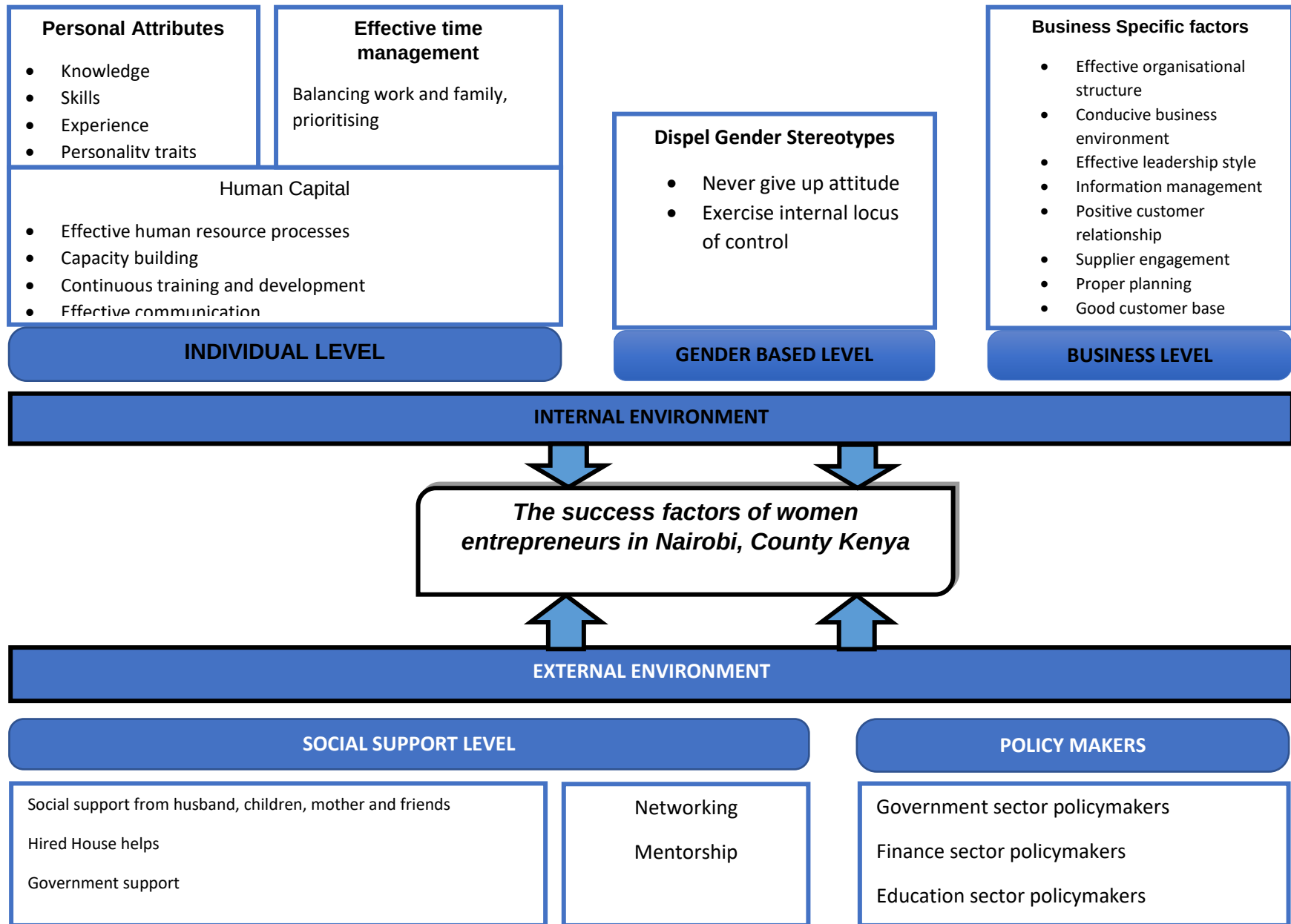
According to Eddleston *et al.* (2016:489), signalling theory proposes that “characteristics specific to the firm and the entrepreneur act as a means to communicate or signal the inherent quality of the venture and thus impact the amount of capital the entrepreneur may obtain” (Women-owned businesses typically remain small, are slow at growth, and are labour-intensive (Buttner, 1993:59).

7.6 CONTRIBUTION OF THE STUDY

The study's main contribution is the framework for successful women entrepreneurship in Nairobi County, Kenya, as indicated in Figure 7.3. The framework proposes to assist existing and prospective women entrepreneurs in ensuring sustainability and attaining business success. The framework elements (Refer to section 7.3) and recommendations made in areas 7.4.1 - 7.4.4 illustrate the study's contributions by discussing recommendations for different sectors.

The study also contributes to the body of knowledge on women entrepreneurs in Nairobi County, Kenya. These contributions summarise themes that emerged from the findings and are components of the proposed framework that follows in Figure 7.3.

Figure 7.3: A framework for successful women entrepreneurship in Nairobi County, Kenya



Source: Compiled by the researcher (2023)

The framework above categorises the success factors that contribute to women entrepreneurs as individual-level factors, gender-based level factors, business-level factors, social-level factors and policymaker factors.

7.6.1 Individual-level success factors

Personal attributes: Having multi-business skills, business knowledge that women entrepreneurs can acquire through continuous lifelong learning, business experience, knowing what to do in business, acting fast, being consistent and possessing strong personality traits impacts business success. The chief characteristics associated with success are hard work, never giving up, self-belief, self-confidence, perseverance, passion, and focus, among others. In addition, women entrepreneurs need to be focused on their vision to achieve business success.

Heightened human capital also enhances business success. Enhancing capital can be done by having effective human resources processes such as having motivated and well-trained staff, capacity building to empower employees with skills and competencies, continuous training and development and effective communication. In addition, the women entrepreneurs advise ongoing training via attending courses in schools and seminars, getting advice from mentors and watching videos from YouTube and information from the internet.

Successful entrepreneurs have to learn continuously, thus embracing the idea of lifelong learning by gaining tacit knowledge among others (Overall *et al.*, 2016:212).

Balancing work and family is critical for women entrepreneurs to succeed. Women must learn to balance time between family, business and employees, for they all need the woman's attention. Women can manage this if they prioritise their work through proper

planning and the ability to draw a line between social life and business life. This conclusion aligns with the findings of Bobak *et al.* (2017:30), who found that women desire a flexible schedule to balance professional and family life. According to Imbaya (2012:506), the care of children and the household is traditionally a woman's role; however, when women enter the business, getting help from other persons with this responsibility becomes necessary.

