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A Narrative Inquiry into the Daily Challenges to the Business Growth of Women's Microenterprises in Rural Kenya

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Walden University

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Abstract

A Narrative Inquiry into the Daily Challenges to the
Business Growth of Women's Microenterprises in Rural Kenya

by

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MPhil, Walden University, 2020

MBA, Reinhardt University, 2012

BS, Reinhardt University, 2010

Dissertation Submitted in Partial Fulfillment

of the Requirements for the degree of

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Management

Walden University

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Abstract

A literature gap exists on the daily challenges faced by women microentrepreneurs (MEs) in rural Kenya beyond access to financing, which impedes business growth. The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. The narrative inquiry method was used to address the problem and answer the research question using interview data from 10 women MEs in rural Kenya. This study was framed by two key concepts aligning with the purpose of the study: (a) Muñoz and Kimmitt's concept of rural entrepreneurship in place; and (b) Kiyai et al.'s concept of hindering growth of Kenyan women's microenterprises. Thematic analysis of interview transcripts revealed patterns combined into six conceptual categories for answering the central research question: (a) the nature of women's microenterprises in rural Kenya, (b) challenges at the startup stage of Kenyan women's rural microenterprises, (c) challenges for rural Kenyan women in microfinance accessibility, (d) challenges in running a rural microbusiness after microfinance accessibility, (e) challenges to business growth of rural microbusinesses after microfinancing, (f) future prospects for rural women entrepreneurs in Kenya. By informing policymakers who may initiate positive social change in sustaining development in poverty-stricken rural regions of Kenya, and strategize on social and financial empowerment of rural women who comprise microentrepreneurs in developing counties of Kenya.

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Dedication

This research is dedicated to God Almighty, my creator, my source of inspiration, wisdom, knowledge, and understanding who gave me the strength and abilities to start and complete this journey in record time. I would also like to dedicate the content of these pages to all the rural women entrepreneurs in Kenya, keep up the good work; your contributions matter to each of your communities, economies, and the world. Finally, I would like to dedicate this dissertation to all my family, professional associates, and friends who understood and supported me through the many sacrifices I had to make to achieve this personal and professional goal.

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Chapter 1: Introduction to the Study

In the past 2 decades, one popular strategy in sustainable development for poverty alleviation in rural Africa is offering access to microfinance schemes to poor, rural-based women to launch microenterprises, that is, small businesses employing fewer than 10 persons (Hammawa & Hashim, 2016; Ojinta & Halkias, 2019). Kenya, East Africa's largest economy with weak institutional structures, drives rural women to microenterprises with the goal of job creation and sustainable livelihoods (Boateng, 2018; Lock & Smith, 2016; Njagi & Onyango, 2019). In rural Kenya, most women-owned microenterprises with access to microfinancing still fail even to show a small profit, with an 80% failure rate within the first 3 years and 90% of microfinance startups failing to generate meaningful returns ever (Mbogori & Luketero, 2019). Women MEs in rural areas of Kenya may face challenges different from other entrepreneurs, which may inhibit their enterprises' growth even after microfinancing.

The Kenyan government's goal in guiding rural women entrepreneurs to microfinance loans was to empower them to support their families, communities, and the nation (Boateng, 2018). For these women, working to provide sustenance for their families, undocumented challenges other than access to microfinancing may be a barrier to business growth (Ajuna et al., 2018; McKenzie et al., 2019). To reconcile the literature gap on what actual daily challenges women MEs face in their struggles for business growth while living in persistent poverty in rural Kenya, scholars called for qualitative research to explore further the sociocultural challenges within their specific

entrepreneurial context (Carleson, 2020; Muñoz & Kimmitt, 2019; Nyamboga et al., 2019).

In this chapter, the background literature supporting the problem statement is provided, and the gap in the scholarly literature is identified. I include the purpose of the study, research questions, and the conceptual framework. I also present the study's nature, definitions of key terms, assumptions, delimitations, significance and positive social change.

Background of the Study

Rural women entrepreneurs in developing countries like Kenya experience challenges related to gender discrimination, conflict in family chores, hardships in soliciting capital, poor infrastructure, lack of business growth, unstable economic and political atmosphere, and lack of training and education (Panda, 2018). Ondiba and Matsui (2019) wrote that gender is a factor that affects women's entrepreneurship in Kenya's rural areas where patriarchal ideologies are exercised. Amusan and Olutola (2017) pointed out that women in patriarchal societies are subjected to subordination to their male counterparts, including prioritizing family duties over their businesses. Male domination in most parts of Kenya is a social norm that is allowed to suppress women, and, as such, women take on family chores, in particular, the care of their husbands and children, as food producers and providers (Agbo & Isa, 2017; Kawarazuka et al., 2019).

Samuel and Mbugua (2019) highlighted that women entrepreneurs in rural Kenya might suffer poor performance in their microbusinesses due to a lack of financial inclusion. In Kenya, rural women have become involved in microbusinesses; they seek

the means to fight poverty. Bullock and Tegbaru (2019) stated that women entrepreneurs lack networking skills, affecting their microbusinesses' sustainability due to a lack of innovative marketing. Some factors that challenge rural women-owned enterprises in Kenya are concentrated activities in the product market with weak demand, poor market accessibility, lack of information, inadequate viable transportation, and poor time management while handling domestic chores (Kiyai et al., 2019).

Rural women in Kenya experience another predicament in growing their microbusiness; they do not have easy access to financing like their male counterparts or support their microbusiness (Karuga & Jagongo, 2020; Metta, 2020). Rural women in Kenya cannot prove that they could repay if granted loans; this becomes a setback in starting and growing microenterprises (Maziriri & Chivandi, 2020). Even with access to microcredit financing, most women-owned microenterprises in rural regions of Kenya still fail even to show a small profit. For the most part, rural women's entrepreneurial activities in Kenya remain at the subsistence level in the informal sector, with an 80% failure rate within their first 3 years and 90% of microfinance startups failing to generate meaningful returns ever (Mbogori & Luketero, 2019). More research is needed to formulate social and economic policy to empower women MEs in impoverished rural areas of Kenya and other developing nations in sub-Saharan Africa.

Problem Statement

Since 2000, one popular strategy in sustainable development for poverty alleviation in rural Africa is offering access to microfinance schemes to poor, rural-based women to launch microenterprises, that is, small businesses employ fewer than 10

persons (Hammawa & Hashim, 2016; Ojinta & Halkias, 2019). This regional strategy to boost poverty alleviation and unemployment remains problematic within Kenya, the region's largest economy but? with weak institutional structures (Njagi & Onyango, 2019). In rural Kenya, most women-owned microenterprises with access to microfinancing still fail even to show a small profit, with an 80% failure rate within the first 3 years and 90% of microfinance startups failing to generate meaningful returns ever (Mbogori & Luketero, 2019). The general social problem is that women MEs in rural areas of Kenya face different challenges than other entrepreneurs, which inhibit their enterprises' growth even after microfinance accessibility (Kiende et al., 2019; Kurgat & Ting'aa, 2019).

In rural Kenya, women's pursuit of microentrepreneurship through microfinancing has its roots in poverty alleviation for their close and extended family (Manta, 2019; Samuel & Mbugua, 2019). Scholars report that even though challenges other than access to microfinancing might impede business growth in women-owned microenterprises, these women's challenges remain largely undocumented, and this lack of information impedes policy development to support their business growth (Ajuna et al., 2018; Cherotich et al., 2019; McKenzie et al., 2019). To fill? the literature gap on what actual daily challenges women MEs face in their struggles for business growth while living in persistent poverty in rural Kenya, scholars call for qualitative research emphasizing the sociocultural challenges faced by rural women MEs within their specific entrepreneurial context (Carleson, 2020; Muñoz & Kimmitt, 2019; Nyamboga et al., 2019). The specific problem in this study? is that a more in-depth understanding is

needed of the daily challenges for business growth faced by women MEs in rural Kenya, even after microfinance accessibility (Karuga & Jagongo, 2020; Kiyai et al., 2019).

Purpose of the Study

The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. These women-owned microenterprises remain as subsistence activities in the informal sector, and failing to ever generate meaningful returns ever (Mbogori & Luketero, 2019). Meeting the study's purpose might contribute recommendations for social policy to facilitate the successful empowerment of women MEs in impoverished rural areas of Kenya and other developing nations in sub-Saharan Africa.

George-Ufot (2019) suggested that social constructionist research supports empathic aspects of the researcher-participant relationship in studying the undocumented sociocultural challenges of women MEs in poverty-stricken areas of rural Africa. A narrative inquiry method could be used to provide answers to the study's research (Clandinin, 2016; Connelly & Clandinin, 1990). Narrative inquiry is a qualitative research method that grew out of Gergen's (1999) constructivism and has been used by researchers for gathering in-depth knowledge and interpretations from participants' narratives on rural entrepreneurship as a socially constructed concept (Barrett & Stauffer, 2009; Muñoz & Kimmitt, 2019).

Research Question

What do the stories of women MEs in rural Kenya reflect about their daily challenges impeding business growth after microfinance accessibility?

Conceptual Framework

This study was framed by two key concepts aligning with the purpose of the study: (a) Muñoz and Kimmitt's (2019) concept of rural entrepreneurship in place; and (b) Kiyai et al.'s (2019) concept of factors hindering growth of Kenyan women's microenterprises. This empirical investigation sought to advance research and a deeper understanding of the daily challenges for women MEs' business growth in rural Kenya and contribute original qualitative data to the study's conceptual framework.

Rural Entrepreneurship in Place

In their seminal research on defining entrepreneurship as a socially constructed concept, Muñoz and Kimmitt (2019) challenged macrolevel, national frameworks for entrepreneurship (see, for example, Acs et al., 2014; Autio et al., 2014) in providing a conceptual basis for understanding the social, political, economic, and cultural elements of an entrepreneurial context. Microbusiness growth in rural areas, particularly in emerging economies, has distinct qualities and should be studied at the microlevel and define rural entrepreneurship as a socially constructed concept (Igwe et al., 2018; Newbery et al., 2017). To this end, Muñoz and Kimmitt (2019) developed an integrated, conceptual framework titled REFLECT, which means *Rural Entrepreneurship Framework for Localized Economic and Communal Thriving*. Defining contexts as a multi-level interactional place where entrepreneurship is a socially defined place

(Gaddefors & Anderson, 2019). Muñoz and Kimmitt (2019) grounded their concept of rural entrepreneurship in classical institutional theory. Institutional theory (Roy, 1999) is a foundational theory used to more closely analyze the institutional, business. Roy's theory has been applied to research on development environments and the limit opportunities for the woman female ME in emerging African economies (George-Ufot, 2019; Webb et al., 2015).

Factors Hindering the Growth of Kenyan Women's Microenterprises

Kiyai et al. (2019) explained their concept of factors hindering Kenyan women's microenterprises' growth by providing the following evidence: although these women have a high rate of access to microcredit, most of their microenterprises lack growth or profit. The researchers recommended that new research is needed to specify the factors and constraints to business growth faced by African women MEs (Atiase et al., 2019; Kiyai et al., 2019; Njagi & Onyango, 2019). Kiyai et al. (2019) grounded their concept of hindering Kenyan women's microenterprises' growth in a theoretical framework that explained firm growth from a cultural and country perspective (Hitt et al., 2011).

A detailed discussion of the fit and rationale of the conceptual framework in relation to the study approach and central research question will be discussed in Chapter 2.

Nature of the Study

The open-ended, exploratory nature of the qualitative method allowed me to understand the reasons behind the researched phenomenon (Merriam & Grenier, 2019). A quantitative research method would not be appropriate to address this study's purpose,

which does not call for the testing of hypotheses (Harkiolakis, 2017). Qualitative methods are used to explore real-world issues and allow researchers to use nonstandardized, flexible approaches relevant to a specific study (Tracy, 2019). The study's qualitative nature aligns with its purpose, which involves obtaining a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. To further justify the choice of the narrative inquiry method to address the purpose of this study is given by George-Ufot (2019), who wrote that a narrative approach to studying the experiences of women MEs in poverty-stricken regions of Africa would allow researchers access to multiple perspectives on the problems these women face as provided by their various narratives.

Historically, communities primarily communicate among themselves via storytelling, and it is the oldest form of social influence (Polkinghorne, 1988). This study was grounded in a hermeneutic approach, storytelling, that focused on the daily challenges for business growth faced by women MEs in rural Kenya (Clandinin et al., 2015; Clandinin et al., 2011). Hermeneutics is grounded in coding, understanding, and explaining participants' experiences using their unique voices in the field as guided by the central research question (Polkinghorne, 1995). Narrative inquiry is a viable research design that uses the narrative method of data collection from participants to share daily experiences and allow researchers to study complex social issues at an in-depth level (Clandinin, 2016; Clandinin & Connelly, 2000; Webster & Mertova, 2007). Unlike the other forms of qualitative research (such as ethnography, case study, and phenomenology), I determined that narrative inquiry, using storytelling, was the most

effective process for presenting detailed participant descriptions of the day-to-day challenges with microentrepreneurship business growth in rural Kenya (see Carleson, 2020; Clandinin, 2006).

The participants comprised a purposeful sample of 10 rural women MEs who met the following inclusion criteria: (a) Kenyan-born and over the age of 18; (b) resident of a rural region of Kenya; (c) minimum 12 months of experience as a ME; and (d) recipient of microcredit financing for launching a microenterprise. This study's inclusion criteria were aligned with those of similar studies within the extant literature (Ganle et al., 2015; Halkias et al., 2011; Njagi & Onyango, 2019). Narratives were collected using semistructured interviews with open-ended questions; the interviews continued until data saturation was achieved (Clandinin, 2016). Schram (2006) suggested that an appropriate sample is between 5 and 10 participants in a qualitative study. Most times, a semistructured, open-ended interview is a viable means of data collection; a large sample size could hinder a more in-depth investigation. This study used semistructured interviews with open-ended questions and collected data until data saturation was achieved (see Fusch et al., 2018).

The first step of the data analysis was the process of restorying using a narrative data analysis method to gather data to analyze the story (e.g., time, place, plot, and scene) and then rewrite the data (Clandinin, 2016). In the second step of the data analysis, I used the critical events approach to support the process's credibility because of its characteristics of openness and transparency in capturing and describing events contained in stories of experience (see Webster & Mertova, 2007). During the critical event of

narrative analysis, I identified participants' significant life decisions and how these events had potentially life-changing consequences in their daily lives (see Webster & Mertova, 2007). Thematic coding was used to organize the data into the co-construction of meanings and themes between participants and researcher, which ultimately guided the interpretations of the texts. Traditionally, triangulation is used in qualitative research for determining themes; however, Webster and Mertova (2007) suggested that triangulation is "almost impossible to achieve" (p. 91) for narrative inquiry story-based studies.

Definitions

In the study, I used words that carry similar meaning and could be used interchangeably to refer to the same concepts: microbusiness, microenterprise, ME, microentrepreneurial, microentrepreneurship. In the study, I used the key terms that are consistent with definitions in the peer-reviewed literature, as follows:

Entrepreneur: An individual who establishes a new enterprise for profit and growth (Kiyai et al., 2019).

Entrepreneurship: The ability to organize, develop, and manage a business enterprise with intentions to make a profit (Mbogori & Luketero, 2019).

Microenterprise: This term is also known as microbusiness, which refers to a small business that employs a small number of employees. It usually operates with fewer than 10 persons with small startup capital from microfinance (Igwe et al., 2018).

Microfinance: This is the extension of small loans or financial services to the poor and low-income individuals who cannot gain loan access from conventional financial institutions (Hammawa & Hashim, 2016).

Macrolevel: This focuses on the importance of demand-side analysis to enable economic policies; macro identifies a sensitive level in the rural entrepreneurial social-spatial context (Muñoz & Kimmitt, 2019).

Poverty alleviation: This refers to a set of measures, both economic and humanitarian, that are intended to permanently lift people out of poverty (Manaf & Ibrahim, 2017).

Rural entrepreneurship: This is an integrated framework that identifies and organizes four distinct elements in a physical location, rural locale, rooted enablers, and collaborative places (Muñoz & Kimmitt, 2019).

Woman microenterprise: This is a woman engaged in a small business that employs a small number of employees, fewer than 10 persons (Ojinta & Halkias, 2019).

Assumptions

Researchers should examine the assumptions that come with their research design to check that they do not lead to questionable findings (Clandinin, 2016; Clandinin & Connelly, 2000; Webster & Mertova, 2007).

The first of five assumptions in this study was that the research participants offered clear and candid answers to the interview questions related to their daily experiences through the narrative inquiry method, and that the data obtained were valid and reliably represented the daily experiences of women microenterprises in rural Kenya. The degree to which participants were honest and candid about their daily experiences was determined by the research findings' reliability and validity. The second assumption was that the researcher made viable plans to be conducive to the interview environment,

and the interviewee was accommodated within the set timeframe. The third assumption had to do with the study design based on the assumption that the research findings would display the traits peculiar to women MEs in rural Kenya. The fourth assumption was that the researcher sufficiently and accurately recorded and transcribed the information obtained from the participants' telephone interviews. The fifth assumption was that selecting participants for this study was appropriate and sufficient to realize the research's objectives.

Scope and Delimitations

This study used the qualitative narrative inquiry design to learn about the participants' daily experiences. I used the narrative approach to better understand the daily challenges for business growth faced by women MEs in rural Kenya. The participants comprised a purposeful sample of 10 rural women MEs who met the following inclusion criteria: Kenyan-born woman over the age of 18; resident of a rural region of Kenya; minimum 12 months of experience as a ME; and recipient of microcredit financing for launching a microenterprise. This study's inclusion criteria were aligned with those from similar studies within the extant literature see (Ganle et al., 2015; Halkias et al., 2011; Njagi & Onyango, 2019).

When developing the conceptual framework, literature review, and interview protocol, the classical institutional theory was excluded based on this study's scope, because the associated theories were developed from research primarily conducted with samples from developed Western-style economies (George-Ufot, 2019; Webb et al., 2015). The study's scope was limited to Kiyai et al.'s (2019) conceptual model of factors

hindering Kenyan women's microenterprises' growth by providing evidence that although these women have a high rate of access to microcredit, most of their microenterprises lack growth or profit. The conceptual framework of this study was grounded in two key concepts: (a) Muñoz and Kimmitt's (2019) concept of rural entrepreneurship in place, and (b) Kiyai et al.'s (2019) concept of factors hindering growth of Kenyan women's microenterprises. This empirical investigation sought to advance research and extend theory within the boundaries of the daily challenges to business growth faced by women MEs in rural Kenya and to contribute original qualitative data to the study's conceptual framework.