7.6.2 Gender-based success factors

Women business owners must continuously question the status quo, disrupt the mould, and debunk gender preconceptions. They should believe in themselves and not get distracted from their vision by the male chauvinistic society. They have a never-give-up attitude even if the going gets tough. They should heighten their self-esteem and not look down upon themselves. Women entrepreneurs should have self-confidence and know they are equal to the task and should pursue their business with vigour and stay focused.

7.6.3 Business-level success factors

Women entrepreneurs must exert effort at the business level by establishing adequate administrative structures so that all employees know their duties and whom to report to create accountability and responsibility. Efficient business practices such as accurate record keeping are a successful contributory factor in a business, for the opposite becomes a challenge when financial institutions require business documents. Women have lower capitalisation and lower debt than male-owned businesses.

Because banks may be less willing to provide capital to women, lack a track record for financing, and lack assets for collateral (Albert & Ngoasong, 2019). Businesses with vision, goals and strategy succeed because they have a guide or a road map. Women entrepreneurs are willing to spend a long time chasing their dreams despite setbacks

and can be patient. They are not bored easily and do not quit their ideas and vision until they have tried all the possible opportunities (Enterprise League, 2020).

Women entrepreneurs must strive for a conducive working environment in their businesses for higher performance and business success. A practical or relational leadership style is associated with business success, and women should strive to have it in their business organisations. Women should lead their teams and act as role models to the staff members. Women, since eternity, have been regarded as good leaders because of their motherly instincts. Women prioritise interpersonal sensitivity, relationship quality, and a more democratic leadership style that is "charismatic and visionary in nature, and leaders lead and motivate followers in ways beyond exchanges and rewards" (Lowe, 2010:125). Such leadership becomes critical in business organisations. Women tend to be transformational in their leadership style, a style well-known in the literature, whereby leaders "engage with others so that leaders and followers raise one another to higher levels of motivation and morality" (Cheung *et al.*, 2010:188). It also includes leaders who are inspiring, optimistic, moral, and equitable" (Cheung *et al.*, 2010:188). Women entrepreneurs should have effective supervisors who own the business vision and a proactive management team who lead and inspire teams. Participant 07 said, "...so I usually lead the team to achieve our goal."

Women entrepreneurs must manage business information effectively for the success of their organisations. They must monitor and evaluate the business processes to identify what is working for the business and quickly eliminate what is not working for the company. Women entrepreneurs should share the information with the stakeholders who need it and must maintain proper business records. In addition, women entrepreneurs must incorporate technology into business communication models. To enable quick and effective communication in business, they should use emails, WhatsApp, and social media. For payment, digital payment systems such as Mpesa should be used broadly by women entrepreneurs.

Maintaining positive customer relationships is critical to business success, run by women entrepreneurs. Women entrepreneurs must strive to satisfy their customers so they are happy and do not go to their competitors. They should work very hard to meet the customers' expectations. Participant 01 passionately said, *"We spend sleepless nights working to meet the customers' expectations, being focused and having the direction where the business is going, the planning aspect."*

Businesses with superior customer service gain a good reputation and more business through referrals and repeat customers (Gorgievski *et al.*, 2011:209).

Being reliable and trustworthy to the customer improves Customer retention in businesses. Excellent customer care is a success contributory factor in women entrepreneurs' enterprises, where customers are treated with respect and can even be given services or products on credit.

Having good relationships with suppliers is also crucial in business because this makes suppliers responsible and deliver on time, one's customers will never miss their products, and suitable suppliers can give credit for up to three months. Providing timely supplier feedback can also enhance business success and communication through smartphones or social media.

Women should strive to have enough capital to start and run their businesses, which can come from savings, soft loans from friends or family, and commercial banks. Engaging foreign investors can also enhance business success. Successful women entrepreneurs must be able to plan appropriately at the corporate and family levels. In addition, a good customer base due to business location can contribute to women entrepreneurs' enterprises.

7.6.4 Social-level success factors

Social support from friends, family, and hired help is significant for women-owned businesses to succeed. Women should have a family support network, including their husbands, children, parents, and friends. Employed assistance helps female business owners balance work and family. Women entrepreneurs usually relied on supportive husbands, extended families, and hired help in societies where domestic help was accessible (Cheung *et al.*, 2010:186).

The access to Government Procurement Opportunities Programme Certificate (AGPO) has also played a vital role in the success of women entrepreneurs. This certificate enables businesses owned by women, youth and persons with disability to access 30 per cent of Government opportunities.

The success of women-owned businesses has been dramatically influenced by networking with the appropriate people, establishing business relationships with those who can provide support, and receiving business advice. In addition, mentoring in the industry is associated with the success of women-owned businesses, which involves learning from role models, applying basic business principles, and receiving guidance from role models during face-to-face meetings.

7.6.5 Policymakers' success factors

Policymakers in the finance industry might aim to eliminate practices that discriminate against women entrepreneurs seeking capital. Government decision-makers may develop regulations that support female business and gender equality. Policymakers in the education sector might offer workshops and courses to help women entrepreneurs build their entrepreneurial skills. And to provide them with early exposure and incorporate entrepreneurship into the curriculum at an early age.

7.6.6 The findings and conclusions of the research questions

The study contributes to the body of knowledge on women entrepreneurs, entrepreneurial success, and entrepreneurship through its comprehensive findings and conclusions that align with the research questions.

What motivates women to become entrepreneurs?

Women are drawn to entrepreneurship for numerous reasons, push and pull factors. For example, women enter entrepreneurship due to unemployment, family obligations, financial obligations, independence, recognition, and work-life balance.

How do women perceive entrepreneurial success?

Women perceive success as tangible and intangible and view it from individual and business-level perspectives.

How do women entrepreneurs measure entrepreneurial success?

The research found that women entrepreneurs measure success from tangible (objective) and intangible (subjective) perspectives. It is also measured from two levels: individual and business. From tangible lenses at the individual level, monetary and goal attainment are the measuring yards. From the business level, tangible measurement looks at profits, achievement of the set goals, business growth or expansion, customer satisfaction and empowered employees. From the intangible perspective at an individual level: the passion for business, enjoying the process of achieving set objectives, personal growth and living the purpose. The community-level success measurement yards the research found is the ability to make a difference, impact society, and empower others.

What are the attributes of a successful woman entrepreneur?

The research found that successful women entrepreneurs possess four attributes: personal, family, business, and socially oriented. Such qualities are hard-working, drive, motherliness, accountability, focus, good relationships and a good management style.

What factors contribute to the success of women-owned businesses?

The proposed framework (see Figure 7.3 above) presents the factors contributing to the success of women entrepreneurs. These factors are classified into two: internal environmental and external environmental factors. The elements are further categorised into individual-level, gender-based, business-level, social support and policymaker factors.

What challenges may hinder the success of women-owned businesses?

The challenges that women entrepreneurs face can be categorised into four: Gender inequalities, socio-economic inequalities, business challenges and work-life balance.

What recommendations may be put forth to assist sustainability and foster the strategic gesture of women entrepreneurs?

The study adds to the body of knowledge on women's entrepreneurship by outlining the challenges women entrepreneurs face and recommending strategies to overcome these challenges. These recommendations are discussed in sections 7.4.1-7.4.4 of the study.

7.7 WHAT IS NEW IN THE STUDY

The study showed that female entrepreneurs took on more risks than in the literature. The two participants, 02 and 12, showed different behaviour from what literature says

about women entrepreneurs previously. Participant 02 described herself as a risk-taker, and Participant 12 claimed that she had grown her business due to taking risks, notably when she joined a particular organisation.

The beauty sector is the current trending industry in Nairobi County, as Participant 10 suggested to the new business entrants. This participant argued that unlike before, when women were more conservative, today's women desire to look beautiful, young, and attractive.

The study discovered that there are women entrepreneurs: participants 01, 02, and 05 are pursuing agriculture as their businesses; this is a new and unique phenomenon because women are usually associated with service businesses such as salons, restaurants etc. Women tend to run a service sector business and pursue intrinsic values over financial gain (Reavley *et al.*, 2008:286). In Kenya, males dominate agriculture, especially the cash crop sector (Fischer and Qaim, 2012). In the UK, the agriculture industry is reported to be male-dominated. However, there is a shift today as reported by Agerholm (2019), more women are now running their own farms, thus entering the male-dominated UK agriculture industry.

Incorporating Information Communication Technology (ICT) by older women entrepreneurs is significant. The older women (the research participants), who their children usually refer to as “old school” or “analogue”, were found to utilise ICT highly in their businesses. They use emails, digital payment platforms (Mpesa), WhatsApp, and social media to communicate with their customers and suppliers or to make and receive payments.

The COVID-19 pandemic went on record as having negative impacts on women-owned businesses. The pandemic made some companies close down, and others downsized their operations. In addition, it affected businesses' cash flows, increased business expenses in terms of sanitisers and space, and brought tensions in the families because the women could not provide for the family as they used to before the pandemic.

Women entrepreneurs “responded to the crisis by leveraging their socio-psychological resources to introduce new product innovations” (Sahi, Modi & Mantok 2023:19).

As much as the literature condemns banks as not inviting women entrepreneurs, two research participants: participants 09 and 10, experienced the opposite treatment and reported getting loans from the Cooperative Bank of Kenya. The finding contradicts the literature that argues that women entrepreneurs have no space in commercial banks. In most situations, a commercial bank does not interact with women entrepreneurs because commercial banks have historically been wary of granting loans to women entrepreneurs, believing they are hazardous borrowers who lack confidence in their ability to succeed. The new development depicts that banks realise the potential of women entrepreneurs.

7.8 CONSIDERATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

The following considerations and recommendations are put forth for future research:

- The researcher only based the study on Nairobi County in Kenya, and future researchers can expand their investigations to other counties across the country to get more insights.
- The researcher advises more investigation on spirituality because it is a substantial aspect of women-owned businesses.
- There is limited research on entrepreneurship in Kenya; however, it is notable that it has favoured male rather than female entrepreneurs. As a result, additional research on women's entrepreneurship is recommended. Therefore, more investigation into women's entrepreneurship is advised. Carter and Jones-Evans (2006:25) emphasise that women's entrepreneurship is still neglected.

- Female studies have focused on self-employment motivation factors and challenges women face in the business, especially within developed countries. However, limited research on business success factors is available, and a preliminary investigation has been completed, especially in third-world nations like Kenya (Alam *et al.*, 2011:167). According to Hassan and Mugambi (2013:47), no research has explored the contributing factors to developing female-owned enterprises in Nairobi, Kenya. Therefore, such research is recommended to change the perception to allow women to become change agents in society, not mere underachievers.
- There is a need for research to examine how women might overcome challenges in businesses, for example, work-life balance, a lack of financial resources, and intimidation from male counterparts.
- More research is required to examine how family support impacts women-owned businesses.

7.9 REFLECTIONS OF THE RESEARCHER

My PhD drive came as I reflected on my late father's way of managing his businesses and his perception of education and job security. I grew up in the Eastern part of Kenya along the slopes of Mt. Kenya, a place rich in agricultural activities. Although my parents were self-employed, my mother was a subsistence farmer; she also practised dairy farming, supplying milk to the local community and some restaurants. My mother involved us in her business operations, especially with customer milk delivery. And when she received her payment, she made a special dinner for the family.

On the other hand, my father ran a business in the shopping centre where he operated retail shops, restaurants, bars, lodgings, and butchery and rented out spaces for other companies. He entirely depended on his employees for labour, but during the school holidays, my two brothers would help with the services in the shops. While we, the

daughters, stayed home to help our mother with house chores and her milk distribution. My father believed only men could run businesses efficiently. Usually, he emphasised to us, the daughters, that we needed to do well in school to secure good jobs to be strong, independent women. I usually admired women, especially those operating in our shopping centre. I wondered if males in their families had the same perceptions as my father and what made them successful in a male-chauvinistic society. As I grew up and got more exposure, I realised that more women were getting involved in the business and got more curious about how they survived in the male-dominated business world.

My PhD research topic arose when I became a lecturer and realised that women entrepreneurs' success stories are unknown because limited documentation is available. Women entrepreneurs' research leans towards challenges experienced by women, hence the motivation to survey, to find out the success factors of women entrepreneurs.