Limitations

In qualitative research, limitations can result from insufficient information from a small sample size. The sample size of 10 purposefully selected rural women entrepreneurs offered a more in-depth understanding on the daily challenges to business growth faced by women's microenterprises in rural Kenya. The small sample of participants does not represent the whole population of the rural women entrepreneurs in Kenya and, as such, may result in stereotypes and biases that could hinder the trustworthiness of the data. I continued to interview participants until I reached data saturation (see Fusch et al., 2018). Participants' biases may be encountered, which might yield insufficient or inaccurate data and might hinder a deeper understanding of the daily business growth challenges encountered by women MEs (see Muñoz & Kimmitt, 2019). I used narrative inquiry to gather information and experiences about the study's focus, which helped override limitations (Clandinin, 2016). In the data analysis phase that I

used the critical event analysis approach to mitigate the limitations of qualitative research. I collected data to support the credibility of the data analyzed and capture the openness and transparency of the stories (see Webster & Mertova, 2007).

Significance of the Study

Significance to Practice

Poverty in Kenya is one of the major factors that brought women to microenterprises, and alleviating poverty by creating jobs to support suitable livelihoods (Boateng, 2018; Lock & Lawton, 2016). The government's initial action to guide rural women entrepreneurs to microfinance loans was to empower them to support their families, communities, and the nation (Boateng, 2018). In rural Kenya, most women-owned microenterprises with access to microfinancing still fail to show a small profit. These women-owned microenterprises remain as subsistence activities in the informal sector, with an 80% failure rate within their first 3 years and 90% of microfinance startups failing to generate meaningful returns ever (Mbogori & Luketero, 2019). This study can contribute to practice by formulating recommendations for social strategies to facilitate the successful empowerment and well-being of women MEs in impoverished rural areas of Kenya and other developing nations in sub-Saharan Africa.

Significance to Theory

Research on business growth in African women-owned enterprises, using an environmental and cultural context lens, remains sparse in the theoretical literature, despite Africa being the only region in the world where women outnumber men in entrepreneurial activity (Boateng, 2018). Kibler et al. (2015) wrote place matters because

of one's emotional attachment to the context of sustainable small enterprises and that the physical location of entrepreneurship is continuously redefined by meaningful emotional, cultural, and social interactions. Kiyai et al. (2019) stated that Kenyan women MEs' constraints after accessing microfinance credit remain poorly understood because there is a lack of updated studies on this issue in the extant literature. This study is significant because it contributes original qualitative data to extend theory that is used to analyze the institutional, business, and development environments that may define and limit women MEs' opportunities in emerging African economies (George-Ufot & Halkias, 2020; Karuga & Jagongo, 2020).

Significance to Social Change

Many microfinance institutions in developing countries operate under cartels that exploit women MEs by overloaning funds with unsustainable repayment plans, leading to weak growth in microenterprises and business collapse (Atiase et al., 2019; Kiyai et al., 2019). Scholars agree that there is a need to address poverty alleviation problems effectively and that the poor need more than just microfinance credit (Boateng, 2018). This study's results may promote positive social change by informing policymakers in developing African nations on the daily challenges faced by rural women MEs and by starting a constructive dialogue among national stakeholders on both criminal economic activity and cultural inequities that undermine women MEs' social empowerment and business growth.

Summary and Transition

The purpose of this narrative inquiry study was to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. Meeting the study's purpose may contribute recommendations for social policy to facilitate the successful empowerment of women MEs in impoverished rural areas of Kenya and other developing nations in sub-Saharan Africa. A narrative inquiry approach was used to collect data and address this study's purpose, consistent with the qualitative paradigm. This study's results may promote positive social change by informing policymakers in developing African nations on the daily challenges faced by rural women

In this chapter, I explored a conceptual overview of the challenges for business growth faced by women MEs in rural Kenya, providing the study's context and aiming to gain a deeper understanding of women's daily challenges MEs in rural Kenya after microfinance accessibility. I presented the underlying conceptual framework that guides this study, which consists of rural entrepreneurship in place and the concept of factors hindering Kenyan women's microenterprises' growth. I further outlined the assumptions, scope, and delimitations, and limitations of the study. I also identified the significance of the study to theory, practice, and positive social change.

Chapter 2 presents a literature review on the conceptual framework of the challenges to business growth faced by women MEs in rural Kenya. I present and synthesize literature on the role of microfinance accessibility and microentrepreneurial business performance. I also identify literature gaps on women

MEs' challenges living in persistent poverty and their specific entrepreneurial context in rural Kenya.

Chapter 2: Literature Review

In rural Kenya, women's pursuit of microentrepreneurship through microfinancing has its roots in alleviating poverty for their close and extended family (Manta, 2019; Samuel & Mbugua, 2019). These women MEs may face unique challenges that inhibit their enterprises' growth even after microfinance accessibility (Kiende et al., 2019; Kurgat & Ting'aa, 2019). Challenges other than access to microfinancing may impede business growth in women-owned microenterprises, yet these women's challenges remain largely undocumented (Ajuna et al., 2018; Cherotich et al., 2019; McKenzie et al., 2019). More in-depth empirical research is needed to reconcile the literature on the sociocultural challenges of rural women MEs in developing nations within their specific entrepreneurial context (Carleson, 2020; Muñoz & Kimmitt, 2019; Nyamboga et al., 2019). The specific problem is that a more in-depth understanding is needed of the daily challenges for business growth faced by women MEs in rural Kenya, even after microfinance accessibility (Karuga & Jagongo, 2020; Kiyai et al., 2019).

The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. This study could be significant to scholarship by identifying factors that, up to now, have only hypothesized as constraining the growth of rural women-owned microenterprises such as (a) an inferior product that attracts less demand from the market, (b) sociocultural stereotypes, (c) lack of adequate financial information, (d) no modern technology, and (e) illiteracy (Ondiba & Matsui, 2019; Sodipo, 2017).

In this chapter, I present the literature search strategy alongside the conceptual framework that grounds the research. I provide a synthesis of knowledge and critical analysis of the extant literature on challenges for business growth faced by women MEs in rural Kenya, even after microfinance accessibility (see Karuga & Jagongo, 2020; Kiyai et al., 2019).

Literature Search Strategy

The literature review process is a vital research component that helps to clarify research questions and pinpoint inconsistencies in the research focus throughout the literature (Pare et al., 2015). The literature review was conducted in order to find scholarly sources on the topic of the study, including those that utilized the same conceptual framework as the study. The articles in the review were from peer-reviewed journals and the following topics were covered - the study's conceptual framework, the business growth issues faced by women MEs in rural Kenya after microfinance accessibility, and the factors hindering the growth of Kenyan women's microenterprises.

The following databases were used: ProQuest, Google Scholar, EBSCOhost, Business Source Premier, Sage, and Academic Source Premier.

The following keywords and phrases were used in database searches: *challenges facing business growth in women-owned microenterprises in rural Kenya* (1,870 results), *factors hindering the growth of Kenyan women microenterprises in rural Kenya* (5,110 results), *rural women in microenterprises in Africa* (26,300 results), *women barriers to business growth in Kenya* (129,000 results), and *women MEs in rural Kenya* (5,330 results). For meaningful results, I used combinations of terms like *factors and constraints*

to business growth faced by African women MEs, women enterprises growth in Africa, and women microfinance in Kenya.

While searching for literature associated with the study's conceptual framework, I used phrases and keywords such as *daily challenges to business growth of women's microenterprises in rural Kenya, factors hindering the growth of Kenyan women's microenterprises, microfinance accessibility, narrative inquiry, REFLECT: Rural Entrepreneurship Framework for Localized Economic and Communal Thriving, and rural entrepreneurship.*

I included some of the scholarly and peer-reviewed publications used in this study, such as from the *Academy of Management Journal, Journal of Values-Based Leadership, International Journal of Business and Social Sciences, International Journal of Entrepreneurship and Innovation, International Journal of Research, and International Journal of Small Business and Economics.*

Conceptual Framework

This study was framed by two key concepts aligning with the purpose of the study, which was to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya, after microfinance accessibility: (a) Muñoz and Kimmitt's (2019) concept of rural entrepreneurship in place; and (b) Kiyai et al.'s (2019) concept of factors hindering growth of Kenyan women's microenterprises. This empirical investigation aims to advance research and a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya and contribute original qualitative data to the study's conceptual framework.

Rural Entrepreneurship in Place

In their seminal research on defining entrepreneurship as a socially constructed concept, Muñoz and Kimmitt (2019) challenged macrolevel, national frameworks for entrepreneurship (see, for example, Acs et al., 2014; Autio et al., 2014) in providing a conceptual basis for understanding the social, political, economic, and cultural elements of an entrepreneurial context. Muñoz and Kimmitt (2019) suggested that microbusiness growth in rural areas, particularly in emerging economies, has distinct qualities and should be studied at the microlevel and define rural entrepreneurship as a socially constructed concept (Igwe et al., 2018; Newbery et al., 2017). To this end, Muñoz and Kimmitt (2019) developed an integrated, conceptual framework titled *REFLECT: Rural Entrepreneurship Framework for Localized Economic and Communal Thriving*. The REFLECT framework defines contexts as a multi-level interactional place where entrepreneurship is a socially defined place for collaboration among social actors (Gaddefors & Anderson, 2019).

Muñoz and Kimmitt (2019) grounded their concept of rural entrepreneurship in place in classical institutional theory. Institutional theory (Roy, 1999 as cited by Bruton et al., 2010) is a foundational theory used to more closely analyze the institutional, business, and development environments that may define and limit opportunities for the woman ME in emerging African economies (George-Ufot, 2019; Webb et al., 2015). George-Ufot and Halkias (2020) applied institutional theory to study challenges facing women MEs in poverty- and conflict-ridden areas of the Niger Delta region. Muñoz and Kimmitt (2019) extended the work of their earlier scholars to build the *REFLECT*

framework by combining Creswell's (2000) concept of place with a recommendation from Zahra et al. (2014) that emphasized the need for multi-level thinking as a lens for explaining entrepreneurship (Bruton et al., 2015).

Factors Hindering the Growth of Kenyan Women Microenterprises

Kiyai et al. (2019) explained their concept of factors hindering Kenyan women's microenterprises' growth by providing evidence that although these women have a high rate of access to microcredit credit, most of their microenterprises lack growth or profit. The researchers joined other scholars in recommending that new research is needed to specify the factors and constraints to business growth faced by African women MEs, which may result in policy interventions related to their lack of business growth after microfinance credit (Atiase et al., 2019; Kiyai et al., 2019; Njagi & Onyango, 2019). Kiyai et al. (2019) grounded their concept of factors hindering Kenyan women's microenterprises' growth in a theoretical framework that explained firm growth from a cultural and country perspective (Hitt et al., 2011).

In their updated research that extended the original 2011 study, Hitt et al. (2020) wrote that empirical research on culture and country's influence as external factors in enterprise growth in emerging economies remains mostly lacking (Carleson, 2020). Another aspect that remains unexplored in the literature on African women microentrepreneurship is the role relational capital plays in building trust among partners, enhancing information flows between them, and promoting joint problem solving, leading to more effective solutions (Paoloni & Lombardi, 2017). Women entrepreneurs in emerging African economies tend to have highly embedded relationships and rarely seek

additional information and other resources outside of these relationships, thereby constraining their learning opportunities, contributing to poor business performance (Galanakis et al., 2019). More empirical research is needed on how embedded business relationships may cause Kenyan women entrepreneurs in emerging economies to become less entrepreneurial over time and how they may harm the business owners' ability to predict significant market disruptions, despite microfinance access (Hitt et al., 2020; Kiyai et al., 2019).

Literature Review

Research on Microfinance Strategies for Women in Rural Africa

Microcredit is a tool for poverty eradication and a core for sustainability development as studied by different researchers. Nevertheless, microfinance alone cannot eradicate poverty, according to Yunus, who stated:

Microcredit is not a miracle cure that can eliminate poverty in one fell swoop. Nevertheless, it can end poverty for many and reduce its severity for others. Combined with other innovative programs that unleash people's potential, microcredit is an essential tool. (2003, p. 171)

Economists agree that access to credit is a barrier and challenge for microenterprise development, but women operate most microenterprises in West Africa. Yunus (2006), according to findings drawn copiously from his experience of the success of Grameen Bank, maintained that women entrepreneurs are more frugal, committed, and credit-worthy than their male counterparts as there was a 90% loan recovery from women who took loan facilities from the bank. Governments have developed monetary policies

to encourage women's financial inclusion through their central banks. Microfinance is about providing financial services to the poor, traditionally not served by conventional financial institutions (George-Ufot & Halkias, 2020).

Microfinance grants poor women in the developing world a place to economically exercise entrepreneurship motivation to move forward to new goals that could sustain their future (Mozumdar et al., 2020). Microfinance literature displays several findings that explore the type of impact it makes. In the aspect of impacts, three categories influence the poor with microfinance service. The three categories comprise: economic (such as income and productive assets, including savings, insurance, and household durables); well-being (such as access to education, health, food, and clean water); and social and political (such as the ability to participate in decision-making, access to social networks, and participation in actions to control resources that affect their lives) (Cohen & Sebstad, 1999; Welsh, 2016).

Aggarwal et al. (2013) stated that poverty is a phenomenon that touches in a wide range of ways an individual without purchasing power to destroy its existence, whether extreme poverty or non-poverty. The phenomenon categorizes people into two statuses of poor and non-poor. The poverty line is the level of income needed to meet minimum living conditions. Most researchers explore the aspect of poverty from a unidimensional perspective or a multidimensional perspective. A unidimensional notion of poverty applies a single monetary pointer like income or expenditure to define living (Bellù & Liberati, 2005). Equally, there is a multiplicity of views defining poverty with needful criteria of basic necessities, education, safe drinking water, sanitation facilities, and

health, plus adequate freedom to allow them to exercise life without hindrances (Sano, 2020). Again, further poverty alleviation is a strategy to eradicate the rates of poverty in a country. It is a scheme to implement means and methods to limit the number of people living in poverty (Larrú, 2020).

A survey by the particular unit on microfinance of the United Nations Capital Development Fund of 29 microfinance institutions revealed that approximately 60% of these institutions' clients were women (Ojinta & Halkias, 2019). Women cannot easily access sizeable volumes of credit for the following reasons: lack of property rights; local cultural practices and social norms; the difficulty of conventional lenders to determine borrowers' quality; small loans being more expensive to process per dollar lent; and the belief that women generally lack opportunities to invest in high-return projects. These lead to crippling financial constraints for women-owned businesses (Guerin, 2020). The financial constraints are exacerbated by lack of education, lack of women's lobbies, low employment levels of women, lack of collateral, lack of information about the availability of loans, negative attitudes by banks, and the need to see business earnings (George-Ufot & Halkias, 2020; Hansen et al., 2020).

The Consultative Group to Assist the Poor, a donor consortium of the World Bank, wrote that subsidies might help support microenterprises in developing countries. Nevertheless, even subsidized credit cannot drive higher productivity and income without these women MEs' ability to show adequate proof of payback of this money with interest (George-Ufot & Halkias, 2020; Todaro & Smith, 2015). Consequently, a poor woman without adequate education and good health cannot qualify to attain microfinance credit

to fight poverty. Additionally, for the women to access the finances and service them efficiently, government institution policymakers need to educate women on managing entrepreneurship, childcare services, and healthcare (Abede, 2018).

Although microfinance's positive impact on low-income households is emphasized in the literature, there are growing debates about whether a microfinance institution targeting the poor does so for exploitation (Bent, 2019). Women are targeted explicitly through microfinance. Many developing African countries report that the inequality gap for poor women in rural areas is increasing. These statistics have driven social scientists to question poverty reduction strategies' effectiveness through microfinance schemes (Zaby, 2019). A systematic review examining microfinance schemes in sub-Saharan Africa provides evidence that these saving programs may not be best suited for women entrepreneurs precisely because women traditionally hold less intra-household bargaining power (Steinert et al., 2018). There have been some studies that confirm the inability of microfinance operations to reduce poverty as it was found that most contemporary schemes have been less effective than they seek to achieve and that microfinance is not a panacea for poverty alleviation because, in some cases, the poorest people have been made worse off (Sulemana et al., 2019).

Microcredit: Empowerment and Disempowerment of Rural African Women

Women in rural Africa remained economically impoverished over decades (Kurgat & Ting'aa, 2019). Because women in rural Africa yearned for economic empowerment, they tried several avenues to seal the economic loopholes. As a result, microcredit programs for women emerged and promoted a remedy for poor women's

plight by offering a solution to women's limited access to credit, so a means to reduce poverty was found and earned women empowerment (Ganle et al., 2015). The microcredit programs became successful in African women's entrepreneurship because they received generous support from the concerned countries' governments.

Kurgat and Ting'aa (2019) stated that the government embraced a series of microfinance programs and policies to eradicate poverty and empower women through credit services access. In the beginning, microcredit finance was seen as the women's booster from the poverty line to prosperity. Microfinance enterprise became a central part of development, as its programs lifted women and their families out of poverty (Hansen et al., 2020). In essence, microfinance could be interpreted as a method and means of empowerment for women and their household members. It was reported that in 2009 microfinance institutions had access to 133 million clients with microloans. About 85 million women were given loans, making up a group of women entrepreneurs who were empowered and contributed to the global economic growth and sustained their livelihood, their families, and the global community at large (Kurgat & Ting'aa, 2019; Mozumdar et al., 2020).

The microfinance literature explains the microfinance logics that claim an impact on the poor in developing countries (Atiase et al., 2019). African rural women entrepreneurship did a lot in promoting their livelihood, families, and the community and even the nations in alleviating poverty after they got microfinance accessibility. At face value, microfinance institutions influenced and determined the service's structure and made known the viability of the accessibility to the poor. Women's empowerment in

rural Africa was transacted through three essential components: material, relational, and perceptual (Ganle et al., 2015).

Microfinance initiatives were created in East Africa to help achieve financial equality and promote socioeconomic status between men and women, meaning that women were empowered to support their families and the entire community with basic necessities (Manta, 2019). The advantages of microfinance or microcredit include it being structured in such a way as to benefit the development of the people in rural areas of Africa. This microfinance model gave many women entrepreneurs access to loans that helped them build operational abilities and financial self-sufficiency (Sano, 2020).