My PhD journey was not easy. First and foremost, being a full-time employee, a mother, and a wife was time-consuming. I found it very difficult to balance time. I spent sleepless nights, weekends and any free time working on my thesis because of time constraints. I worked hard, and sometimes, I felt like quitting. My interviews were conducted via the Zoom cloud meeting platform because it was the COVID-19 era when there were travel restrictions. I experienced internet problems as sometimes it would cut during the middle of the interview. The participants were busy, so they would be impatient that we were consuming business time. That was emotionally draining. The data presentation and analysis stage was the most overwhelming task in the whole process. Data was enormous, and being new to qualitative research came hard on me. I had to learn to apply the qualitative software Atlas.ti8 to my research.

Having all said and done, I had some positive experiences during my research. I learned many business operations from the research participants and improved my research, IT, and writing skills. I am also proud to have contributed knowledge to the women entrepreneurship literature and a framework that policymakers can use for

current and potential women, the government, financial institutions, and the education sector.

7.10 SUMMARY

In this chapter, the study was summarised and completed. The primary and secondary research results are provided at the beginning of the chapter, followed by recommendations for promoting sustainability and encouraging the strategic decisions of current and future women entrepreneurs. The chapter then discussed the study's contribution, made recommendations for future research, and included the researcher's reflections.

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APPENDICES

APPENDIX A: COPY OF THE INFORMED CONSENT LETTER

To: Potential interview participant

From: Mrs Fridah Mwobobia

INFORMED CONSENT TO PARTICIPATE IN AN INTERVIEW

Date: 01/12/2021

Participant code: R101-02

My name is Fridah Mwobobia, and I am a PhD (Doctor of Philosophy- Business Administration) student at the North-West University Business School in the Republic of South Africa. This study aims to develop a framework for successful women entrepreneurship in the Nairobi County, Kenya.

The research will add to the body of knowledge about women's entrepreneurship and the sustainability of the businesses owned by women entrepreneurs. This research could potentially assist with a greater understanding of the critical success factors and challenges faced by women entrepreneurs in Nairobi County in Kenya. The study may have implications for current and prospective women entrepreneurs, policy makers, business financiers and business educators. By assessing the course journeyed by successful women entrepreneurs within

Nairobi County, recommendations will be put forth to assist the sustainability and foster the strategic gesture of women entrepreneurs.

This study forms part of a thesis to be submitted in fulfilment of the requirements for the degree Doctor of Philosophy in Business Administration at the Potchefstroom campus of the North-West University in the Republic of South Africa. It is an internationally accredited degree that requires adherence to strict ethical standards as a prerequisite to conducting this research.

Thank you for being so willing to participate in the interview. Your participation is voluntary. You do not have to answer any questions you do not want to answer. If, at any time, you do not wish to continue with the interview, you may decline. Your time and involvement are profoundly appreciated. The entire interview will take about one hour and 30 minutes. I will record the information to maintain the essence of your words for the research. You may request to see or hear the information I collect. The researcher will not include your name in the voice-recorded interview. The interviewer will take notes for data analysis. The recording will be transcribed by the interviewer and kept confidential on a password-protected computer. The transcripts and recordings will be destroyed after three years.

Furthermore, all individual identification will be removed from the hard copy of the transcript. Participant identity and confidentiality will be concealed using coding procedures. Please note that excerpts from the interview may be included in the final dissertation report or other later publications. However, under no circumstances will your name or identifying characteristics appear in these writings. If, at a subsequent date, biographical data were relevant to a publication, a separate release form would be sent to you,

Your input is of great value to the research, and I appreciate your help in providing the information. I would be grateful if you would sign the form on the line below to show that you have read and agree with the contents. Please return it by email to me at fridah@gmail.com. An electronic signature is acceptable.

Your electronic signature above

The Scientific Committee of the NWU Business School has approved the study. The Chair of the Scientific Committee is **Prof Christoff Botha**. He can be reached at 018 299 1672; his email address is **christoff.botha@nwu.ac.za**.

Ethical clearance was obtained by the Faculty of Economic and Management Sciences Ethics Committee (EMS-REC), and the ethical clearance number was allocated **(NWU-01251-A4)**. The Chair of the Ethical Committee is Mark Rathbone. He can be reached at 018 299 1356. His email address is mark.rathbone@nwu.ac.za.

The supervisor of the thesis is Professor Stephan Van der Merwe. He can be reached at 018 299 1414 (Email address: stephan.vandermerwe@nwu.ac.za) for further questions or concerns about the research project.

Your input is of great value to this research, and I appreciate your help in providing this information.

Sincerely,

FRIDAH MWOBODIA

23234350

NWU Business School

North-West University, Potchefstroom Campus

APPENDIX B: INTERVIEW DISCUSSION GUIDE

SEMI-STRUCTURED INTERVIEW GUIDE

Topic: Developing a framework for successful women entrepreneurship in the Nairobi County, Kenya

This interview we are about to conduct seeks to explore the success factors of women entrepreneurs in Nairobi County, Kenya.

SECTION 1: DEMOGRAPHICAL QUESTIONS

Please state the following:

- a. Your marital status
- b. Your age during the last birthday
- c. Your highest level of education
- d. How many children do you have, if any?
- e. The kind of work experience before engaging in entrepreneurship

SECTION 2: BUSINESS INFORMATION

1. In which industry does your business (s) operate?
2. Where is your business located?
3. Where did you get the capital to start your business?
4. How many employees do you have?
5. Please state the legal status of your business
6. Which year was your business(es) registered?

SECTION 3: MOTIVATION

7. In your opinion, what would you say motivates women to start their own business /es?
8. Being one of these women, what specifically motivated you to start your own business/es?

Probe: Were you exposed to business at an early age?

SECTION 4: WOMEN ENTREPRENEURSHIP

9. What attributes or behaviour would you say women entrepreneurs bring to the business environment?
10. Being a business woman which attributes do you think you have brought to your business?
11. How would you describe the impact of these unique attributes or behaviour on your business and other women-owned businesses?
12. How do you make sure you manage your time well to balance your business with your family/home life?
13. Please explain if you have any female role models or mentors.
14. How have your role models or mentors impacted your business?
15. Are you aware of any organisations assisting women entrepreneurs in Nairobi County?
16. Please explain if any of these organisations have assisted you in your business endeavours.