The microfinance credit banks made things so affordable because they brought banking systems to their clients' doorsteps, who could not meet traditional banks' requirements (Manta, 2019). Nevertheless, as the African Meru say, the cure of debt is to pay (*muthega jwa irandu ni kuria*). The women entrepreneurs enjoyed the microfinance loans without an understanding of the policies of the repayment. Because microcredit has to do with a low amount of finances, there is a limitation on how much one can handle at any given moment.

Loans are given without collateral and security attached to them, meaning there is a risk of remittance. The default rates are relatively high, and the clients cannot meet their repayments (Kurgat & Ting'aa, 2019). After women entrepreneurs enjoyed the moment of empowerment through microfinance credit, a time came when the positive turned negative. Kurgat and Ting'aa (2019) stated that women MEs in rural Africa face myriad challenges than other entrepreneurs that inhibit their enterprises' growth even after

microfinance accessibility. The multiple challenges that the women entrepreneurs in rural Africa experience are most tied to the failure to meet the unsecured loans they acquired without prior knowledge of how to service them. Many microfinance institutions in rural Africa sometimes operate under very unclear circumstances whereby cartels exploit most women entrepreneurs without loan security and undefined repayment plans that eventually weaken their microenterprises' growth, leading to business collapse (Atiase et al., 2019; Kiyai et al., 2019).

Consequently, Atiase et al. (2018) stated that the unclear methods of loan giving cast some doubts and display ambiguous behavior that governs microfinance institutions, leading to over-indebtedness and microfinance clients' vulnerability (Bateman & Chang, 2012). Several researchers have referred to the microfinance impact story as "elusive and catastrophic" (Bateman & Chang, 2012, p. 14), locking individuals and households in a poverty trap. More so, it has been argued that microfinance seems to be deepening the poverty levels of clients rather than alleviating them (Nega & Schneider, 2014).

Similarly, Atiase et al. (2019) pointed out that it has been noticed that microfinance institutions lacked guidance on how to help women secure loans that impact the poor in developing countries. A microfinance institution's institutional logic should influence and ultimately determine service design and delivery, considering the intricacies of suitability, accessibility, and impact on the poor (Cobb et al., 2016). Ganle et al. (2015) wrote that women entrepreneurs in rural Africa experience disempowerment due to limited political participation, low level of women's education, poor health, including high maternal morbidity and mortality, and female genital mutilation. The legal

environment does not promote gender equality and women's rights; patriarchal and hegemonic masculinity norms view women as inferior to men. Women entrepreneurs in rural Africa encounter limited economic opportunities and disempowering cultural practices, such as forced marriage (Anyidoho, 2020; Anyidoho & Manuh, 2010).

The Kenyan Government Programs and Women's Empowerment

Governments globally, and more so within the developing countries, place women entrepreneurs as one of the priorities in their development plans (World Bank, 2018). For instance, in Ethiopia, the state has rectified some regulations to enable women to initiate equitable entrepreneurship beneficial to all people in the nation; this enables the government to bring beneficial development that alleviates impediments to business growth (Amandi & Amandi, 2016). Nigeria offers jobs to community members to elevate women to be on par with other citizens' required services. There was agreement on one concept that women's alienation from social participation was worsened by the demand for and debate on gender equality (George-Ufot & Halkias, 2020). The government aggressively championed the idea to correct the imbalance in women's equality in every aspect of life (Vundi, 2020). The Kenyan government has vigorously fought for women's equality in the country. This fight has met some obstacles such as impunity, nepotism, tribalism, lack of political will, and disregard of rational decision-making ideas. The government of Kenya is determined to bring the idea of women's equality to fruition.

Kenya's government has so far introduced two main funding opportunities meant for women's empowerment and other vulnerable groups (e.g., the youth, orphans, and people with disabilities) (Vundi, 2020). The main goal of financial empowerment

programs is to enhance the access of the vulnerable to finances to promote their businesses and enterprises at the constituency level and, consequently, continue economic development. The Uwezo Fund and the Women Enterprise Fund are two such examples. The Uwezo Fund was established in 2013 through Legal Notice No.2 of the Public Finance Management Act 2014 (Government of Kenya, 2016). The term *uwezo* is a Kiswahili word that, when translated literally, means “capability, ability or potential.”

The Uwezo Fund is about enhancing vulnerable people’s capacity and ability to boost their economic and entrepreneurial potentialities (Vundi, 2020). The Women Enterprise Fund was established in 2007 (Ndolo, 2020). The goals for funding both programs were to offer accessible and affordable credit opportunities to women, to launch their enterprises for economic growth through wealth creation and employment opportunities (Nzeki & Mungai, 2020).

Two policy papers, the Uwezo Fund (2013) and the Women Enterprise Fund (2007), outline the attainment of development goals focused on eliminating poverty from impoverished women’s groups. So, there are notable gaps that limit the progress of the proposed plans. In essence, there is confusion when talking about women’s funds in enterprises as it is not easy to tell whether politics plays an essential role in the issuance of enterprise funds for women entrepreneurship (Government of Kenya, 2016). The whole process of women’s enterprise funding is compounded in Kenya with uncertainties: the beneficiaries are late to get the money, or if they get it, they get it too late to implement business development.

Social activists point to the constituency development fund being corruptly distributed to the people who do not qualify. Political affiliates are mostly the beneficiaries of this fund and supervisors may practice chronic corruption, favoritism, nepotism, and discrimination (Vundi, 2020). Due to the above factors, many needy people miss out on financial help, with most of those denied the financial support from Uwezo being rural women who are illiterate and have no means of communication to understand the procedure of securing these loans. Because most of the women entrepreneurs are under the male hierarchy, they suffer setbacks in loan repayments because the money they get from the loans is controlled by the patriarchal partners who demand the money (Vundi, 2020). Such fund mismanagement may jeopardize the women's chances of getting another loan, as they remain a permanent Uwezo development loan defaulter. Consequently, Uwezo financial loan givers should develop new policies to create awareness for women entrepreneurs putting the loan borrowed into the proper business (Government of Kenya, 2019).

There is a need for Uwezo and other financial women entrepreneurs' loan givers to come up with money lending policies that could help the client to understand where to invest and how to make a profit and what consequences could befall a loan defaulter. The new methodology could benefit both the client and the loan givers to succeed, as they might gain from the revolving loan finances (Vundi, 2020). Equally, women entrepreneurs' success might make them confident in making various marketing, commodity distribution, and social justice decisions. Currently, the program to empower women by the government of Kenya is highly criticized by several stakeholders.

Although Kenya's government had good intentions to empower women entrepreneurs, the project has been high-jacked by corruption, favoritism, and racism within the program's delivery services (Government of Kenya, 2019). In conclusion, this program has turned out to be not viable due to previously mentioned factors, but even more pronounced is the resulting situation where poor women in need of the money have mostly ended up with no loan money, no enterprises, and no business; poor Kenyan women continue to live in poverty.

Women Entrepreneurs' Challenges with Poverty Reduction in Rural Kenya

Rural women microenterprises in Kenya are among the strategic economic groups recognized to empower women financially to fight poverty, enhance food production and security, and improve families' health, education, and other women's socioeconomic status (Njagi & Onyango, 2019). Women in rural Kenya commenced microentrepreneurship to access finances to enhance poverty alleviation for their immediate and extended family members (Manta, 2019; Samuel & Mbugua, 2019). For many decades, women in rural Kenya remained economically downtrodden in many ways because they lacked the social skills needed to qualify them to gain employment in formal sectors. Economic empowerment is rated through the ability to decide concerning their children's education and marriages and enable them to withstand society's vices and access resources and other material gains (Chatterjee et al., 2018).

When rural women microenterprises in Kenya were initiated, they benefited myriad women with informal employment that helped upgrade their level of living economically, which could be interpreted as economic empowerment (Nyamboga et al.,

2019). Many women welcomed Kenyan rural women entrepreneurs as a voice for the poor (Boateng, 2018; Osoro et al., 2013). Rural women in many parts of Kenya lived below the poverty line before the innovation of microenterprises. The presence of rural entrepreneurship is in its initial stage for offering a financial solution, and it is still far from a reality. Rural women's entrepreneurship can become a vehicle to offer women empowerment, especially those within the global bar of the poorest people, mostly the slum dwellers (Njagi & Onyango, 2019).

Kenyan rural women entrepreneurs work hand in hand with the microfinancing credit firms to offer credit that enhances women's microenterprises' functionality. Microfinance boosts microenterprises that empower women to upgrade their families from poor conditions of extreme poverty to being financially sustainable (Karuga & Jagongo, 2020). The microfinancing institutions have enabled many rural women in Kenya to embrace microfinancing as an agent to improve their economic status. Policies for entrepreneurship to eradicate poverty in Kenya were welcomed by both the state and the county governments and are at the bottom line an expectation for every community, as they can reduce the number of poor people in both rural and urban areas (Nwajiuba et al., 2020). The rural women in Kenya engaged in entrepreneurship have gotten financial attention from the International Monetary Fund (IMF) and financial institutions interested in boosting women-led microenterprises eradicating poverty. The creation of ways to eradicate poverty is intensified by IMF planning and outreaches (Prieto et al., 2019).

Barriers to Business Growth of Kenyan Women's Microenterprises

In Kenya, rural women undertaking microenterprise activities have tremendously contributed to improved socioeconomic factors despite the many daily challenges that hinder their business growth over the past two decades (Hammawa & Hashim, 2016; Ojinta & Halkias, 2019). Women's microenterprises are vital for rural economic growth in Kenya, as they create employment, generate income, and improve livelihoods for community members, especially those who are economically impoverished (Waithaka et al., 2016). Some constant challenges hinder women's microenterprises' growth in rural Kenya; women entrepreneurs encounter constraints due to their gender. Manta (2019) observed that gender barriers are unique, as they carry the same value of discrimination that hails from social norms. Gender barriers negatively impact women's ability to access financial services and bar women's empowerment and inclusion in money-lending programs.

Waithaka et al. (2016) observed that in the year 2008 and 2014, businesses survived in Nakuru at a ratio of 1:3 per 3 years for male-run businesses compared to 1:4 at the same time for women-run enterprises, a factor that shows that rural women's entrepreneurship is a catalyst of developmental growth for various economies in poverty alleviation, yet women are the majority of the world's poor population (Boateng, 2018). It is noticeable that gender discrimination is one of the hindrances to the growth of women's microenterprises and that this be addressed for women's entrepreneurship, which contributes a lot to the country's economic state in terms of contribution to

employment creation, poverty and inequality reduction, and development sustainability (Igwe et al., 2018; USAID Agency, 2010).

Rural women entrepreneurs in Kenya and other parts of Africa continue to encounter challenges that limit their microenterprises (Prieto et al., 2019). Studies have explored lower levels of micro, small, and medium enterprises (MSMEs) in growth management entrepreneurship that encounter limitations in accessing primary resources such as human capital, social capital, and financial capital (Menzies et al., 2004; Terjesen, 2016). Isenberg (2011) provided an example of the entrepreneurial ecosystem to analyze the factors that support or hinder entrepreneurial growth (Sherif & Maffato, 2015) in many regions. Similarly, rural women entrepreneurs in Kenya struggle to get access to finances, which becomes an issue and an impediment for micro and small enterprises (Robb et al., 2014). Banks and NGOs recognize rural women entrepreneurs as a significant credit risk, so microenterprises lack a conducive atmosphere to attract financing (Nwajiuba et al., 2020).

Other factors hinder the growth of rural women enterprises in Kenya, such as the state of the economy, the type of customers that they deal with in the market, sparse technological networks, lack of product innovation, and lack of opportunities to excel in the standard market (Prieto et al., 2019). Entrepreneurship literature has acknowledged that women desire to be financially and socially independent. Demirguc-Kunt et al. (2013) noted that women's lower level of financial literacy/capacity, time and mobility constraints, poor access to information and networks, and cultural and gender norms mainly hinder facilitation in business growth and development (Sajuyigbe, 2017).

Research has shown large numbers of microbusinesses with fewer than 10 employees, mostly in developing countries, and, in essence, portrays business imbalances experienced more there than in the developed world context (McKenzie, 2015; Hsieh & Olken, 2014). Most of these businesses are informal and are, in most cases, operated by families (Lopes-Fernandez et al., 2016). These businesses engage eight out of 10 workers without formal business requirements limiting sole trading, and informal business and low growth rates are eminently documented by the International Labor Office (ILO, 2018).

The smallness of the MSMEs is linked to difficulties with registration and acquiring official operational licenses. As a result, owners cannot pay taxes (Khavulel et al., 2019), so small businesses are further challenged in markets for access to entrepreneurial resources compared to larger enterprises (Nwajiuba et al., 2020). Most small and medium-sized enterprises (SMEs) suffer fallbacks when they need to ask for financing credit. When they apply for loans, they get disqualified due to a lack of security requirements that qualify them to borrow from financial institutions (Sajuyigbe, 2017).

Several researchers have observed that rural women in Kenya experience similar dilemmas in growing their microenterprises, just like many other women in SMEs in developing countries. Ojinta and Halkias (2019) supported that women in Africa are underrepresented in the formal banking system, and they have less access to credit facilities and have to deal with the high cost of finance (Akanji, 2016; Halkias et al., 2011). Women entrepreneurs in rural Kenya are negatively affected from lack of education, skills, training in entrepreneurial leadership, and marketing information, as

well as social beliefs, customs and attitude, political interference, poor marketing, unfavorable climatic conditions, and impoverished means of communication (Sajuyigbe, 2017).

Women-Owned Microenterprises in Rural Kenya May Fail after Access to Microfinancing

In Kenya, a Kiswahili saying states, “*Tupa shilingi. Update shilingi*”, meaning “to make a dollar in business, one has to spend another dollar.” The rural women in Kenya used this saying and came together with their contribution of knowledge and money and initiated enterprises that were enhanced through microfinancing (Kiyai et al., 2019).

These women’s engagement with microentrepreneurship became a means to access microfinancing that enhanced microenterprises used as a way to eradicate poverty within the nuclear family and for extended family members (Manta, 2019; Samuel & Mbugua, 2019).

Kenyan rural women’s engagement in microenterprises continues to receive some support from international communities due to their high-quality work displayed in promoting socioeconomic development in urban and rural areas (Kiyai et al., 2019).

There is a common understanding that some small enterprises grow successfully, whereas others cease to grow and stabilize even when they get access to microfinance (Kiyai et al., 2019). Some of the microenterprises owned by Kenyan rural women stagnate in their growth, whereas others get put off by the microfinance providers. Poor customers perceive microfinancing credit as intimidating and scary, rendering this another barrier to microenterprises.

Some rural women in Kenya fear microfinance because they are sometimes already indebted and fail to make successful repayments. Nyamboga et al. (2019) observed that rural women's significant hindrances due to lack of credit are loan repayment, lack of group membership, and financial, legal, and collateral constraints (Omaywa & Muturi, 2015; Osoro et al., 2013). Women in rural Kenya receive poor credit to expand their microenterprises because they become defaulters on their microfinance credits. This discouraged efforts to grow their microenterprises because most women entrepreneurs in a large part of the country perform very poorly and even below the level expected (Nyamboga et al., 2019).

Scholars observed that women in rural Kenya encounter different challenges from other entrepreneurs that inhibit microenterprises' growth even after microfinance accessibility (Kiende et al., 2019; Kurgat & Ting'aa, 2019). In rural Kenya, many women's microenterprises mark a beginning with the enthusiasm of making a profit that could help the enterprise to be sustainable. This does not happen, as most of the microenterprises record failure, with 80% not showing profit in the past 3 years and with 90% showing zero profit (Mbogori & Luketero, 2019). Kenya rural women's microenterprises face several challenges in showing profit even after attaining some financial support.

Rural women face problems growing their microenterprises, which is not clearly understood due to a lack of documented possible reasons (Ajuna et al., 2018; Cherotich et al., 2019; McKenzie et al., 2019). Rural women MEs experience failure in growing their microenterprises because of the perception of what rural women experience in their

ordinary context of extreme poverty, where family chores and economic operations are closely related. Because family responsibilities are tied with basic household and livelihood needs, this affects the ability to repay their loans; this is perceived as dangerous in meeting microcredit repayments, as it outweighs potential benefits (Ukanwa & Anderson, 2018).

In rural Kenya, women encounter problems with microfinance that inhibit the growth of their enterprises due to inaccessibility to technical advice and entrepreneurial development services, lack of enough information on business policy, and poor location of enterprises concerning the production, commodity distribution, and weak market for sales (Kiyai et al., 2019). Other problems that rural women in Kenya experience are being marginalized, lack of involvement in policymaking, and lack of facilitators of the microfinance policies.

Equally, the migration of young educated people draws young minds away from rural places to developing urban centers, which has pitfalls as most people with innovative microfinance minds move away, leaving the uninformed women to struggle with new ideas for running their enterprises (Richter, 2019). Further, Richter (2019) observed that when young people migrate from their rural homes to developing urban centers, the microenterprises in rural areas suffer low business growth. There is minimal knowledge of how rural regions' microenterprises function because they lack documentation on personnel to boost their business growth. Even without the ability to show a profit, microfinance does offer a tentative reprieve from some poverty-related problems that characterize living in rural Africa. The vitality of women's

microenterprises in rural Kenya is reflected in a 2014 economic survey indicating that 80% of 800 jobs were created through the small microenterprises that succeeded in their operations (Kimathi et al., 2019).

Socioeconomic Challenges of Rural Women MEs in Kenya

Rural women MEs in Kenya experience a myriad of socioeconomic challenges that inhibit their microenterprises' growth, even after microfinance accessibility (Kiende et al., 2019; Kurga & Ting'aa, 2019). The patriarchal social status drives gender-related cultural barriers in rural Kenya that pressure women to remain subordinate, socially passive, non-argumentative, and quickly submit to any defeat (Ondiba & Matsui, 2019; Sodipo, 2017). Given that women in rural Kenya manage family chores while their husbands leave home searching for jobs, rural women entrepreneurs are left with little time to concentrate on business growth. Ileri and Nguost women have insufficient rights and are controlled by their husbands (Ondiba & Matsui, 2019; Sodipo, 2017).

There is a Kenyan (of the Meru people) saying that *the eye that has never seen something is the same as a blind eye*. The literal translation can be limited by unknown or unseen factors that nobody has been informed of (Ajuna et al., 2018). This is evidenced by researchers and reporters who have made elaborate cases in this regard that despite challenges other than microfinancing accessibility, the barriers that hinder rural women's enterprises' growth remain undocumented (Cherotich et al., 2019; McKenzie et al., 2019). Lack of education is a critical factor that affects rural women's entrepreneurship intentions in Kenya. Due to this issue, most microenterprises remain stagnant as they lack coherent policy and guidelines and endure an unsuitable environment for growth. Their

microenterprises' growth in most cases is affected by inadequate physical infrastructure, inadequate information regarding running a successful microenterprise, lack of proper gender equality in terms of financial inclusion, and lack of managerial training and practice (Kiyai et al., 2019).