SECTION 5: BUSINESS SUCCESS

17. Thinking of your business/es, what do you consider the most satisfying moment?
18. Linking with the previous questions, in your view, what do you consider success?
Still reflecting on your business/s and view of success,
19. What is your view on measuring success?
20. Referring to the previous question, would you consider this view of yours as unique to women entrepreneurs or is similar to the general business and entrepreneurial environment?
21. What factors do you think have contributed to your business success?

SECTION 6: CHALLENGES FACING WOMEN ENTREPRENEURS

22. What challenges, in your opinion, would you say women are currently facing as

entrepreneurs?

SECTION 7: RECOMMENDATIONS

- 23. Given the opportunity, what advice could you give to other women entrepreneurs?
- 24. Given the opportunity and platform, what advice will you give to the government for empowering women entrepreneurs?
- 25. Do you have any questions that you would like to ask me?
- 26. Is there maybe something else you would like to discuss or something that you think we might have missed?

Thank you so much for taking the time to participate in this interview. This brings us to the end of the interview.

APPENDIX C: TRANSCRIBED INTERVIEW EXTRACT

	Transcribed interview Participant number: 01	
	Notes The interview took place on 02nd December 20/21 at 10.00 am via zoom. The researcher connected to the cloud meeting at 09.45 am to test the system and wait for the participant. The participant joined the meeting at exactly 10.00 am, looking smart, was dressed formally, had a pink jacket and had glasses on, and her long hair had a push-back style. We exchanged greetings, and she apologised for having postponed the interview in the past, citing that she had a sick member of the family she was nursing. The interview started well, but halfway there was an interruption due to network loss from the participant's side. However, she managed to reconnect after two minutes, and the interview continued to the end.	
Notes	Transcription	Codes
	Interviewer: Good morning, xxx and welcome to this interview that is focusing on exploring success factors among women entrepreneurs in Nairobi County, Kenya. Without wasting time, we are going to start straight away if you are comfortable.	
	Participant 01: Thank you, madam Fridah. Yes am comfortable, and thank you for allowing me to be part of this study because I know it will benefit all of us.	
	Interviewer: State your marital status.	
	Participant 01: Married. I am married.	
	Interviewer: State your age during the last birthday.	
	Participant 01: (She laughs) Fridah, I turned 57.	

	Interviewer: Wow.	
	Participant 01: Smiles.	
	Interviewer: State your highest level of education.	
	Participant 01: I have a bachelor's degree in Business Administration from United States International University (USIU) and am currently pursuing a master's degree in Christian Counselling.	
	Interviewer: How many children do you have, if any?	
	Participant 01: 4 children, three boys and one girl.	
	Interviewer: State the kind of work experience before engaging in entrepreneurship.	
	Participant 01: I worked as a banker for a long time in main banks, Savings and Credit Cooperative Organisation (SACCO), and in Microfinance.	
	Interviewer: In which industry does your business/es operate?	
	Participant 01: I have several businesses. The one I started earlier was farming. I have a tea farm then I do agri-business where I do poultry, grow vegetables and strawberries. I am in Finance, where I have an agency for banks and Safaricom, and lastly, I have retailing and merchandise business.	
	Interviewer: Where is your business/es located?	
	Participant 01: Kasarani in Nairobi County.	
	Interviewer: Where did you get capital to start your business /es?	
	Participant 01: Ah! Fridah (she laughs). As mentioned earlier, I worked for many years, and I knew I will retire one day. Anyway, to answer the question straight, it is from my savings.	
	Interviewer: How many employees do you have?	
	Participant 01: I have 12 employees at present. Some were made redundant due to COVID-19.	
	Interviewer: Please state the legal status of your business.	
	Participant 01: It is a private limited company.	

	Interviewer: Which year was your business registered?	
	Participant 01: It was registered in 2010.	
	Interviewer: In your opinion, what would you say motivates women to start their own business/es?	
	Participant 01: Oh! That's a million-dollar question. Women I think are the driving force in their homes with all due respect to our husbands. There are many reasons why women start businesses but I will focus on the main ones. Fridah! There are those born entrepreneurs, right, left centre, education or no education they end up being entrepreneurs maybe because they grew up in families with entrepreneurial activities. These are women in their own category they will do it and will succeed, it does not matter what business they will do but they succeed in it. It is in their blood and will prefer to just do business. There are those who lack formal employment they might be educated having a degree, diploma, or certificate but for one reason or another they cannot find a formal job, so they just end up looking for a business to do as a way to sustain themselves. The third reason is for those employed but would want to make extra coins on the side, here in Kenya we call it a side hustle, (laughs) many women do that and the reason is the money they are earning from their jobs is not adequate or the family finances are not adequate or are not enough they have to look for money from the side business. Yes! They have a job, but on the side, they start a business. Usually, they start businesses like saloons, retail shops, and online businesses, but by the end of the day, what they want is to add to the family finances so that they can do a few more other things. We also have women, a few of the women who are very passionate about business; some leave their formal jobs to follow their passion where their heart is; these kind of women are like the first category where I talked about entrepreneurship, but this is passion someone can be having a very good job, but at the end of the day they are not satisfied so at the	

	end, they leave their jobs just to go and follow their passion. They might be making very little compared to the job, or it might take a very long time for the business to pick up, but that does not deter them from doing business. Fridah, these kind of women are much focused and work hard; at the end of the day, they succeed in their business. They are unstoppable; you cannot stop them because this is what they sleep and wake up for - it is their passion. And they will do it regardless of what is on the way; they might have little capital, some have nothing, others might borrow from a friend or bank to ensure their business works. Fridah, there are women also who start businesses because they have no otherwise; they need to feed and educate their children; hence a woman is forced to get something to do and end up doing some business. These kind of women have no other means of income and have to feed the family. Their children have to go to school. They have to pay their bills, so whether they like business or not, they have to do it to make some income and take care of the family. Some women go into business not because of need; they have it all in life but find they have a lot of free time in their hands- they are idle, bored because maybe their husbands can provide for them all they need and the needs of the family. So such women start businesses to keep themselves busy or to have a contact place with their friends. They want something to occupy their time and meet with their friends. It is about them being busy.	
	Interviewer: Being one of these women, what specifically motivated you to start your own business/es?	