Gender Challenges to Rural Women's Microenterprises

Microenterprises play an essential role in the Kenyan economy, such as creating jobs (Igwe et al., 2018). Kenyan rural women entrepreneurs are essential social actors in bolstering the regional economy, yet they continue experiencing challenges such as discrimination, injustices, lack of proper education, inadequate transport facilities, and poor access to roads (Newbery et al., 2017). In Kenya, women entrepreneurs experience challenges like a lack of proper financial management records to present official statistics for their businesses to qualify for loans. Many want to enter entrepreneurship in the developing world, yet rural women, especially those living in poverty, experience a lack of support to receive business training and low reported income in their businesses compared to their male counterparts (Alhassan et al., 2016).

The challenges faced by rural women's entrepreneurship in Kenya are enormous because they are entrenched within the culture, a patriarchal society (Altan-Olcay, 2016). This culture commands women to be submissive to their male counterparts, so they have no control over their enterprises. Rural women entrepreneurs already have a hard time trying to make their businesses sustainable, with increased drawbacks being realized when controlling husbands become negatively involved. Antony and Padmasree (2020) stated that rural women's starting and operating businesses is a tedious venture in

managing entrepreneurship, especially its growth. Rural women entrepreneurs in Kenya experience some high jumps in growth initiatives. During their businesses' operation, this growth challenge is never addressed, leading to women's microenterprises earning little money and no profit (Mbogori & Luketero, 2019).

Rural women entrepreneurs in mostly developing nations experience disparity between the sexes in production and earnings due to the social status imposed by their cultural standards (Elias, 2020). The wage given per worker in developing nations ranges between 6% for women and 35% for men. Women-managed farms' production averages 20–80% fewer payments than their male counterparts (Buvinić & Furst-Nichols, 2016). Microfinance assistance in developing nations from Kenya to Pakistan to India is quickly granted to male-owned microenterprises compared to women-owned (Roberts & Mir Zulfqar, 2019; Samineni & Ramesh, 2020; Thandar et al., 2019). In developing African nations, women entrepreneurs continue to experience external challenges regarding the increase in capital for driving business profits.

Antony and Padmasree (2020) reinforced the assumption that rural women's microenterprises are threatened by several pressures that these women encounter, with the survival of their microenterprises being short-lived. Rural places in the developing world are always termed as a pre-industrial leftover in progress and development. Moreover, scholars concur that rural women entrepreneurs are treated as passive samples of testing the colonial theory initiated in mature, urbanized economies (Newbery et al., 2017).

Recent Research on Challenges to Business Growth of Women's Micro and Small Enterprises in Kenya

Women-led SMEs in Kenya have mushroomed in the past decades (Kiende et al., 2019). These SME owners encountered some challenges that hinder their business growth, so Kenya's government devised methods and strategies to curb their financial predicaments. Kenya's government discovered that women entrepreneurs throughout the country suffered from a lack of finances (Nyamboga et al., 2019). The Kenyan government formed the Women Enterprise Fund in 2007 to help women's microbusinesses access credit to initiate and expand SMEs (Ndururi et al., 2019). Before the government of Kenya's intervention suffered financial constraints in supporting the entrepreneurs, women entrepreneurs observed that the limited access of SMEs to credit and financial services had been an issue of supply constraint for the SME sector (Kiyai et al., 2019).

Similarly, the unavailability of substantial resources is a considerable problem that hinders SMEs' growth in Kenya. Kenya's government initiated a microcredit strategy to help women gain access to finances as many lacked funds to start their businesses. Credit availability is a baseline for SMEs' growth and expansion (Nyamboga et al., 2019). Kenya's government introduced ways to finance rural women entrepreneurs to start businesses because many cultures in Kenya, primarily Muslim culture, do not allow women to engage in businesses. Traditionally, in most African countries and communities, women are not expected to handle money and other wealth as it is assumed

that if this happened, it exposed them to sexual activities as they would meet with male counterparts in their business operations (Ndolo, 2020).

The government of Kenya strategized to empower women in enterprises financially (Ndolo, 2020). Women in East Africa are disproportionately employed in informal enterprises that increase vulnerability and minimize their access to finances and services. Women's financial empowerment through entrepreneurship indicates that women can be valuable income contributors and reduce household poverty. Giving poor African women the ability to access credit elevates their economic power, which translates to reasonable living standards in a broad cross-section of society; women are an avenue of employment for other women (Halkias et al., 2011). Kenya's government supported women entrepreneurs because of the misplaced cultural concept that women were not equal to men in business. The government realized that gender equality is a viable principle of sustainable development globally accepted by the United Nations and regional agencies, development partners, and national governments (Mitullah, 2017). Kenyan women entrepreneurs enjoy the 2010 constitutional right that provided policies and legislation for national gender equality. Kenya recognizes gender equality, and a policy that supports women's empowerment (Government of Kenya, 2017) conceptualizes gender equality as giving women and men equal opportunities to contribute to political, economic, social, and cultural development (Mitullah, 2017).

The Kenyan government and microcredit banks support women's microenterprises as a primary employment source for many other low-income women. Nzeki and Mungai (2020) reiterated that women-owned microenterprise projects' success

is linked to accessing credit services for financing (McKenzie et al., 2019). Apart from financial constraints, Kenyan women entrepreneurs also suffer some difficulties imposed by culture, such as the prevalence of social-cultural perceptions based on patriarchal discrimination, norms, and taboos (Kiyai et al., 2019). Negative social stigmas may reduce women entrepreneurs' reputation, which may cause them to lose loans to support their businesses, which then collapse (Nzeki & Mungai, 2020). Despite cultural hindrances, women entrepreneurs continue receiving local and international support. The interest in supporting women entrepreneurs is rising because women were wrongly thought of as a marginalized economic group. Kenyan women suffered financial exclusion due to cultural and political pressures against women's involvement in wealth creation in the past several decades. In the initial stage of women's enterprise development, barriers were encountered while starting and growing personal enterprises, which became a significant concern within governments in several countries (Kemunto et al., 2020).

The Kenyan government became involved in supporting women entrepreneurs because they realized that women had the enthusiasm to be economically viable and supplement their income to support their households (Kemunto et al., 2020). The government initiated action to support women entrepreneurs because they recognized women's low levels of wealth, poor access to capital, racial discrimination, and inadequate networks to attain finances. Women's entrepreneurship needed women with empowerment in all sectors of life. Women's empowerment is one way of achieving

developmental sustainability and evening the potential for equal benefits for women and men from financial allocations and other arising opportunities (Vundi, 2020).

Kenyan rural women entrepreneurs have benefited from the government of Kenya, international finance corporations, and other microfinance credit institutions because of their valuable contribution to national development (Kiyai et al., 2019). African women's entrepreneurship is vital in developing nations to support economic development. When women become financially sustainable through their businesses, they acquire empowerment critical for development; they remain an essential roadmap in attaining sustainable development (George-Ufot & Halkias, 2020). It is of significant benefit for African women to have their government's financial and social support for full involvement in developing their nations. The importance of empowerment is that it helps the vulnerable have access to resources and enables the stakeholders to decide and express their views and interest in issues that affect their lives. Equally, empowerment enhances women in developing nations to integrate their communities' affairs when they become partners with men in deciding their communities' future and overall social destination (Onebunne & Ezeaka, 2020).

Worldwide, most women tend to operate microenterprises that require credit financing to survive in the business. There exists a venture financing gap within several nations, and more so for the small scale and new business initiators. Nzeki and Mungai (2020) observed that banks' traditional lending reaches 17.32% of impoverished nations' microventures. The Kenyan government has made a decisive move regarding women entrepreneurs by implementing several reforms that have actively promoted women in

taking on some previously male-dominated businesses. The growth of women's entrepreneurship in developing countries has attracted both the academic and development sector. Money granters, international public institutions, national and local governments, non-governmental organizations (NGOs), private companies, charities, knowledge institutes, and business associations have started programs and policies to develop women's entrepreneurship (Kemunto et al., 2020).

Many women entrepreneurs in Kenya reported barriers to getting debt capital at banks and leading agencies (Mbogori & Luketero, 2019). In past years, women entrepreneurs in Kenya suffered a great deal due to the banking industries' rigid procedures. The banking industries previously needed individuals to appear at the banking institution to carry out transactions physically. This was a significant barrier that excluded women from doing a viable banking business (Melubo & Musau, 2020).

By taking a transformative financial direction towards digital banking, Kenya has made a rapid technological change in the financial sector, leading to mobile online banking, ATMs, and agency banking (Melubo & Musau, 2020). This transformation has included women entrepreneurs, meaning they can now transact for their businesses at convenient locations without traveling far distances that previously consumed time and money for transport and other economic factors (Gichuki & Mulu-Mutuku, 2018). From the entrepreneur's perspective, digital banking has helped women entrepreneurs in Kenya have viable businesses because they can carry out banking transactions known as Mobile Money (M-PESA). The M-PESA deals with money transactions in Kenya and other 10 nations of around the world. These transactions provide limited-skills banking and

financial services to the low-income population through agency banking through engagement with the money agents, who undergo valid agency agreements and conduct transactions with the customers as teller or cashier (Melubo & Musau, 2020).

Daily Challenges to Business Growth in Women's Microenterprises in Rural Kenya:

Literature Gaps

Entrepreneurial places coexist beyond the physical environment, with social constructions built on collective assets and memory linked to social norms and natural and built environments (Lawrence & Dover, 2015). Entrepreneurial spaces then involved geographical location, material elements, and the meanings and values attached to them, transforming 'business' spaces into meaningful places that define organizational, community, and entrepreneurial life (Creswell, 2000; Lawrence & Dover, 2015). Even when rural women entrepreneurs in Kenya get accessibility to microfinance, they face daily challenges for their microenterprises (Karuga & Jagongo, 2020; Kiyai et al., 2019).

There is a need to discuss how rural Kenyan women entrepreneurs are experiencing challenges in their business growth, limiting their stability to continue growing their microenterprises (Muñoz & Kimmitt, 2019). Therefore, it is essential to reconcile the literature gap on what women microenterprises experience growing their businesses amid extreme poverty in rural Kenya (Nzeki & Mungai, 2020). In this regard, scholars need qualitative research that addresses the social-cultural challenges encountered by rural microenterprises within their particular entrepreneurial context (Carleson, 2020; Muñoz & Kimmitt, 2019; Nyamboga et al., 2019). Minimal research has taken place regarding rural women entrepreneurs and their challenges regarding the

growth of their microenterprises. More research is needed to give a full report on the gap in the literature. Santos et al. (2016) highlighted that entrepreneurial activity matters are connected by the two facts of individual perception and environmental influences.

Direct microfinance can help achieve significant gains for poor women in developing nations engaged in the informal sector of MESHIP. Scholars reported that such assistance is only one component of a comprehensive approach to grassroots development and structural change, including advocacy, policy reform, programs aimed at asset acquisition and transfer, and, most importantly, essential investment in education. Although it is neither desirable nor feasible for microfinance institutions to support the poor's sociocultural needs, an improved understanding of their interrelationship strengthened microfinancing's overall effectiveness in this field. The literature reported that without a comprehensive social, financial literacy training, and financial support program, most women MEs in developing nations use their loans to consume rather than invest (Banto & Monsia, 2021).

Sarwoko and Frisdiantara (2016) stated that three aspects are essential in growing microenterprises: individual factors, organizational factors, and environmental factors. Rural women entrepreneurs in Kenya experience consistent weak business growth due to less education and less information on how to survive in the marketplace, where competition is rampant between men and women MEs. Business performance for microenterprises can be classified concerning the focal aspects of personal, demographic, competencies, resources of the microenterprise, organization culture, and structure, all vital for succeeding with microenterprises' growth (McKenzie et al., 2019).

The more the gender diversities gap is closed, the fewer the entrepreneurship growth challenges for rural women in Kenya. The integration of a gendered perspective in studying rural women in Kenya might bring positive and spillover benefits for the untrained so they can coexist with experienced and trained personnel, resulting in broader productivity across rural regions (Sarwoko & Frisdiantara, 2016). To realize sustainable development in the poverty-stricken rural regions of East Africa, strategies used must involve the social and financial empowerment of poor women, representing most MEs in developing countries (Jayachandran, 2020). Microfinance initiatives were created in East Africa to gradually achieve financial equality and inclusion for women entrepreneurs (Manta, 2019). Scholars document that even with access to microfinance loans, most women-owned microenterprises in rural Kenya show slow to no business growth (Mbogori & Luketero, 2019).

Summary and Conclusions

In this chapter, I reviewed the literature surrounding identified factors constraining rural women-owned microenterprises' growth in Africa, and specifically in Kenya (Ondiba & Matsui, 2019; Sodipo, 2017). Gender inequality in all spheres of life decreases women's social empowerment in developing African nations (Xheneti et al., 2019). Women MEs in rural areas of Kenya face different challenges than their male entrepreneurs, inhibiting their enterprises' growth even after microfinance accessibility (Kiende et al., 2019; Kurgat & Ting'aa, 2019). Many microfinance institutions in developing countries operate under cartels that exploit women MEs by over-loaning funds with unsustainable repayment plans, which eventually lead to weak growth in

microenterprises and business collapse (Atiase et al., 2019; Kiyai et al., 2019). Scholars agree that to effectively address poverty alleviation problems, the poor need more than just microfinance credit (Boateng, 2018).

The conceptual framework of this study was defined by two key concepts aligning with the purpose of the study, which was to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya, after microfinance accessibility: (a) Muñoz and Kimmitt's (2019) concept of rural entrepreneurship in place; and (b) Kiyai et al.'s (2019) concept of factors hindering growth of Kenyan women's microenterprises. The purpose of the literature review for the current qualitative narrative inquiry was to fill the current literature gap on the actual daily challenges poor women MEs in rural Kenya face in their struggles for business growth after microfinance accessibility (Karuga & Jagongo, 2020; Kiyai et al., 2019; Nyamboga et al., 2019). The issues above are reviewed in this chapter and are supported by the extant literature.

In Chapter 3, the research method for this qualitative, narrative study is discussed. The procedures I used for recruitment, participation, and data collection are presented. The data analysis plan is addressed and issues of trustworthiness and ethical consideration in conducting this study.

Chapter 3: Research Methods

The purpose of this narrative inquiry study was to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. These women-owned microenterprises remain as subsistence activities in the informal sector, with an 80% failure rate within their first 3 years and 90% of microfinance startups failing to generate meaningful returns ever (Mbogori & Luketero, 2019). Meeting the study's purpose may contribute recommendations for social policy to facilitate the successful empowerment of women MEs in impoverished rural areas of Kenya and other developing nations in sub-Saharan Africa.

A narrative inquiry approach was used to collect data and address this study's purpose, consistent with the qualitative paradigm (see Clandinin, 2016). Narrative inquiry is recommended as a research design to collect in-depth knowledge and interpretations from participants' narratives on rural entrepreneurship (see Barrett & Stauffer, 2009; Muñoz & Kimmitt, 2019). In this study, the qualitative research approach supported gleaning detailed stories from women MEs in rural Kenya on business growth's daily challenges after microfinance accessibility (see Clandinin & Connelly, 2000; Webster & Mertova, 2007).

This chapter provides detailed information on the research method and rationale for using the narrative inquiry approach to meet the study's purpose and provide data to answer the research question. I present a rationale for the participant selection strategy, data collection and data analysis, the researcher's role, evaluation methods for the trustworthiness of data, ethical considerations, and a chapter summary.

Research Design and Rationale

Narrative inquiry is a qualitative research design based on participants' stories that help the researcher gain a deeper understanding of what happened, the significance or meaning of what happened, and how the story is told and shared (Thomas, 2012). This research method could promote understanding of the daily challenges for women MEs' business growth in rural Kenya after microfinance accessibility (Clandinin, 2016). Researching the experiences of women MEs in Africa's poverty-stricken regions allows access to multiple perspectives on the problem they face as provided by various narratives (George-Ufot, 2019). Aligning with the purpose of this study, the central research question was as follows: What do the stories of women MEs in rural Kenya reflect about their daily challenges impeding business growth after microfinance accessibility? This research was qualitative in nature, and its narrative inquiry is a viable design method of data collection from participants' stories of daily life experiences allowing researchers to study complex social issues at an in-depth level (Clandinin, 2016; Clandinin & Connelly, 2000; Webster & Mertova, 2007). Borghoff (2018) stated that narrative inquiry allows participants to offer detailed descriptions through storytelling and was a sound way of developing a detailed understanding of human experiences as they are being lived daily.

Researchers use qualitative methods to explore real-world issues (Merriam & Tisdell, 2015). The advantage of using a qualitative narrative approach when researching rural women entrepreneurs' daily microenterprise experiences was that it allowed me to include complex issues like agency and entrepreneurial context. The narrative approach

emphasized the contextual connections of social relations and everyday interactions (Gergen, 1998; Slembrouck, 2015). To align the central research question in this qualitative study with its outlined purpose, these narrated experiences provided more in-depth and rich data on how Kenyan rural women entrepreneurs cope with the daily challenges of microenterprise.

I selected a narrative inquiry approach over other qualitative research forms such as phenomenology, case study, ethnography, and grounded theory because it is the most effective method for collecting data suitable for addressing this study's purpose. The phenomenological approach was not chosen for this study because the study goal was not to develop a phenomenon but to explore the lived experiences of those whose phenomenological outlook is already established (Freeman, 2017). The case study method was also not chosen because an already established case analysis was not vital in exploring these specific daily lived experiences (Nelson, 2013). Ethnography was also not chosen for this research study because the researcher did not observe people in their natural settings over a prolonged time to give relevant feedback on cultural experiences for interpretation and analysis (Tracy, 2019). In grounded theory, critical events exposure is not used to bring about a broad understanding of a particular topic (Lal et al., 2012).

Conversely, a narrative approach directly reflects the critical events collected during the data collection process (Webster & Mertova, 2007). Narrative inquiry was, therefore, the closest methodological match in terms of gathering data through storytelling. The data collection process of this qualitative research approach would aid in a significant collection of data through storytelling by allowing the researcher to connect

and develop a trusting relationship with participants, permitting the uncovering of significant, critical life events (Webster & Mertova, 2007). Narrative inquiry is used to inquire about the research participants' daily life experiences, using temporality, sociality, and places to give guidance in extending the conceptual framework (Clandinin & Huber, 2010). As they narrate their stories for this narrative inquiry, participants' diverse viewpoints may increase the knowledge of the daily challenges experienced by rural women MEs in Kenya.