	Participant 01: It is a long story, very, very long story. The very first business that I started, I was motivated by my mother-in-law. The motivation behind this was what I saw happening in her life- stability. I started this business for financial stability, to complement the family income, to be independent, and also help the family economically. By the way, Fridah, I am retired, so the next motivation was to give back to society; I wanted to use my skills as a retired banker to give services to society and do it differently. Also to make sure I grow my wealth so that I do not keep withdrawing what I have. I also wanted to create employment; as I mentioned, currently, I have 12 my target is to reach 100. Lastly, I wanted to encourage my children and the younger generation to know that it can be done; all one needs is to be focused.	
Probe	Interviewer: What did you see in your mother-in-law?	
	Participant 01: I saw a happy, relaxed woman. Free of hustle, you know women run around a lot of helter-skelter. I found she had a lot of peace; she would wake up in the morning, and after breakfast, she will just relax outside her house or go visit her friends, but she never lacked -her business was bringing in money, and she had enough for her needs and for giving to others. She used to give me money. (Laughs).	
Probe	Interviewer: Were you exposed to business at an early age?	
	Participant 01: Oh yes, my father had several businesses in our shopping centre. Although we never took part in running them, at least we appreciated it as a source of income because our school fees was being paid from those businesses.	
	Interviewer: What attributes or behaviour would you say women entrepreneurs bring to the business environment?	

	Participant 01: Wow! I love women, Fridah. First and foremost, the energy, the focus, the never-giving-up attitude. Women are known to have very high integrity. I do not know if I say this. I will be jumping the gun, but I will go ahead. Here in Kenya, we have a women's enterprise fund and youth fund, and out of the experience, I can vote for every woman for those given those funds never defaulted. When you look at the banks loaning women, they will always confess that women pay their loans even if they fall back; they make sure they pay. And usually work hard to clear their debts. Women bring sanity to businesses. Fridah, I do not know if you know about the <i>matatus</i> (public transport) and <i>Boda Bodas</i> (motorbikes) industry; it is chaotic it is a no-go area for women. And I hope after your study, you will recommend more women there to bring sanity. Women have patience. They are very patient, meaning they will wait, they know once they start the business, it will not give back immediately, they will wait and bear in mind that the business might fail or take long to pick, but they will not give up. Even when the business shuts down, they will start another one. So that is very key, and that has the impact of ensuring that even if it is baby steps, they will keep on moving.	
Probe	Interviewer: Please elaborate on what you mean by sanity.	
	Participant 01: Sanity means where businesses are well thought of, planned, and organised, and there is that honesty. Even if it is <i>mama mbogas</i> (small-scale women traders), they are organised, know when to wake up and where to buy their stock, and bring on time for their customers. Women do not start businesses for the sake of starting; they comply. They have great customer service; they make customers feel at home, welcome them with a smile, serve them well; and these days, they make a follow-up via Whatsapp, text, or a call. They have understood customer retention due to the competition in the industry. I have never seen a moody woman in a business they are ever smiling at their customers and know their customers by name and stock	

	according to the customers' preferences. Women also keep their stores neat and organised. That is sanity to me.	
	Interviewer: Being a business woman which attributes do you think you have brought to your business/es?	
	Participant 01: Fridah! When a woman goes into a business, she goes with everything that she has - everything. So in my case, the attributes I have I have brought to my business. What I can say is I went to business as a package. (Silence). Anything that is xxx (mentions her name), I took it to the business. I believe I have organisational skills just the way am organised in terms of time, money, activities, name it, that attribute has been transferred to my business, so I ensure that the outlook of my business, the buying and selling, the inside and the outside of the business, the items I buy are well thought of. I am naturally a hard-working person, so that same attribute of hardworking culture I have taken to my business. I do not stop until I achieve my objective. There is a time management aspect in me, too, I value time a lot, and over time I know I plan, do the same things I was doing with my time, even in my business, that is what am doing, making sure I allocate time for every task and also allocate adequate time for the task I need to do. I plan; there is the planning of my business. I plan what to do, when to it, how to do it, which brings in the aspect of budgeting. I do not wake up and go to buy for the business, whatever I want to do it is properly budgeted for, so if there is a shortfall, I will think of ways of raising that capital either from my savings, from family, from <i>Chama</i> (women group) or the bank. I also do the books to measure if this business is doing is profitable. The other aspect is monitoring; I monitor what is happening and what is not working for my business then I change it. Monitoring is very key so that it will give you ways of how to do your purchasing, to know which items are	

	moving and which are not, and one can make a better decision for future. I also do evaluate at the end of every month to see if what am doing is making sense or check if am on track as per my plan. I do that also so that I have that eye for doing an evaluation. Accountability is another thing that I do, being very accountable to every shilling and coin. This has also taught my team to be accountable for every action they engage in. Fridah, I also have a never giving up spirit; I do not give up if one way fails; I usually look for another way to do it. Am also an encourager. I encourage myself and my employees, telling them to soldier on even when things are not good so that we take the business to another level like when COVID-19 hit, it was a major challenge to us, but we soldiered on.	
	Interviewer: How would you describe the impact of these unique attributes or behaviour on your business and other women-owned businesses?	
	Participant 01: Do you have time for a short story?	
	Interviewer: Yes, please go ahead.	
	Participant 01: When I started one of my enterprises, it reached a point and I felt it was going nowhere. I looked at the mileage I had covered, and I thought, let me hold on, by and by, and right now am enjoying and smiling to the bank. That aspect of being patient is good. The aspect of not wanting to be rich overnight and good financial management (money management) and planning for it appropriately is what has kept women in business. With money management, even if women are collecting coins, low notes of 50 Kenya shillings (R5 equivalent) and 100 Kenya shillings (R10 equivalent), they can build it up to treasure. Am sure, Fridah, as you continue with interviews, you will find women who started so humbly, but due to perseverance, they are very far now. So these attributes have helped me as I walk the journey of my businesses, and they have grown and continue to grow. Am happy to see how it has turned out.	