Role of the Researcher

My role as a researcher focused on interviewing rural women MEs in Kenya on their experiences to collect data for answering the central research question. The research explored the study questions' responses, understanding that the researcher could not touch on any other role throughout this research. I did not have any personal relationships with the participants, and I did not control the participants who narrated their stories. To guarantee trustworthiness and to minimize the possibility of research bias, I kept a journal for the collected information for later usage. If any individual biases were experienced, I exposed them at the time of analysis to avoid direct influence on the stories. The researcher used telephone interviews to collect stories of rural women MEs of Kenya to document their daily business growth challenges after microfinance accessibility.

The process of doing interviews and communicating with participants required mutual collaboration while following ethical research procedures as established by the Walden University Institutional Review Board (IRB). I helped participants to feel comfortable narrating their entire and honest experiences. In trying to attain the most

viable data, trust is important to qualitative research interviews (see Tracy, 2019). A trusting relationship between the interviewer and the participants was essential to answering the research question through a narrative research design. Violating the trust imperative between participants and the researcher would jeopardize the research process throughout the interview and writing procedures (Merriam & Tisdell, 2016).

Participants did not receive incentives for participation in the study . There were minimal power differentials between the participants and the researcher, who were not acquainted with one another before the study. If requested, participants would be allowed to exit from the study without penalty, even if the information results in incomplete research objectives.

Methodology

A narrative inquiry approach allowed the researcher to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya through the storytelling of daily experiences (see Clandinin, 2016; Webster & Mertova, 2007). Narrative inquiry is sufficient to support this study's research design because, through the storytelling process, I gained an in-depth understanding of the challenges women MEs in rural Kenya face in maintaining growth in their business ventures. The narrative inquiry approach is a subset of the epistemological premise, in which the researcher utilizes human story structures to make sense of experiences (see De Fina & Georgakopoulou, 2019). Stories told in a narrative study are formed by lifelong personal and community narratives so that narrative-based discourse may open new areas

for the understanding of and questioning in marginalized populations through participants' reflections on daily experiences (Indira, 2020).

Narrative inquiry research studies explore how persons understand their environment by reflecting on life experiences that direct them to the holistic representation that gives insight into human understanding (Hickson, 2016; Webster & Mertova, 2007). Through sharing daily experiences, a person builds and rebuilds narratives to display human complex narratives' core matters. In most cases, such narratives touch on critical events that act as instruments for delivering vital outcomes to the listeners (Webster & Merlova, 2007). Narrative inquiry research is essentially used to display participants' narratives within their specific social contexts by integrating researcher and participants' narratives (Connelly & Clandinin, 2006) and confirm peoples' life environments (Clandinin, 2016).

My study's methodology was grounded in a hermeneutic approach to studying how the human experience was transferred through stories and understood through language see (Clandinin et al., 2015; Clandinin & Huber, 2010). First used in literature and philosophy domains, narrative hermeneutics extends the study of storytelling beyond the fictional literature to the empirical study of human communication and meaning-making. The scope of narrative theorizing has widened within and beyond the humanities and has moved into storytelling from face-to-face interaction to digital storytelling (Brockmeier & Meretoja, 2014). Narrative research might open research avenues into diverse cultural worlds through a multidisciplinary lens, as did this study analyzing the lifeworld's of women MEs in rural Kenya (see Brockmeier & Meretoja, 2014).

As used in contemporary qualitative research paradigms, hermeneutics was based on deciphering, interpreting, and translating ideas by examining language as a text in any form. It considered multiple meanings that included my perspective. The moving back and forth between storyteller and listener perspectives uncovered inherent meanings and is known as the “hermeneutic circle” (Freeman, 2016). Using this approach increases the likelihood of obtaining findings in narrative studies that become significant research material (Webster & Mertova, 2007).

Polkinghorne (1988) recognized that human beings primarily communicate through storytelling, and it is the oldest form of cultural communication in recorded history. A narrative research approach was deemed ideal for this study as it extends the potential of entrepreneurship research in developing economies beyond the traditional options and minimizes the traditional, positivist boundaries of social science research (George-Ufot & Halkias, 2020). The daily human activities of narrating, knowing, and storytelling form the basis for narrative research (Kim, 2016). I expected participants’ narratives in the storytelling tradition to be interesting and informative and offer social understanding. I examined the participants’ narratives by understanding each story’s meaning and content to respond to the central research question.

Polkinghorne (1998) disputed that reliability was not a correct measurement technique, but it is the dependability of the storytelling data collected. The utilization of modern qualitative research methods calls for the researcher to readjust validation and reliability measures used as criteria of positivist approaches (Hennick et al., 2020). Reframing validity and reliability for narrative studies mean using new measures to

establish data's trustworthiness, such as access, honesty, verisimilitude, authenticity, familiarity, and transferability (Huberman, 1995). Qualitative data collection or any other part of the study began after approval by the Walden University Institutional Review Board of the study design.

The primary data regarding participants' stories of experiences were collected via semistructured questions. Underlying causal patterns across the collected data of participants' stories were identified, examined, and coded by thematic analysis, a frequently used method for organizing and processing data in narrative studies (Clandinin, 2013). A theme can be identified as an idea, direction, or characteristic that emerges from the data. Thematic analysis in narrative research has two meanings: analysis of narratives and narrative analysis (for non-narrative texts used as data) (Clandinin, 2016). For the analysis of narratives, I engaged my participants in storytelling and use specific methods to identify patterns of themes to build one or more narratives (see Kim, 2016; Polkinghorne, 1995).

Perception is essential to narrative inquiry because it shows how participants remember their daily experiences and how the researcher interprets the stories emerging from those significant life memories. (Clandinin, 2019). Members of a particular culture subscribe to the world view that perception is reality, formulating assumptions and concepts within that particular group (Webster & Mertova, 2007). These formulated perceptions are the reason why narrative inquiry is significant in storytelling and sharing cultural experiences by the participants brings meaningful interpretations of their stories (Kim, 2016). With this awareness, the researcher pursued the opportunity to discover and

uncover the daily challenges for business growth faced by women MEs within rural Kenya's unique cultural context.

My study design led me to conduct online, in-depth interviews with a purposeful sample of 10 rural women MEs who met the following inclusion criteria: (a) Kenyan-born woman over the age of 18; (b) resident of a rural region of Kenya; (c) minimum 12 months of experience as a ME; and (d) recipient of microcredit financing for launching a microenterprise. Conducting open-ended interviews gave the researcher an in-depth understanding of participant experiences through their narratives while allowing them to open up an avenue for further inquiry and elaboration (Brinkmann, 2015; Merriam & Grenier, 2019). The participants' narratives refer to a discourse form in which events and happenings are configured into a temporal unity using a plot that the researcher captured through reflective philosophical journal notes and subjective observations (Polkinghorne, 1995).

A critical events narrative analysis approach was used to build the trustworthiness of the data gathered. The critical events approach utilizes descriptive geographic areas, moments, and traits that stress the narratives' expressive experiences (Webster & Mertova, 2007). Using critical events within the data gathering process offered a firm understanding of the research, emphasizing specific occurrences that are sometimes ignored when using traditional research methods. Webster and Mertova's (2007) critical events analysis approach is grounded in Polkinghorne's (1988) recommendations on using hermeneutic techniques for noting underlying patterns across examples of stories (Polkinghorne, 1988, p. 177). Hermeneutics, the art, and the science of interpretation

provided a broad framework from which I heard and recorded participants' truths about current research issues.

When a critical event crucially affects an individual's life decisions, an approach to recognizing that event is through narrative questions that comprise three-dimensional narrative inquiry (Webster & Mertova, 2007). Understanding participant experiences and how they affect their relationships through a social and personal perspective is the three-dimensional space narrative approach (Clandinin, 2019; Connelly & Clandinin, 1990). Ignoring these experiences' critical impacts could challenge my study's results (Webster & Mertova, 2007). Specifics associated with the geographic region in which these women work are vital because they gave additional validity and clarification to their experiences. As the researcher, I gathered themes and details associated with the participants' accounts of their personal experiences. Triangulation is used in qualitative research for determining themes, but Webster and Mertova (2007) have suggested that the process is not feasible for critical events, story-based studies, stating that it is "almost impossible to achieve" (p. 91). Achieving the data analysis results' trustworthiness is discussed in detail in an upcoming section of this chapter.

Participant Selection Logic

Population

This qualitative, narrative inquiry study is intended to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. In Kenya, women entrepreneurs contribute enormously to the growth of the economy that employs its population. This study included 10 women

entrepreneurs from three counties: Meru, Machakos, and Kajiado. This geographical spread ensured that they all share a common experience in entrepreneurship. The target sample comprised 3 rural women entrepreneurs, each from the counties of Machakos and Kajiado, and 4 rural women entrepreneurs from Meru. The target county of Meru has a population of 758,776 women (Council of Governors, 2019), Machakos county has a population of 711,191 women (Ross, 2019), and Kajiado county has a population of 560,704 women (City Population, 2019).

Sampling Criteria

I identified potential study participants through the criterion and network sampling approaches. In qualitative studies, criterion and purposeful sampling are two vital approaches; they are used to select cases that meet the intended essential criteria and help identify and understand information-rich cases (Emerson, 2015; Karuga & Jagongo, 2020). My goal in using these purposeful strategies was to maximize alignment and the difference between study variables by systematically fitting the sampling processes with research purpose, the central research question, and data collection and analysis. In doing so, all the sections mentioned above would be mutually supported and theoretically consistent by maintaining consistency between the scope of the sample and attempted generalizations (Robinson, 2013).

Theoretical and practical considerations influence the size of a sample used for a qualitative, empirical study (Robinson, 2013). By considering several narrative research studies, the decision to engage 10 participants was made by this research study's goal depending on the notion that a typical qualitative, narrative study needs three to seven

participants (Hickson, 2016; Schram, 2006). The unit of analysis for this study was the women MEs in rural Kenya. Some scholars recommended engaging one to two cases when the researcher develops a collective story (Erikson & Kovalainen, 2015). The purposeful selection of study participants with understanding and experience related to the research topic offered valuable in-depth research data, basically through network and snowball sampling (Merriam & Grenier, 2019).

The sample population met the following inclusion criteria: a rural woman, over the age of 18, of Kenyan nationality, with a minimum of 12 months of experience in entrepreneurship, and a recipient of microcredit financing for starting a microenterprise, who was able and willing to provide in-depth information regarding entrepreneurship. These inclusion criteria align with similar studies in the extant literature. The minimum of age 18 was selected to suit studies on rural women entrepreneurs in Kenya, who had the experience to narrate an in-depth understanding of daily challenges for business growth even after gaining access to microfinance (Karuga & Jagongo, 2020; Kijai et al., 2019).

Sampling Strategy

The sampling strategy selected aligned naturally with the narrative inquiry research design and research methods, taking into account research ethics issues. For this study, non-probability sampling was used, which includes snowball sampling and purposive sampling. Snowballing was included because Kenyan rural women had several entrepreneurial activities in Meru, Machakos, and Kajiado regions. Several African countries, Kenya included, report the inequality gap for poor women in rural areas is

increasing at such an alarming rate that social scientists have questioned the effectiveness of poverty alleviation strategies through microfinance schemes (Zaby, 2019). These components make rural women a viable target of snowball sampling. In rural Kenya, women's empowerment impacts their entrepreneurship through three essential components: relational, perceptual, and material (Ganle et al., 2015). Purposive sampling, also known as judgmental, selective, or subjective sampling, was also applied. Purposive sampling relies on the researcher's judgment when selecting the units (e.g., people, cases/organizations, events, and processing of data) studied (Tracy, 2019).

The sampling strategy was based on the literature review and similar strategies used in previous studies. The research conducted by George-Ufot and Halkias (2020) using a criterion and network sampling strategy supported that microfinance provides financial services to the poor, traditionally not served by conventional financial institutions. Cohen and Sebstad (1999) and Welsh (2016) observed that microfinance literature displayed several findings that explored the type of impact microfinancing could have on rural women through doing empirical studies with a purposeful sampling strategy while focusing on three categories that influence the sample recruitment: economic (e.g., income and productive assets, including savings, insurance, and household durables); physical and social well-being (e.g., access to education, health, food, clean water); and social and political factors (e.g., the ability to participate in decision-making, access to social networks, and participation in actions to control resources that affect their lives).

The participants were prescreened to check for possessing potential knowledge concerning their experiences and their ability and willingness for self-expression about the challenges of rural women entrepreneurs in Kenya through the lens of their daily business experiences, their enterprises, and their entrepreneurial contexts. The sample's exclusion criteria were participants who did not fit the inclusion criteria stated above and were not included residents of any city that was not included in the rural counties of Meru, Machakos, and Kajiado. Narrative inquiry using the critical events approach addressed the research questions since the study explored participants' thoughts and feelings, making sense of their experiences.

The point of saturation determined the exact number of participants involved (Sutton & Austin, 2015). Data saturation is achieved when sufficient information is gathered, no additional new information can be gathered, and where further coding in the process is no longer attainable (Fusch & Ness, 2015). Depending on the sample's size, data saturation could be reached with as few as six interviews (Guest et al., 2006). Qualitative analysis is concerned with the depth and richness of information and not generalizing a population. Defining data in terms of richness and thickness is recommended rather than focusing on the sample size (Mason, 2010).

Interviews are a viable qualitative data collection method for study results to reach data saturation (Fusch & Ness, 2015). The number of interviews needed for a qualitative study to reach data saturation should be structured to ask all recruited participants the same questions; otherwise, one would not attain data saturation (Guest et al., 2006). To further enhance data saturation, I interviewed people whom I did not

normally consider or people who have not been previously researched in such a study. I was also careful not to allow the shaman effect, where individuals with insider information on the research topic can dilute the data from the sample participants, and did not engage gatekeepers at the research site who could hinder access to the participants (see Bernard & Bernard, 2012). I followed through with these scholarly recommendations, communicated directly with each candidate participant to strengthen data collection, and reach data saturation with a sample of 10 participants (see Fusch & Ness, 2015).

Instrumentation

To move forward in a study by collecting data in narrative research, conversational interviewing is the method of choice (Clandinin, 2016). In this research study, I used an interview script (see Appendix C) to help with the interview process. Qualitative researchers most often depend on themselves as the instrument for data collection (Merriam & Tisdell, 2015). The participants give the facts, and the researcher gathers the facts through their storytelling and semistructured interviews (Webster & Mertova, 2007). The semistructured interviews instrument facilitated participants to relay experiences told in the form of a story and mitigated researcher bias when analyzing participants' meaning-making (Clandinin & Connelly, 2000).

Using a semistructured interview implies having a constructionist view of the world as this allows the researcher to be part of the interview but still allows the storyteller to participate fully in the interview (DeFina & Georgakopoulou, 2019). Narrative inquiry scholars recommend conversational interviewing, so there is no pre-

determined or tightly structured way of conducting the interview (Boje & Rosile, 2020). A prepared interview protocol guided the interview process (see Appendix C). The story of daily challenges for business growth faced by women MEs in rural Kenya, after microfinance accessibility, was co-constructed by the storyteller and the researcher while engaging in a conversational style to foster mutual trust through the questions used in the interview instrument protocol (Grollmus & Tarres, 2015).

In narrative research, stories are collected, analyzed, and presented to understand how meaning is constructed through storytelling and to explore the story as a meaning-making device, offering insight into human life. The interviewer aims to understand the subjects, their meanings, and their experiences (Allen, 2018). The researcher must first design the interview protocol (Clandinin, 2006; Webster & Mertova, 2007). The interview protocol comprised seven open-ended questions intended to encourage each interviewee to respond with relevant information regarding each question, which can later be analyzed, synthesized, and compared to the study's other participants' data. The interview questions were followed by probing questions (see Appendix C).

The interview questions (Appendix C) were grounded in the literature and the study's conceptual framework and sourced from research studies conducted by the seminal authors identified in the conceptual framework. Two key concepts aligned with the purpose of the study, which was to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility: (a) Muñoz and Kimmitt's (2019) concept of rural entrepreneurship in place, and (b) Kiyai et al.'s (2019) concept of factors hindering growth of Kenyan

women's microenterprises. This empirical investigation aims to advance research and a deeper understanding of the daily challenges for women MEs' business growth in rural Kenya and contribute original qualitative data to the study's conceptual framework.

A preliminary field test was conducted to analyze and determine whether the study's interview questions would produce results that can answer the central research question and undergo a quality audit (see Tracy, 2019). The field test auditors included the Dissertation Committee Chair and two subject matter experts to determine the credibility, dependability, and applicability of the interview guide's questions and the interview procedures (see Golafshani, 2003). The three field test auditors —Dr. Daphne Halkias, the Dissertation Committee Chair, Dr. Patricia Murugami, Lecturer at Strathmore Business School (SBS) in Nairobi, Kenya and subject matter expert on women's entrepreneurship in Kenya, and Dr. Dorothy George-Ufot, Professor at Nile University, Nigeria and research scholar on women's microenterprise in African developing economies, as well as President of the NGO Women of Excellence in Nigeria— have published peer-reviewed scholarly papers in the domain of women entrepreneurial leadership and women entrepreneurs working within the African context (Halkias et al., 2011; Halkias & Thurman, 2012; Murugami, 2017, 2018; George-Ufot & Halkias, 2020; George-Ufot, 2019). This field testing establishes trustworthiness and credibility in the study's qualitative findings (Lincoln & Guba, 2013).

The researcher's goal in conducting narrative inquiry research was to gain a deep understanding of participants' daily lives using narrative as an instrument (Golafshani, 2003). The stories' authenticity and substance were maintained through the used narrative

analysis techniques (Lewis, 2020). I kept reflective journal notes to record all pertinent information, observations, and situations within individuals' storytelling of daily challenges for business growth faced by women MEs in rural Kenya, after microfinance accessibility (see Webster & Mertova, 2007).

Procedures for Recruitment, Participation, and Data Collection

For this narrative inquiry study, I gathered data from 10 women who were purposefully selected through network and criterion sampling and respond positively to the recruitment screening. A qualitative researcher's primary purpose is to understand the participants' in-depth knowledge and experiences (Tracy, 2019). I was engaged in producing the data related to the participants' experiences in the phenomenon under study. The participants were rural women entrepreneurs selected from three counties, Meru, Machakos, and Kajiado, out of Kenya's 47 counties. Access to the rural women entrepreneurs who participated in the study helped recruit potential participants for my study through the criterion and network sampling approaches.

The Kenyan government has supported starting and growing rural entrepreneurship for women (Nyamboga et al., 2019). Access to participants through rural women entrepreneurs in Kenya's counties helped bring trustworthiness to the data collected. The researcher recruited 10 rural women participants who agreed and dedicated themselves to study participation. Data were collected through online interviews, primarily from the WhatsApp. I collected reflective field notes on the data as an observer of the interview process (Merriam & Tisdell, 2015). Data collection continued until all the participants were interviewed or when there was data saturation. If recruitment had

resulted in too few participants, I would have sought out more participants until the study could reach saturation (Fusch & Ness, 2015). Data saturation is the point at which new participants would be providing repeated similar concepts and themes in their responses to previous participants (Fusch & Ness, 2015; Hennink et al., 2017). The duration of data collection events was between 28 and 50 minutes. The data were recorded with audiotapes, and I transcribed the participants' responses.

The questions I asked included questions on demographics, specific information, and open-ended questions. The open-ended interview questions allowed participants to reflect and respond in a manner that tells a story (Connelly & Clandinin, 1990). If I experienced a need for further information, I requested subsequent interviews and probing follow-up questions. As a researcher, I vigilantly monitored data collection through questioning strategies and recording responses to ensure validity and reliability. I also monitored bias to minimize influence during the study (Connelly & Clandinin, 1990; Webster & Mertova, 2007).

I used an open-ended interview protocol in the tradition of the narrative inquiry method (Clandinin, 2013). If there were a need for more time for the participants to narrate their stories, more time would be requested and scheduled. If a shorter time was required for the interview, then the interview concluded at that time. I used an audiotape recorder to permit precise transcription of the participants' interviews. The audiotape recorder offered a chance to review any of the interviews and cross-check the data against the analysis process. The participants each had the opportunity to review the accuracy of the data in follow-up contact through the process of member checking (Morse, 2015a;

Thomas, 2016). The interview summary was made available to the participants to revise their ideas or summarize for improved accuracy in representing their story through the transcript review process. In case a participant disagreed with their responses as I had transcribed them, a follow-up interview would be scheduled to document the revision and clarify the accuracy of the information recorded in the interview (Loh, 2013).

Webster and Mertova (2007) writings counteracted storytelling's disconnectedness by creating a narrative inquiry approach based on critical events that would span many research topics. Critical events provide structure and context to methodologies of narrative inquiry research. Due to the substantial amount of qualitative data needed for a study, the critical events process is highly effective, particularly in dealing with a concentrated audience (Layne & Lipponen, 2016; Mertova & Webster, 2012). Critical events methods are detailed and unique and are developed by method rather than gathered face to face or through videoconferencing (Layne & Lipponen, 2016; Mertova & Webster, 2012; Nehls et al., 2015). Emerging themes arise within the storytelling data when critical events within stories are characterized as *critical*, *like*, and *other* (Mertova & Webster, 2012). During the completion of qualitative data collection, I transcribed the interviews, followed by member checking, including the scene, plot, character, and event review, to further confirm critical events (Webster & Mertova, 2007). Before the interviews began, I gave participants an additional guarantee that the information will be used only for research purposes. Participant identities and interview transcripts were kept entirely confidential, followed by the destruction of data collection materials after 5 years.

Data Analysis Plan

Data analysis in the narrative inquiry methodology is driven by the complexity of the human experience as recounted through participants' narratives of life events (Webster & Mertova, 2007). The participants' narrative refers to a discourse form in which events and happenings are configured into a temporal unity using a plot that the researcher would capture through reflective journal notes and subjective observations (Polkinghorne, 1995). The critical event narratives portion of the data analysis strengthens the research results' credibility (Webster & Mertova, 2007). The narratives included careful observations of potential biases by checking the participant perspectives and participant review of data to confirm saturation is reached (Morse, 2015a). After data collection, I analyzed the data from the transcripts. I wrote down and studied audiotape-recorded participants' stories and journal field notes to create transcribed, detailed, rich, and accurate reports (Clandinin & Connelly, 2000; Webster & Mertova, 2007).

The first step of the data analysis was restorying using a narrative data analysis method to gather data to analyze the story (e.g., time, place, plot, and scene). In retelling the story, all rich details of the participants' geographic setting are included to share the interview context about their personal experiences (Clandinin & Connelly, 2000; Webster & Mertova, 2007). I wrote the data using Clandinin and Connelly's (1987) three-dimensional narrative inquiry space approach. The three-dimensional narrative inquiry space approach requires the researcher to present results about the storyteller related to the personal and social (the interaction), the past, present, and future (continuity) of

experience, and the place (situation) to strengthen the research design and confidence in the research results. This narrative analysis approach focuses on the researcher understanding the participants' personal, daily experiences through stories of their interactions with other people (Murphy, 2019). I organized and analyzed the participants' responses in a written, detailed narrative covering the scene, plot, character, and events (see Clandinin, 2016).

In the second step of the data analysis, I used the critical events approach to support the data analysis's credibility because of its characteristics of openness and transparency in capturing and describing events contained in stories of experience (Webster & Mertova, 2007). Webster and Mertova's (2007) critical events analysis approach is grounded in Polkinghorne's (1988) recommendations on using "hermeneutic techniques for noting underlying patterns across examples of stories" (p. 177).

Narrative hermeneutics uses the interpretive study of lived experience to explore the human condition's theoretical and philosophical issues. Methodologically, narrative hermeneutics begins with a theoretical problem that it seeks to address through some form of biographical data (e.g., interviews, autobiographies, memories). In this respect, narrative hermeneutics may be seen as a methodological bridge between empirical inquiry and theoretical issues (Freeman, 2015). Researchers using a hermeneutic approach can examine how participants' cultural traditions, language, and history shape lived experiences and interactions with others (Meretoja, 2017). Using a hermeneutic approach to analyzing participants' stories was appropriate for this study, given the

impact of ethnic culture and community traditions driving the daily challenges for business growth faced by women MEs in rural Kenya.

During the critical events narrative analysis, I identified participants' significant life decisions and how these events have potentially life-changing consequences in their daily lives (see Webster & Mertova, 2007). The critical events approach utilizes descriptive geographic areas, moments, and traits that stress the narratives' expressive experiences (Webster & Mertova, 2007). Ignoring these experiences' critical impacts can challenge my study's results (Webster & Mertova, 2007). Specifics associated with the geographic region in which these women work are vital because they gave additional validity and clarification to their experiences. I gathered themes and details associated with each participant's accounts of their personal experiences (see Kim, 2016).

The critical events narrative analysis distinguishes the events in narratives as *critical*, *like*, or *other*. A *critical* event has a significant impact on the people involved and is characterized as an event with a unique illustrative and confirmatory nature. *Critical* events can only be identified after the event and happen in an unplanned and unstructured manner (Webster & Mertova, 2007). A *like* event is equivalent, related, and associated as a *critical* event, but it is unconnected, not exceptional, inimitable, and incomparable to the same exclusive effect as the *critical* event (Clandinin & Connelly, 2000; Webster & Mertova, 2007). *Like* events are diverse and unusual, atypical, uncommon, and not as reflective or insightful as critical events (Clandinin & Connelly, 2000; Webster & Mertova, 2007). Any other knowledge, such as family history, not related to *critical* or *like* events, is deemed *other* events in critical events analysis and

regarded as descriptive of the *critical* or *like* event (Clandinin & Connelly, 2000; Webster & Mertova, 2007).

Carefully and systematically following thematic analysis procedures through the critical events method helped me understand the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility (see De Fina & Georgakopoulou, 2019). Given the versatility that thematic analysis presents, theory-driven, inductive, and prior research-driven codes are some of the coding methods I used within the critical events narrative analysis approach, where critical events could also become codes (Rogers, 2018). Codes are defined as “tags or labels for assigning units of meaning to the descriptive or inferential information compiled during a study” (Miles & Huberman, 1994, p. 56), and their development is the initial step in analyzing interview data.

Underlying causal patterns across participants’ stories were examined through thematic analysis (Connelly & Clandinin, 2006). A frequently used method for organizing and processing data in narrative studies, the thematic analysis identifies themes as ideas, directions, notions, and characteristics that surfaced from the data and the researcher’s reflective notes. Using a Microsoft Word table, the identified codes were recorded in a matrix form with columns that capture the data segments, the assigned codes, and the researcher’s reflective notes (Saldaña, 2016). I created memos to describe the emerging patterns and categories and other reflection topics through my journal notes. The codes were classified with shared common meaning into categories, then progressed into themes (Saldaña, 2016).

Issues of Trustworthiness

Credibility

The term credibility in qualitative research refers to confidence that the researcher demonstrates the truth of the research study's findings; credibility confirms that the research findings represent truthful information gotten from the participants' original data and is an accurate interpretation of the participants' authentic views (Morse, 2015a). It is used to evade research bias, including member checking and searching for saturation. The critical event narratives strengthened the credibility of the research. The narratives include careful observations of potential biases by checking the participant perspectives and participant review of data to confirm saturation is reached (Morse, 2015a).

The usage of WhatsApp and audiotape interviews plus the journal notes helped verify the responses to evade reflective and researcher bias. The research would be ended when similar data were found, indicating saturation has been reached (Sutton & Austin, 2015). I interpreted the context and environment about time, place, and event from participants' stories to find divergent and convergent data across narratives. This action helps provide an informative background for the research (Clandinin, 2016).

Transferability

The term transferability in qualitative research refers to the degree to which my study findings could be transferred to another appropriate fit within the contexts or settings with other respondents (Burkholder et al., 2016; Korstjens & Moser, 2018). In my study findings, nothing was generalized as the primary focus of qualitative research is not the generalization of the research findings but the depth of information (Burkholder et

al., 2016). I gave an account of the original context of my study in depth to insert context accounts, research methods, findings, and samples of data so that readers can determine the transferability of its results to their specific context (Korstjens & Moser, 2018). I illustrated a thick description of my participants, their context, and the research process (Korstjens & Moser, 2018).

Dependability

The term dependability in qualitative research refers to the consistency of research findings during the same research process, and those data collection methods could apply in a different context (Billups, 2014; Korstjens & Morse, 2018). My ability to collect data so that an audit trail was established to show transparent research phases in developing research findings is vital to dependability (Houghton et al., 2013). During this research and data collection process, all recordings, transcriptions, and journal notes clearly expressed the process and provided optimal transparency. I interpreted the data in place in a two-stage process. The first stage entailed interpreting each story through restorying to provide in-depth event categories for every single case. The second stage involved cross-checking with the event categories' themes for comparative purposes.

The data were hand-coded. This two-stage process focused on the researcher and each participant to co-construct meanings and themes to produce a participant-guided and interpreted transcript (Ollerenshaw & Creswell, 2002). Verifying the participants' responses through member checking should serve to reduce any reflexivity or researcher bias. I confirmed data saturation to attain research quality and trustworthiness of data

during the data analysis process. The research study ended when similar patterns emerged in the participants' stories (Sutton & Austin, 2015).

Confirmability

The term confirmability in qualitative research refers to valuable feedback and responses from research participants. An established rapport must be developed so that they are comfortable sharing the most critical events in their stories without any bribery or monetary offerings. I checked my study's data to notice convergence and divergence of results with clear or unclear assumptions within my conceptual framework's theoretical foundations, a process adding credibility to my study results see (Merriam & Grenier, 2019). After the interview, I transcribed participants' responses and made them available for their verification as a member check procedure. This information could be confirmed later by reviewing the methods used to collect the data research (Kornbluh, 2015).

Ethical Procedures

This research contained human experiences and ways of documented ethical procedures. The narratives were taken from the connections made of the participants' narratives, opinions, and evaluations from reliable data, which was added from several encounters and human experiences and undertakings, whereby the result included the combination of all elements that reflect the actual state of the women participants (Madichie & Gbadamosi, 2017). For studies that involve human participants, Walden University policies require that researchers receive documented permission from the Walden University Institutional Review Board (IRB) before research can begin. The IRB

protects participants from detrimental encounters during or after a study (see Jacob & Ferguson, 2012).

Research without obtaining permission from the Walden University IRB is against school policy and will result in research being deemed unacceptable. Gaining prior IRB approval aids in the study's validity and trustworthiness (Madichie & Gbadamosi, 2017). The completion of the IRB application (Approval No. 01-12-21-0557167) was used as a tool to solicit research participants. It is not acceptable to conduct research, access participants, or collect data until the IRB's formal approval is received. No data collection activities were conducted to minimize bias and produce an accurate research outcome until Walden University's IRB approval was received. To maintain this research study's ethics, human relationships and interactions with prospective participants were expressly avoided before receiving IRB approval (Schram, 2006).

During the research, narratives and connections evolved, and the participant plus the researcher amicably agreed on the contributions and experiences being made to the study (Stake, 2010). Circumstances that require ethical monitoring present themselves met with professionalism and positive character values on the researcher's part (Poulis et al., 2013). The researcher safeguarded any recorded and documented information at all times, in addition to maintaining the privacy and confidentiality of research participants (see Salami, 2013). Freedom of speech and supportive engagement was granted to participants, in addition to their ability to revoke their participation at any time, for any reason, during the study.

A traditional means of acceptance for the interview was sent through a formal invitation, including a unique identification number used throughout the interview recording and for journal notes and additional interview methods (Poulis et al., 2013). Participants received interview protocols and rules that must be agreed to before beginning with the formal invitation and acceptance. The consent form in Appendix B details minimum expectations for participation as established by the researcher, in addition to IRB expectations and guidelines.

The IRB required the researcher to ensure participants' safety, confidentiality, and privacy, in addition to carefully handling all data without error (Salami, 2013). Initially assigned identification numbers further helped ensure participants' confidentiality throughout the study (Poulis et al., 2013). The IRB reviewed all data collection activities; all actions have IRB-approved controls that protect participants and data. Organized interview exercises were not used in this study to ensure the confidentiality of research participants (Schram, 2006). To ensure participant information is not accidentally disseminated, no other individuals or agencies knew which individuals were being interviewed for this study. When considering researching a sensitive topic, IRB review and permission are required, necessitating an in-depth analysis of the proposed research and associated risks.

Meeting the study's purpose might contribute recommendations for social policy to facilitate the successful empowerment of women MEs in impoverished rural areas of Kenya and other developing nations in sub-Saharan Africa (see Karuga & Jagongo, 2020; Kiyai et al., 2019). This research understanding could help create awareness on how

Kenyan rural women's microenterprise activities have immensely contributed to socioeconomic factors despite many challenges hindering their growth over the past two decades (see Hammawa & Hashim, 2016; Ojinta & Halkias, 2019).

No coercion or any personal compensation was used to solicit voluntary participation in this study, and any decision to participate was up to the participant. If a participant decided to decline her participation, there was no threat or penalty associated. If a participant removed herself from the study, a replacement was recruited using the previously noted recruitment method. Documents containing personally identifiable information were secured on a locked and password-protected device, cloud location, or document, with all codes adequately maintained by me only. Written documents and journal notes were secured on a password-protected computer or smartphone under my control.

Devices used for this study's duration are owned and used only by me, with no other approved users. Authorized Walden University faculty members, like the dissertation chairperson, committee member, or university research reviewer, were the only privy to this research information. The data is saved as a secured electronic document for 5 years and then will be deleted from the computer, cloud, or other devices. If applicable, hard copies is locked in a secure cabinet and will be disposed of after 5 years.

Summary

This chapter presents a clear picture of what the study was about and how it was designed. I reviewed and explained the qualitative research methodology most suitable

for this study and provided a summary of the research design, justification, and my role as a researcher. The rationale for participant selection and instrumentation was presented, including recruitment, participation, data collection, and data analysis plan. I conducted online, individual interviews with a purposeful sample of 10 women participants, who shared their experiences with the phenomenon under study. The sample size of the final study was 10 participants, as determined by data saturation. No additional participants were recruited for saturation was reached at 10 interviews. The study sample of this narrative inquiry study comprised a purposeful sample of rural women MEs who met the following inclusion criteria: (a) Kenyan-born woman over the age of 18; (b) resident of a rural region of Kenya; (c) minimum 12 months of experience as a ME, and (d) recipient of microcredit financing for launching a microenterprise. The inclusion criteria for this study aligned with those from similar studies within the extant literature.

Using the format of open-ended questions within a semistructured interview protocol while personally interfacing with the study conversation participants, I handwrote essential information using reflective journal notes and personal observation. Thematic coding was used in a narrative inquiry data analysis process to organize the data into the co-construction of meanings and themes between participants and myself, ultimately guiding texts' interpretations. Additionally, I included in Chapter 3 an explanation of issues to evaluate the data results' trustworthiness: credibility, transferability, dependability, and confirmability. Lastly, I presented the ethical procedures. Chapter 4 contains a review of the process of data collection and a

description of how I organized data collection. Data analysis is presented at the beginning, according to each of the participants' evidence.

Chapter 4: Results

The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. The central research question guiding this study was: What do the stories of women MEs in rural Kenya reflect about their daily challenges impeding business growth after microfinance accessibility? After conducting an exhaustive literature review, this question identifies a literature gap associated with women MEs' experiences in rural Kenya whose businesses, having received microfinance support, continue to stagnate in terms of growth and profitability. I used a narrative inquiry design to collect data from 10 women MEs in three rural Kenyan provinces to address this gap.

By sharing their stories, these Kenyan women allowed me to face the challenges they face in their daily work lives as MEs operating in poverty-stricken rural areas of Eastern Africa. I used the critical events approach to support the data analysis's credibility because of its characteristics of openness and transparency in capturing and describing events contained in stories of experience (Webster & Mertova, 2007). Webster and Mertova's (2007) critical events analysis approach is grounded in Polkinghorne's (1988) recommendations on using "hermeneutic techniques for noting underlying patterns across examples of stories" (p. 177).

The data analysis's initial step was the process of restorying, a narrative data analysis method used by the researcher to gather data, analyze the story (e.g., time, place, plot, and scene), and then rewrite the data (Clandinin, 2016). In the second step of data

analysis, I used the critical events approach to strengthen the data analysis's credibility and offer openness and transparency to the participants told stories of experience (see Webster & Mertova, 2007). During the critical event analysis process, the researcher identified participants' significant life decisions, and these held potentially life-changing consequences in their daily lives. I used thematic coding to organize the data into the co-construction of meanings and themes between participants and the researcher, which guided the interpretations of texts. A hermeneutic narrative approach was used to capture the meaning within participants' stories (see Polkinghorne, 1988). Carefully and systematically following thematic analysis procedures throughout both steps of the data analysis process helped me understand the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility (see De Fina & Georgakopoulou, 2019).