Probe	Interviewer: Are these attributes inborn, or can be acquired?	
	Participant 01: Some are born, and others can be learned. The motherly instinct is in every woman, which has a big role to play in business. We say, women, any women who can run a home can run a business enterprise, so in a way, they are inborn. They can also be learned through teaching or mentoring; all that one needs is to be willing and have the teachable spirit. And to be told (guided) because sometimes people do not know.	
	Interviewer: How do you make sure you manage your time well to balance your business with your family/ home life?	
	Participant 01: Wow (She laughs). That's quite a question, Fridah. God has created us in a unique way such that we can be able to do many things at the same time. The organisation is key here; women can organise their homes first, there is no way you can leave your home in chaos, and you will never have peace, especially in this era of mobile phones. Your phone will ring non-stop, being asked about milk, salt, food for dinner, etc. So one has to be organised to keep God first, then family, and then other things follow. So I use the same formula where I organise family finances first to avoid mixing business money and family money. So usually, I have time for family and time for business. I keep weekends for the family so that they do not feel my absence. And I delegate a lot. I only do what I have to do; otherwise, the supervisors run the show; I have workers at home too. And every woman needs to have helpers in her home. Even in the bible, Proverbs 31 talks about women having workers in their homes. In terms of managing time between business and family, business women should ensure they employ workers who can add value so that when you delegate at home or business, work is done so that you free yourself a bit for business strategy and fun with the family.	
	Interviewer: Please explain if you have female role models/mentors.	

	Participant 01: Role models/mentors! Yes, I do. I will go back a bit; I will mention my mother-in-law and my mother. And in the business world, I had a friend (she is late now) known as xxx, who I had known for a long time. I watched her build her enterprise from scratch from as little as 50 thousand (\$ 500 equivalent) to an empire. By the time of her death, she had built two hospitals, one being a level 5. So what can't a woman do? She was a pillar of her family, God-fearing, very prayerful, and honest.	
Probe	Interviewer: Please talk about your mother as a role model.	
	Participant 01: My mother is 80 years. She is an amazing woman ever-smiling, ever welcoming, and gives support to all. She is so organised that, being a farmer, she knows all seasons: when to plant, harvest, and when to keep away seeds. More importantly, Fridah, I consult her on any pressing issues for advice and will help with what to do. May it be to do with children, marriage, or business, she has taught me a lot. She is a total woman with a big heart, ready to help all. She is a businesswoman such, that the other day when I visited her at home, five buyers came to buy different things ranging from eggs, milk, vegetables, nuts, and bananas. That impressed me, for as she sat with her visitor (me), money was just flowing in such that I asked her if her home had become a shop.	
	Interviewer: How have your role models or mentors impacted on your business?	
	Participant 01: My role models! They have given me motivation and advice. I have gotten encouraged knowing that I can start small and grow like the empire my friend had built (the hospitals). It came to my mind that whatever enterprise you are building it is a journey; baby steps are the way as long as one is focused. I saw integrity and honesty in my friend; she had a whole project and treated all her employees well. She remained humble. Humility and the fear of God. I have also learned one does not walk alone; you need networks and	

	forums where you meet and discuss business issues. Reach out to others. I have learnt that women are more prayerful, and this is being integrated into the business. I have also learnt that <i>chamas</i> (Women's groups) have contributed to women's success in business.	
	Interviewer: Are you aware of any organisations assisting women entrepreneurs in Nairobi County?	
	Participant 01: There was a bit of silence. Yes, they are many. The one I will share is Women Enterprise Fund which has been there for a long time and has helped women. With the new devolved Government, counties have formed a partnership with banks creating platforms to help women. Money can be channelled to the families through women.	
	Interviewer: Please explain if any of these organisations have assisted you in your business endeavours.	
	Participant 01: For now, it is a no. I have not reached out to them, but there is something am working on which might make me reach out to them in the future.	
	Interviewer: Thinking of your business/es, what do you consider the most satisfying moment?	
	Participant 01: Wow. The most satisfying moment is that moment you struggled through, and you make a sale and see money coming in. One goes like you mean we were to reach here? Like the other day, a buyer came and bought all the chickens in the poultry. And I went like, you mean this can happen? It is also satisfying when you see you can be able to pay your workers with money coming from the business, not from your pocket. It is also very satisfying when you see your employees can do great things with the little you pay them; for instance, I have seen my farm manager transform, the job has given her dignity and hope for the future. Am very satisfied with that; the rest I leave to God. The house manager also has managed to educate her	

	kids through her salary. These are satisfying moments.	
	Interviewer: Linking with the previous questions, in your view, what do you consider success? Still reflecting on your business/es and view of success.	
	Participant 01: (Laughs). Success is not money. You see, when you are starting a business; you lay down a plan/strategy. I consider it a success when you get to the tip of that, and now you start giving yourself another challenge. It is like climbing Mt.Kenya; I call it a success when I get to the top, and after that, I would want to climb Mt. Kilimanjaro, that is success and especially if it has positive impacts on others. I also take it as success when my customers are happy and when I make a difference in someone's life.	
	Interviewer: What is your view on measuring success?	
	Participant 01: You know success can be measured because what gets planned can be measured because you use the plan to measure the outcome. You know, women or myself have a bigger calling; therefore measuring business success is taken differently; I consider it a success if I have made enough money to use in the business and remain some to give to the less disadvantaged, using it to uplift others and to spread the gospel. Another person would measure success using profit, number of employees, business growth, etc.	
	Interviewer: Referring to the previous question, would you consider this view of yours as unique to women entrepreneurs, or is it similar to the general business and entrepreneurial environment?	
	Participant 01: Aaaiii! No. They are not the same, for women are unique because they measure success subjectively as compared to men. Women view business as being successful if they get adequate resources from there to uplift the disadvantaged. And preach the gospel.	
	Interviewer: What factors do you think have contributed to your	