The study results presented in this chapter revealed narratives directly from the voices of Kenyan rural women MEs. In this chapter, I also present essential details of the research setting, demographic data, data collection and analysis procedures, evidence of the qualitative data's trustworthiness, and, finally, a composite of the study results.

Research Setting

To perform this narrative inquiry study and gather data, I conducted semistructured interviews with 10 women MEs in rural Kenya. Each of the 10 interviews was conducted through a recorded WhatsApp telephone call. I made an initial request for participants through WhatsApp. The request for participation included the research inclusion criteria and the purpose of the study. Six of the participants agreed to

participate in the interview from the initial post, and the remaining four I recruited using the network and snowball sampling technique. After the participants were identified, I got in touch with them through phone calls and requested their email addresses, and I sent them the IRB consent form. After they acknowledged consent, I requested a date and time for the interview, which I mutually fixed.

Demographics

I conducted all of the interviews using WhatsApp or telephone, in agreement with the participants. Some participants gave a preference for telephone interviews because they did not have access to the internet. The telephone interviews were recorded with the voice recorder, a free program that captured audio recordings. The shortest interview timed about 28 minutes and 25 seconds, and the most extended interview took about 50 minutes and 30 seconds. All participants were adults (over the age of 18) who live in each of the three counties of Meru, Machakos, and Kajiado in rural Kenya. All participants were knowledgeable and conversant regarding the topic of women's microbusiness in rural Kenya. I conducted the interviews in the English language.

Demographic variables were considered (age, marital status, the highest grade of education, type of business, years in business, the business's status, and years of microfinance). These variables were relevant to the conceptual framework. It is with a notification that the participants live and operate their microenterprises in the three counties of Meru, Machakos, and Kajiado in rural Kenya. The given pseudonyms are in an XY format in such a way that X is presented by the generic letter P standing for "participant," and Y is the numerical identifier assigned to each participant. The full set

of demographic information collected follows in Table 1.

Table 1

Participants' Demographics Information

Participant	Age	Marital status	Highest grade level of education	Type of business	Years in business	Status of business	Year of microfinance loan
P1	61	Married	MA	Avocado farm	24	Open	2002
P2	37	Married	Diploma	Agrovet	15	Open	2006
P3	63	Married	Diploma	Selling clothes & rental houses	15	Open	2006
P4	34	Married	MA	Dairy farming	3	Open	2017
P5	24	Single	Diploma in Ed.	Ladies attire	2	Open	2018
P6	52	Widow	Diploma	Catering	3	Open	2017
P7	38	Married	College	Caring for domestic animals	4	Open	2016
P8	28	Married	MBA	Agro Business	2	Open	2018
P9	30	Single	M. Ed.	School	2	Open	2018
P10	55	Married	MSW/ M.Economics	Selling second clothes	3	Open	2017

Data Collection

Once I received the IRB approval, I started recruiting the participants and collecting data until reaching data saturation. When participants narrate similar stories, themes emerge without possibilities of new stories or discoverable information, and no emergence of different themes from the data shows that data saturation has been reached

(Guest et al., 2006). The semistructured interviews were organized so that all participants were asked the same question, sustaining the possibility of aligning the interview and staying within the research topic. Furthermore, none of the 10 participants had taken part in any research similar to the topic or possessed specific information or experience in the topic area, which could weaken data collection and the study results (Morse, 2015a). Conversations with each participant were brief and straight to the point, and saturation was achieved with seven study participants; and I continued the interviews until I reached 10 participants to solidify the data saturation process (see Fusch et al., 2018). Each interview was recorded verbatim and later transcribed and shared with the participant for transcript review.

Themes that emerged within the interviews, such as the participant's resilience with dealing with challenges of owning a microbusiness in rural Kenya entering, further supported the evidence of data saturation. These themes appeared as participants reflected on a deeper level through conversation and telling their stories about the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. In their narratives, these women MEs highly showed both optimism and pessimism in moving business growth initiatives forward. The Study Results section will provide more details on the saturation process and what was revealed during the interview process.

The interviews were conducted over 3 weeks, commencing from January 12, 2021, and concluding on January 31, 2021. I completed 10 telephone interviews. The whole data collection lasted longer than had been scheduled because of the inadequate frequencies of internet accessibility. The participants had difficulty confirming their

availability for an interview due to family engagements and involvement in their daily activities, but once confirmed, they kept to the schedule. For 3 consecutive weeks during the data collection stage, I set aside a moment each day to recruit and prescreen study participants, obtain consent, conduct and record the interviews, transcribe recorded interviews, review transcriptions for accuracy, and then send interview transcripts to participants for transcript review. All interviewees agreed with the provided transcripts with no additions or corrections made to the interview script.

Throughout the interview process, I maintained field notes that contained my thoughts, interpretations, and reflections on the participants' narratives. I used a mobile application on my iPhone called Voice-Recorder to record the interviews and manually transcribed the recorded and written journal script. Before each actual formal interview call, I notified the participants that the interview would be recorded, that the transcripts will be sent to them for review, and that their real names would not be used. No participant declined participation in the research.

During each interview, participants narrated their experiences as women MEs in rural Kenya within the counties of Meru, Machakos, and Kajiado. The participants were eager to contribute to the study and had knowledge, education, and experience to understand the questions. The interview questions addressed the following: the nature of the rural microenterprise, daily challenges faced in setting up a rural microenterprise as a woman in Kenya, access to microfinance loan, daily challenges, and cultural barriers faced once one acquired the microloan, and the future outlook for rural women entrepreneur in Kenya.

Initial Contact

Participant recruitment was done through text messages on WhatsApp and telephone calls. The criteria for recruitment for this study's potential participants were as follows: Kenyan-born woman over the age of 18, resident of a rural region of Kenya, minimum 12 months of experience as a ME, and recipient of microcredit financing for launching a microenterprise. The request for participation included the research inclusion criteria and the purpose of the study. Once participants were identified, the above information was sent using WhatsApp or email along with the IRB consent form.

Interviews

After interest was established in response to the WhatsApp or email invitation, I requested preferred telephone numbers from the interested participants and later sent them the IRB consent form via email and a formal introduction letter through WhatsApp text message. After I got their formal consent to participate in the study and their preferred telephone numbers, I replied with a schedule requesting a suitable date and time for the interview. Once an agreement was reached and an acceptable appointment was scheduled, I sent out a reminder to the participant 2 days before the scheduled interview to be assured that there were no alterations to the interview's agreed date and time. The interviews were all collected via WhatsApp telephone calls. Each interview was performed in a quiet room to avoid distractions and loud background noise that would interfere with audio recordings. I began each interview with a printed copy of Appendix C's questions to adhere to a previous study interview protocol. During the interview, I posed follow-up questions to the participants, especially when further clarification or

elaboration on a narrative was needed. The participants were receptive to the additional questions and had no objections.

Reflective Field Notes and Journaling

Reflective journaling and recording all pertinent information, observations, and situations ensure validation of information from the interview while ensuring trustworthiness in the research process and guard against the possibility of research biases (Clandinin, 2016; Webster & Mertova, 2007). I used the field notes and journaling in conjunction with audio recordings during interviews not only to minimize interview biases but in order to allow the interviewer to reflect on the conversation to ensure that the intended meanings conveyed by the participants are adequately represented. During the interview process, my notes contained my views on the participants' information and emotions while listening to their stories. Journaling allowed me to think about the participants' information while gaining a deeper understanding of their experiences critically. During the interviews, I ensured that I gave the participants my full attention and asked follow-up questions to clarify the specific conversation. The complete recruitment process was documented, and through the journaling process, each participant had a passion for their shared experiences.

Transcript Review

A transcript review is a critical element of the member checking process used to strengthen qualitative data's trustworthiness (Mero-Jaffe, 2011; Merriam & Grenier, 2019). Each participant had the opportunity to review our WhatsApp telephone call interview se (Billups, 2014). The transcribed data was emailed to them at least 5 days

after the conclusion of their interview, providing them with an opportunity to make any alterations or additions to their initial responses. The participants were asked to acknowledge the transcript, with or without changes, within a day. No changes were made. The participants were pleased with how the process was conducted and expressed their excitement over seeing what these results will bring.

Data Analysis

Narrative data analyses furnish the researcher with a window within the “critical moments” in a study participant’s life; there-dimensional narrative inquiry examines events that caused an individual’s life to change (Webster & Mertova, 2007). Semistructured interviews were used to gather narrative experience data from participants. The instrument I used in gathering the data, which is the narratives of experiences of the study participants, was the semistructured interview. In order to realize rigor, Boyatzis (1998) supported using diverse or flexible approaches. The thematic analysis process gives the researcher the flexibility to apply any paradigm to the analysis. Theory-driven, inductive, and prior research-driven codes are some of the coding methods I used within the critical events narrative analysis approach, where critical events could also become codes (Rogers, 2018). Theory-driven codes are drawn from the researcher’s or other existing theories; inductive codes are obtained bottom-up from the researcher’s understanding of the data, to include prior-data or prior-research driven codes. Uncovering themes during the critical event analysis process can expand on research intentions (Boyatzis, 1998).

As applied to narrative data, thematic coding is a two-stage process: production

and description, cross-referencing, categorizing, and thematic linking for comparative purposes (Clandinin, 2016). Thematic analysis of interview transcripts revealed patterns combined into six conceptual categories for answering the central research question. The narrative's data structural analysis enabled the focused material to be seen clearly in the text (Saleh et al., 2018). By taking this approach, I was able to reconfirm the subthemes and six major categories. The six conceptual categories grounded in the conceptual framework and 22 reformulated themes forming the foundation for interpretation in answering the central research question are as follows:

Coding: The nature of women's microenterprises in rural Kenya

Themes: 1) agricultural services, 2) retail sale of textiles, 3) providing local social services

Coding: Challenges at the startup stage of Kenyan women's rural microenterprises

Themes: 1) obtaining startup capital, 2) difficulties in incubation/early stage of the microbusiness, 3) family responsibilities

Coding: Challenges for rural Kenyan women in microfinance accessibility

Themes: 1) lack of collateral and guarantor, 2) gender discrimination in the microfinance sector; 3) corrupt financial system

Coding: Challenges in running a rural microbusiness after microfinance accessibility

Themes: 1) low financial literacy, 2) family demands for the loan money, 3) low community support for women MEs, 4) loan default

Coding: Challenges to business growth of rural microbusinesses after microfinancing

Themes: 1) lack of business skills to manage competitor threats, 2) challenging

climate events, 3) family challenges, 4) cultural challenges, 5) rural poverty

Coding: Future prospects for rural women entrepreneurs in Kenya

Themes: 1) growing market for rural women's entrepreneurship, 2) women entrepreneurs against corruption, 3) unpredictable future due to cultural challenges, 4) women's empowerment through social advocacy

During the second step of the data analysis, I used a critical event narrative analysis to modify events in narratives and categorize them as critical, like other critical events in participants' experiences that highlight the event's vital occurrences (see Webster & Mertova, 2007). The critical events approach is grounded in Polkinghorne's (1988) recommendations on using "hermeneutic techniques for noting underlying patterns across examples of stories" (p. 177). During the critical events narrative analysis, I identified participants' significant life decisions and how these events have potentially life-changing consequences in their daily lives. The critical events approach utilizes descriptive geographic areas, moments, and traits that stress the narratives' expressive experiences (Webster & Mertova, 2007).

Specifics associated with the geographic region in which these women work, rural Kenya, are vital to consider in the data analysis and interpretation process because they offer a clear social context to their experiences. This two-stage process's research goal is for the researcher to produce a participant-guided transcript (Polkinghorne, 1988; Webster & Mertova, 2007). Carefully and systematically following thematic analysis procedures through the critical events method gave me an in-depth understanding of the daily challenges for business growth faced by women MEs in rural Kenya after

microfinance accessibility (see De Fina & Georgakopoulou, 2019).

In the thematic analysis, narrative research has double meanings: to analyze narratives and narrative analysis for non-narrative texts used as data (Clandinin, 2016). During the narrative analysis, I used methods specific to the narrative inquiry method to find themes to build one or more narratives (see Polkinghorne, 1995). A researcher's reflective journal notes represent the non-narrative data. As the researcher creates reflective notes, the goal is to describe the emerging patterns and categories and other reflection topics. Connelly and Clandinin (1990) stated that researchers need to narrate their stories through reflective notes and merge their narratives with the participants to form new collaborative insights. These new "stories" become the final interpretive document to answer the study's central research question and consider new directions for future research on rural women's microentrepreneurship in sub-Saharan Africa (see Webster & Mertova, 2007).

Table 2 represents how the themes that shared similar characteristics were combined into a single category. The interpretations and themes were verified continually during data collection, and the six conceptual categories were determined based on the conceptual framework: (a) Muñoz and Kimmitt's (2019) concept of rural entrepreneurship in place, and (b) Kiyai et al.'s (2019) concept of factors hindering the growth of Kenyan women's microenterprises. This verification technique helps mitigate the possible methodological limitations in qualitative studies as described by Fournier and Grey (2000) that there is a tendency "to privilege the voice of the author, while the subjects of organizational life are effaced, or kept at a distance" (Fournier & Grey, 2000,

p. 22; in Haynes, 2012).

The critical event approach used for data analysis supports the data's trustworthiness because of its inherent characteristics of openness and transparency in capturing and describing events contained in participants' stories of daily experience (Webster & Mertova, 2007). This feature is demonstrated by constructing meanings, themes, and images (from participants), which eventually guide the interpretations of stories (Thomas, 2012). This data analysis element is summarized in Table 2 (see Appendix C) in the construction of 22 reformulated themes gleaned from the critical events data analysis and categorized by conceptual category to answer the study's central research question. Normally, qualitative researchers draw on triangulation for this purpose (Jack & Raturi, 2006). Webster and Mertova (2007) stated that triangulation is not achievable for critical event narrative inquiry story based on studies stating that it is almost impossible to attain.

Evidence of Trustworthiness

Credibility

Several strategies can be applied to build and establish credibility in a qualitative research study that confirms the research findings represent truthful information gotten from the participants' original data and is an accurate interpretation of the participants' authentic views (Morse, 2015b). Each participant interview was done over the phone, ranged from 28 to 50 minutes, and was free from distractions and obstructions. Participant responses were audio-recorded, and journaling was kept for additional validation and observations. Once the interviews were completed, they were manually

transcribed and distributed to participants to conduct member checking. However, saturation was achieved using the participants' narratives' holistic view, further supporting the study's credibility. The critical event narratives strengthened the credibility of the research. The narratives include careful observations of potential biases by checking the participant perspectives and participant review of data to confirm saturation is reached (Morse, 2015a).

I used WhatsApp plus audiotape interviews, and the journal notes helped verify the responses to avoid reflective and researcher bias (see Suryana, 2021). The research ended when similar data were found, indicating saturation has been reached (Sutton & Austin, 2015). The interpreted context and environment about time, place, and event from participants' stories was used to find divergent and convergent data across narratives. This action provided an informative background for the research (Clandinin, 2016).

Transferability

Transferability in qualitative research shows the degree to which my study's findings could be transferred to other contexts or settings with other respondents (Burkholder et al., 2016; Korstjens & Moser, 2018). My study's findings may not be generalized as qualitative research's primary aim is not generalization of the research finding but the depth of information (Burkholder et al., 2016). The data analysis presentation, the coded themes, and categories are given in a format that can be used for general purposes. I also offered a broad description of my participants, their context, and the research process (Korstjens & Moser, 2018).

Dependability

Dependability in qualitative research is the consistency of research findings in the same research process and the data collection methods used in a different context (Billups, 2014; Korstjens & Morse, 2018). Dependability also refers to how consistent the data are and rigor in qualitative research (Houghton et al., 2013). I achieved dependability in my study through an audit trail which included transcribed interviews, journal notes, data analysis procedures, and the analysis process to identify data themes. I ensured that the transcribed responses from the participants were accurate before coding. The audit trail resulted in a clear description of the research path I took throughout the study and the process I took to evaluate and manage the data.

The data were hand-coded and verified the participants' responses through member checking to reduce any reflexivity or researcher bias. Data saturation was confirmed to attain research quality and trustworthiness of data during the data analysis process (Fusch & Ness, 2015; Hennink et al., 2017). When similar patterns emerged in the participants' stories, the research study was concluded (Sutton & Austin, 2015).

Confirmability

Confirmability in qualitative research is valuable feedback and responses from research participants. A stable rapport was established to share critical events in their stories without coercion or monetary gain. I evaluated my study's data to verify convergence and divergence of results with affirmation within the conceptual framework's theoretical foundations to add credibility to my study results (Merriam & Grenier, 2019). I transcribed the participants' responses within the interview to verify the

results as a member check procedure. The interview information could be later reviewed from the methods used to collect the data research (Kornbluh, 2015).

Study Results

The research question was designed to provide qualitative data to extend theory using the narrative inquiry design. Extension studies like this provide additional support of previous studies' findings to develop recommendations for further theoretical research (Bonett, 2012). The narrative inquiry method aligned with the study's purpose and collected data through storytelling on the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. Transcript review and the critical event approach for data analysis were used to strengthen the study results' trustworthiness. The data analysis strategy allowed me to develop the following six conceptual categories for answering the central research question: (a) the nature of women's microenterprises in rural Kenya, (b) challenges at the startup stage of Kenyan women's rural microenterprises, (c) challenges for rural Kenyan women in microfinance accessibility, (d) challenges in running a rural microbusiness after microfinance accessibility, (e) challenges to business growth of rural microbusinesses after microfinancing, (f) future prospects for rural women entrepreneurs in Kenya.

Thematic Analysis and Theme Presentation

Thematic analysis in narrative research has two meanings: to analyze narratives and narrative analysis for non-narrative texts used as data (Clandinin, 2016). For the analysis of narratives, I used methods specific to the narrative inquiry method to find themes to build one or more narratives (see Polkinghorne, 1995). A researcher's

reflective journal notes represent the non-narrative data. As the researcher creates reflective notes, the goal is to describe the emerging patterns and categories and other reflection topics. Connelly and Clandinin (1990) point out that researchers need to tell their stories through reflective notes and merge their stories with the participants to form new collaborative insights. These new “stories” become the final interpretive document to address the study’s central research question and develop new possibilities for further research (Webster & Mertova, 2007).