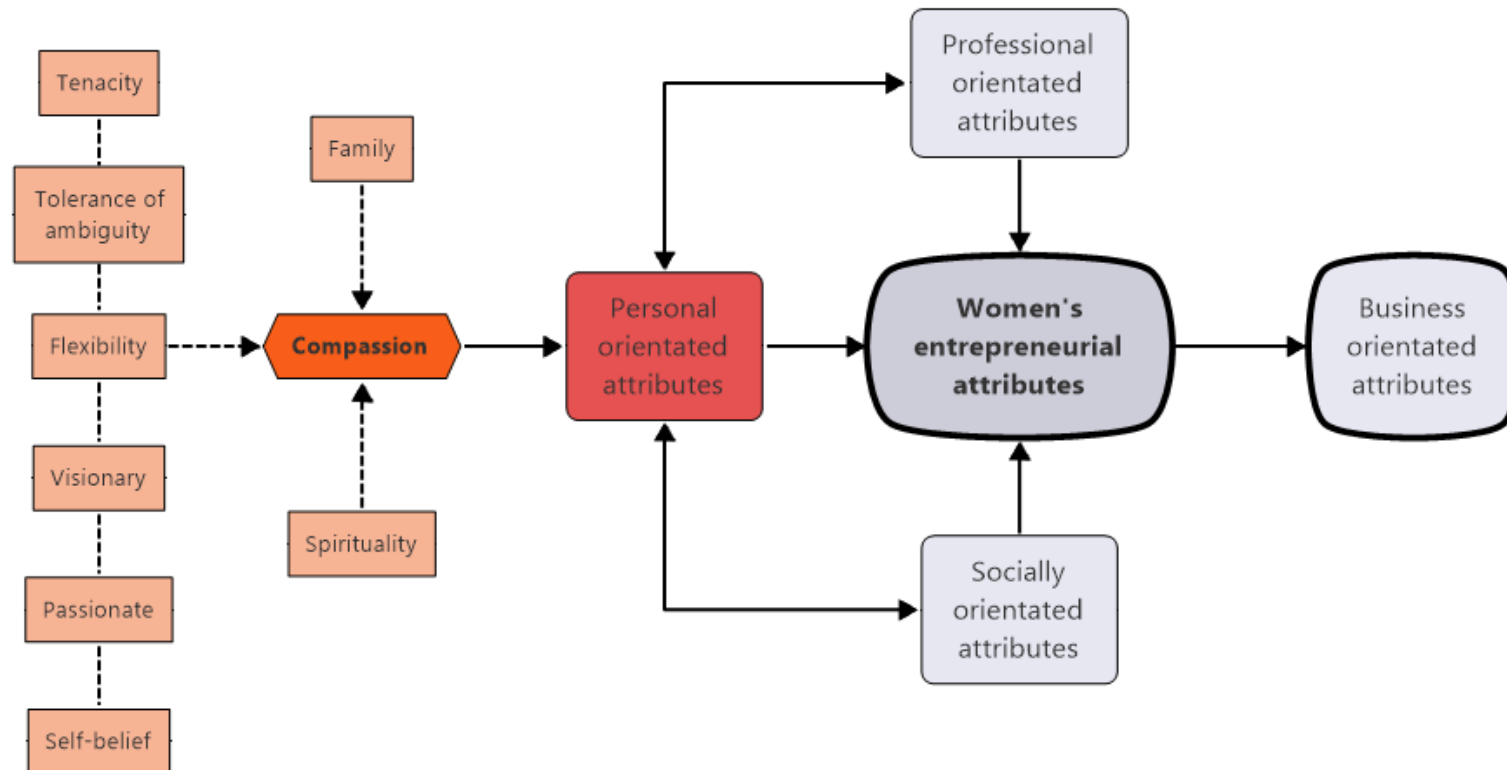
	business success?	
	Participant 01: First and foremost, it is God. If I have God, I have everything, hard work; we spend sleepless nights working to meet the customers' expectations, being focused and having the direction where the business is going; the planning aspect Fridah comes at play here because with a plan, you have a road map and you do not digress. The family support has been overwhelming; let me put my husband there; he has supported me a lot in the farm, shop, at home, anyway everywhere. Am lucky he is also retired, so he has time when I request for help. I think money management skills; being a former banker, I can plan, control, monitor and keep records for the business, and I also have long experience in the financial sector. This helps us to know if we are making a profit or which area has more costs, and then we make a better decision for future. The role models have also played a role of encouraging and advising, my mother keeps encouraging and advising on the stamina for business, and I think it has kept me going. My late friend is also at the back of my mind of how she ran the business without turning back, having big projects, and she managed. I think the business environment also has played a part in my success; Kasarani is a highly populated area meaning we have many customers as long as the products and services are available when and how they want them buyers are there. Fridah, I can also say networking with the right forums gives you better ideas for different things for business, and they can also bring for one customer. Fridah, the fear of God is the beginning of wisdom, therefore putting God first.	
	Interviewer: What challenges, in your opinion, would you say women are currently facing as entrepreneurs?	
	Participant 01: The lack of financial management skills is a big problem; they mix business money with family responsibilities; the financial problems at home forces women to withdraw business	

	money to cater for the domestic needs, and this affects their business expansion, and by the end of the day, they cannot account for business finances. On the same note, they do not keep accurate business records, and so they are not able to keep on track business activities and cannot measure business performance monetary. The banks will not give women loans because they do not have title deeds that can be used as collateral, lack of support in her, a woman might have a big idea, but the people in the society will not believe in her; she has to put double effort in comparison to a man. Many women do not know how to balance business and family responsibilities, especially those without helpers, and having babies becomes a big challenge to do both. They rely on volunteers who are not always forthcoming.	
	Interviewer: Given the opportunity, what advice could you give to other women entrepreneurs?	
	Participant 01: Wow. Oh! What can I say? They are equal to the task; I encourage them to dare and step out and do what they need to do it and do it even better; women should never give up; let them start small and move slowly; they should keep records which can tell a story, join hands to uplift each other through <i>chamas</i> (women groups) or joining a Savings and Credit Cooperative Organisation (SACCO), women should try and provide excellent customer service to have repeat customers and referrals and should look for financial organisations or NGOs that can assist them with business mentorship or finances.	
	Interviewer: Given the opportunity and platform, what advice will you give to the government for empowering women entrepreneurs?	

	Participant 01: Oh! That one I can even stand (both laugh). First and foremost, I would like to appreciate the Kenyan government and advise them to triple the funds given to women through Women Enterprise Fund (WEF) or any other government agency. Any woman in need of business funding should be awarded, the government should consider giving sensitive positions to women, and business training should be provided to all women in business or aspiring to be.	
	Interviewer: Do you have any questions that you would like to ask me?	
	Participant 01: Yes but it is not a question as such; I request when the study is concluded may, it be shared with me and congratulations for choosing women as your area of study.	
	Interviewer: The findings will be shared as indicated in the consent form.	
	Participant 01: Okay, thank you so much.	
	Interviewer: Is there maybe something else you would like to discuss or something that you think we might have missed?	
	Participant 01: You have covered all the key things, but I would suggest, in future, a study on how families impact women businesses to be conducted.	
	Interviewer: Thank you so much for taking the time to participate in this interview. This brings us to the end of the interview.	
	Participant 01: My pleasure.	

APPENDIX D: ATLAS EXTRACTS

Attributes of women entrepreneurs



Motivation – Pull factors