The rural women MEs in Kenya experienced difficult moments in launching their businesses due to sociopolitical pressure. The participants’ narratives confirmed that in most rural Kenya, the patriarchal social status plays a significant role in hindering women from entrepreneurship progress. The gender-related cultural barriers in rural Kenya force women to continue being subordinate, socially inferior, silent, and non-committal even when under pressure or defeat (Ondiba & Matsui, 2019; Sodipo, 2017). Social-politically, women in rural Kenya are financially impoverished because they are left to manage family affairs, while their husbands are away in urban areas seeking employment that may or may not bring financial support to their rural families. Kenyan rural women have minimal sociopolitical rights and are controlled by their husbands (Ondiba & Matsui, 2019; Sodipo, 2017).

Again, Kenyan rural women MEs’ growth is socially, economically, and culturally affected by inadequate infrastructure, lack of gender equality in terms of financial inclusion, and lack of managerial training and practice (Kiyai et al., 2019). Equally, rural women entrepreneurs continue to face injustices, lack of proper education,

gender discrimination, poor communication networks, and inadequate transport facilities (Newbery, 2017). In most African countries, women traditionally are not allowed to handle money plus other wealth, for it is expected that if this happened, it will expose them to sexual activities, for they would meet with male counterparts in their business endeavor (Ndolo, 2020). Rural women entrepreneurs in Kenya encounter many challenges because they are under the cultural control of a patriarchal society (Altan-Olcay, 2016).

The patriarchal culture demands women to submit to the men's demands, so they are left without control over their businesses, resulting in Kenyan women rural entrepreneurs without a say or ability to sustain their microenterprises due to their drawbacks husband's control. Antony and Padmasree (2020) stated that commencing and running microenterprises by rural women is a tiring venture in managing entrepreneurship in its growth. Consequently, Kenyan rural women entrepreneurs experience some steep hurdles in initiating and growing their businesses. As a result, the business's running gets so severe that it eventually makes little or no financial profit (Mbogori & Luketero, 2019). Apart from financial problems, rural women entrepreneurs in Kenya also undergo some struggles imposed by culture; some of them are the prevalence of social-cultural perceptions on patriarchal discrimination, norms, and taboos (Kiyai et al., 2019). The injustices in society stigmatize rural women entrepreneurs' reputations that may reduce their chances of attaining loans from the lending banks, resulting in their businesses' collapse (Nzeki & Mungai, 2020).

Disclosed by participants' narrative stories from the in-depth interviews and

supported by the scholarly literature reviewed in Chapter 2, the following themes are presented, with the participant voices in response to the central research question.

Agricultural Services

In this theme, the participants' narratives described rural women entrepreneurs' use of agricultural strategy to do farming instead of standard cultural norms that did not allow them to own domestic animals or do large-scale farming. As a woman faced with gender discrimination, a strategic method was applied to convince their parents to use their farms for dairy and avocado farming. The plea was accepted, and they started farming in their inlaws farms in Meru county Central Imenti Abothuguchi Central, Gitimbine Location, Kinjo village. Rural women MEs face challenges other than microfinance that impede their business growth in their microenterprises even after the microfinance accessibility, yet these women's challenges remain largely undocumented (Ajuna et al., 2018; Cherotich et al., 2019; McKenzie et al., 2019). Participants narrated that they faced many challenges, and as such, there is a need to do in-depth empirical research to reconcile the literature in the sociocultural challenges of Kenyan rural women MEs. Participant 4, for example, said:

I do dairy farming, and I keep hybrid cattle. I started with few cows in my father in laws farm because my husband and I did not own any piece of land. This farm is located in Meru county, Central Imenti constituency, Abothuguchi Central, Gitimbine location, Kinjo Village. I started this business because I got the idea from the University that as a young graduate I could venture into dairy farming. At the beginning, it looked impossible because I did not have the capital to start

the business and it was difficult to attain it for as a young woman, I did not have the collateral to give to the bank as a support of my loan. Equally, I did not have guarantors. Also, when I talked about this business as a young woman, I got discouraged from the community because not many young people and especially a young woman was seen do dairy farming. There were myriads reasons why several people discouraged me: one, there is a cultural belief that women are not encouraged to keep big domestic animal. Secondly, the community was comprised of illiterate women who did not have knowledge to keep hybrid cows like the one I keep. Third, I had a young family that could be hindrance to engaged to that type of business. The other point was that I was a university graduate that was not supposed to engage with this type of dirty job. Despite all these discouragements, I still ventured into the dairy farming and took a loan and bought my first cows. I followed the advice of the veterinary officers who advised on how to build shelters for the cows, what feeds to give, what medication to give and when to get type of medications to prevent cows' sicknesses. I overcame all the odds and finally secured hybrid cows that produce 160 liters of milk that I sell to the Meru central farmers. In the process of keeping cows, I started producing biogas that I use in my home for cooking.

Additionally, Participant 1 said:

I do farming of avocados in rural Meru. When I grow them, I sell to the middle people who pass them to the international business people. Growing avocados is a viable small business and any rural woman who grows them gets a good benefit.

The challenges I faced in the rural farming is capital to start business. I also faced the challenge of infrastructure. Another challenge is lack of cooling system to cool the avocados for export.

Retail Sale of Textiles

This theme refers to the empowerment and disempowerment of rural women in Kenya. Women in rural Kenya remain economically impoverished, and as such, they yearn for economic empowerment through several avenues such as the retail sale of textiles to seal the economic loopholes. The participants' narratives reviewed how it took a length to convince their husbands that it would break the family's economic imbalance if he allowed engaging in entrepreneurship. The stories conveyed the critical events that emerged from everyday events occurring in the participants' lives, whose narratives exemplified human interaction's complex nature (Clandinin, 2016; Webster & Mertova, 2007). Participants discussed how they struggled to get empowered by sales of textiles, a phenomenon that started positively. However, due to business collapsing, there arise disempowerments due to business barriers experienced because of gender discrimination. For example, Participant 3 said:

I had a problem to convince my husband that I could engage in business. So, at the beginning he didn't financially support me. And also, he could not allow any of his assets to stand as my collateral for acquiring a loan. As a woman, I faced a lot of questions from the bank male managers. Then, I explained them that I needed a loan to start a business. The question they asked me was 'Are you married?' 'Do you have a husband?' and I could answer 'yes.' Then they could

sarcastically say: why are you not with your husband to offer you support and prove that you will not be a liability to the bank? So, I walked from one bank to another receiving similar treatment. Eventually, I landed into a bank where I met a considerate bank manager who agreed to lend me my first loan. Later, I acquired my second loan with the same bank. The other challenge is that the roads were impassable due to the heavy rains, so transporting the building supplies was a big problem. I experienced delays in material delivery, dishonest builders, and dishonest engineers. All this was attributed to the fact that 'I'm a woman venturing into men's-controlled business.' So, mmm... I ended up in wasting a lot of money and time towards this endeavor. As a woman to supervise the building of the houses was also a challenge for it is culturally men who do constructions.

Participant 5 also said:

I faced challenge of lack of capital at the beginning because my parents are poor, and they also did not want to support a young woman to start a business that is mostly done by men or older women. Also, the premises owners did not want to me to rent their shops because of my age and at the same time a woman. I had a challenge of collateral and items to take for guaranteeing my loan, or even getting guarantors was a big challenge. I was discriminated because I am a woman and I was constantly asked to bribe the lending men officers in the loaning organization. I encountered poor road networks when going and coming back from buying the merchandise. I also, encountered some insecurity after the customers left, especially at night. I had to get a security guard which was

difficult due to little loan that was not enough to pay the workers, rent, transportation fee, taxes, plus repay the loan. As a young woman, it was tough to set up my business because of the culture that belief in male chauvinism.

Providing Local Social Services

This theme revealed that rural women enterprises in Kenya are among the strategic economic groups recognized to empower women financially to eradicate poverty, enhance food production, improve families' health, security, education, and other socioeconomic factors (Njagi & Onyango, 2019). Participants narrated that they face the economic downtrodden in many ways, for they lacked the social skills needed to qualify to attain formal employment. However, the participants narrated that the rural Kenyan women in recent days have started microentrepreneurship to access finances to alleviate poverty from their nuclear and extended family members, such as in the case of Participant 6:

As a widow with three young children starting a microbusiness was not easy because I played both roles of being a mother and a father. So, it took me some time to think and implement my desired goal. However, after a while I indulged myself into doing microbusiness for I figured out that this could be a better way to provide some financial support to cater for my children basic necessities. The moment I got engaged into this microbusiness, challenges cropped in that I had great struggle to meet them step by step. Collateral was a big problem because not many parents, brothers, sisters, or friends who could freely support my idea of engaging into microbusiness by either giving land titles to guarantee for a loan

from the financial institutions. 'This is a common trend because people fear such businesses could collapse and become an able to repay the loan and jeopardize their future.' Since, I had no knowledge or training in this new business, I felt frustrated and fearful in this endeavor. As I persistently jumped one handle after another, I now entered into the predicaments of asking for a loan which was difficult to pursue due to several factors like: being a widow, a woman, no collateral, no willing guarantors, bribes, permit issuance, rental restrictions, and the employees' unfaithfulness. Similarly, infrastructure gave me real headache for where I live in the rural roads are impassable due to traffic jam during rush hours and the moment heavy rains. In this regard I have wasted hours and hours on the road going to the point of getting supplies or deliveries.

As a young microbusiness woman, starting a school business was not easy because I did not have capital to initiate the commencement of this huge undertaking. So, it took me some time to think and implement my desired goal. However, after a while I indulged myself into doing microbusiness for I figured out that this could be a better way to provide some financial support to support my parents and siblings to attain basic necessities. The moment I got involved into this microbusiness; I faced challenges that I had to struggle to resolve them. The most needful area was collateral. This was a problem because parents, siblings, relatives, and friends did not have ability to support my idea to enter into microbusiness by either giving land titles or guarantee for a loan because they

were poor. However, I got engaged with a co-operative group that I became a member and started building my financial status that helped me to qualify for a loan after jumping a high-handle to qualify for a loan application. Time came that I started a process of building the structures, and applying for permit to operate a school. In this endeavor, I experienced difficulty moment because the procedure was long and hectic for to move from one step to another the officers involved asked me for bribe (kitu kidogo). Since, I had no knowledge or training in this new business, I felt frustrated and fearful in this endeavor.

Obtaining Startup Capital

Narratives illustrated by research participants revealed the financial problems are encountered due to lack of business education, collateral, low employment levels of women, lack of women's lobbies, lack of knowledge about the accessibility of loans, misconception by banks, and the need to see business earnings (George-Ufot & Halkias, 2020; Hansen et al., 2020). Participants narrated that a poor woman without experience, education, and good health is quickly disqualified from earning microfinance credit to fight poverty. So, participants narrated that credit subsidies cannot easily eradicate high poverty levels without involving the rural women MEs. Participant 2, for example, narrated that:

I faced problem of getting financial capital to start business due to lack of collateral. I also lacked guarantors due to discrimination from the bank managers, false accusations by both men and women of my morals who thought as a single young woman at the time I began the business. I face the challenge of dishonest

customers whom I supply with materials but refuse to honor the payment (my debtors). Demand for attention from the family especially my young children. I face the challenge of poor infrastructure while transporting my supplies. For this reason, I waste a lot of time walking to and from my shop and the place of purchase. This makes me physically tired.

These sentiments were echoed by Participant 1, who said that “The challenges I faced in the rural farming is capital to start business. I also faced the challenge of infrastructure. Another challenge is lack of cooling system to cool the avocados for export.”

Difficulties in Incubation/Early Stage of the Microbusiness

In this theme, narratives of research participants show that microfinance institutions intensely target women. Zaby (2019) stated that in most developing countries in Africa, there is an increased poverty gap for rural women. This report has driven social scientists to question the motives and efficacy of poverty alleviation strategies built into microfinance programs. Participant 6, for example, narrated that:

To access the microfinance, I faced gender issues like being a widow and a woman gave me a marathon of challenges that is I had no collateral, no willing guarantors, officers in the city council asking for bribes, the delay of business permit issuance, landlords putting extra caution on and rental requirements like: hiking the rent and down payments. The process of acquiring all that was needed, to get an ok to get a microfinance was long and tedious. The fact that I am a widow and a woman, complicated everything that I was discriminated by the loan

issuance males who thought I was widow without worth in starting a business and handling such amount of money. The money lenders looked at me with suspicious eyes that made them demand some kind of bribe that are sometimes indescribable. So, this complicated the whole process of starting my microbusiness as earlier intended. All in all, I overcame all the financial obstacles and got a loan which I strenuously struggle to repay.

Participant 8 also narrated similar sentiments regarding issues of gender:

I experienced the problem of accessing the microfinance to a point of giving up. The bottom line of my problem was gender issue that is common in the country of Kenya and especially in the county of Machakos. Since majority of the officers in-charge of money lending are men, they show stone face to the women the moment they present their loan application. Thus, as a woman, my loan application gave me a challenge that the loan officers persistently demanded that I present a support of collateral and guarantors. These were difficulty items which were difficulty to get. Since the officers in the lending offices persistently asked for bribes in order to consider what I presented for collateral. Even after presenting the needed documents, still there was delay of business loan issuance.

Family Responsibilities

This theme revealed in their narratives the daily challenges that hinder women's microenterprises' growth in rural Kenya. Rural women entrepreneurs encounter challenges because of their gender. Gender issues socially discriminate and hinder rural women and negatively limit their ability to access financial services, and disempower the

inclusion ability in money-lending programs (Manta, 2019). Participants narrated that gender discrimination is one of the hindrances to the growth of women's microenterprises, such as Participant 7, who said that:

My microfinance enterprise has been standing and falling down. 'When you're an expectant mother with three young children, you make a choice to halt your business in order to take care of the babies, husband, and family chores that draws me back almost to level zero level.' The family chores are like fetching water from the river for both my family and the animals. I do all the chores alone for men culturally are not supposed to do them. It also very hard to set up a business in rural area and carry it on because of many demands like weekly loan repayments, to offer veterinary services as expected, to walk many kilometers (miles) to and from home to my shop. I also experienced a depressive moment of short duration of loan repayments. The other challenge that I face is cultural discrimination that make one a loving stalk to both men and women in my village as I visit farmers from one home to another. I too face a challenge of my husband's demands who does not want to understand that being a woman and an entrepreneur could benefit him personally, our nuclear family, extended family, and our community at large.

Participant 8 also said:

As a young woman with young children starting a microbusiness was not easy because I played a role of caregiving to my growing children. The challenge of having young children is enormous because as a mother I have to prepare them

for school in the morning, cook lunch for them and wait for their arrival at lunch time and start preparing for the evening meals. To deal with my children takes most of my time which consumes my business. Collateral was a problem because I did not have any many of the family with a property that could offer me surety in the bank or any other money lending institutions. Similarly, I did not have family members or friends who could be my guarantor in the bank as I applied for the loan. The issue of lack of guarantors is an issue of concern because people fear such businesses could collapse and become unable to repay the loan and threaten the guarantor's future. However, after sometime, I got engaged into my microbusiness with the help of my husband and the employees. The moment I got engaged into this microbusiness, I faced some challenges of loss of water due to extended drought in the area that I gradually resolved. Another challenge is bribes from the loan lending officers ran me 'nut.' I was mostly discouraged by this persistent immoral practice. Similarly, infrastructure gave me a problem for where I live in the rural roads are impassable due to unattended roads. In this regard I have wasted a lot of time on the road while going to deliver my produce. The employee's unfaithfulness is another heartbreaking because when they spent time on the farm they steal and sell bananas without my consent.

Lack of Collateral and Guarantor

This theme refers to rural women's lack of collateral and guarantor to access the microfinance loan. Guerin (2020) indicated that women could not access credit because of local cultural practices and social-cultural norms, lack of property rights, the difficulty

of conventional lenders to determine borrowers' quality, and the belief that women generally lack opportunities to invest in high-return projects. The above barriers contribute to financial constraints for women-owned businesses. The research participants' narratives proved that Kenyan rural women entrepreneurs have a long way to achieve trust in borrowing loans to support their microbusinesses, such as in the case of Participant 6:

To access the microfinance, I faced gender issues like being a widow and a woman gave me a marathon of challenges that is I had no collateral, no willing guarantors, officers in the city council asking for bribes, the delay of business permit issuance, landlords putting extra caution on and rental requirements like: hiking the rent and down payments. The process of acquiring all that was needed, to get an ok to get a microfinance was long and tedious. The fact that I am a widow and a woman, complicated everything that I was discriminated by the loan issuance males who thought I was widow without worth in starting a business and handling such amount of money. The money lenders looked at me with suspicious eyes that made them demand some kind of bribe that are sometimes indescribable. So, this complicated the whole process of starting my microbusiness as earlier intended. All in all, I overcame all the financial obstacles and got a loan which I strenuously struggle to repay.

Participant 7 faced similar challenges:

I went through challenges in accessing my microfinance loan was steep, for I didn't understand the banking systems, plus I did not possess a bank account.

Additionally, I have no property with title a deed which was required by the bank as a collateral. As a woman from the University, I had no supportive document to show the bank in order to be given a loan. The other struggle was to keep on searching for ways and methods to convince the bank to let me have access to acquire the loan. The fact that I am a woman, made things difficult that I was discriminated by the bank males who thought I was too young to start handling big amount of money. I have to walk long distances during wet seasons due to poor infrastructure. Gender discrimination leads to a bumpy road for women seeking loans. The money lenders looked at me with suspicious eyes that prompts them demand some kind of bribe that are sometimes indescribable. So, this slowed the process of starting my business as earlier scheduled. Another predicament that I faced was lack of guarantors for in the rural many people have a fear of guaranteeing someone to borrow a loan.

Gender Discrimination in the Microfinance Sector

This theme refers to gender discrimination in the microfinance sector whereby rural women of Kenya continue encountering discrimination in acquiring microfinance loans due to myriads problems such as sociocultural norms, corruption from the lending officers, lack of collateral, lack of guarantors, illiteracy, lack of spouse support due to male hierarchy, and lack of political goodwill. Manta (2019) stated that gender discrimination negatively impacts women's ability to access financial services and prevents women from financial empowerment and inclusion in money lending projects. Participants discussed that they experienced gender discrimination that hindered them

from accessing microfinance and, as such, faced low microenterprises growth. Participant 7 narrated these factors as follows:

I get many challenges in acquiring my microfinance loan as a woman due to the corruption of the male leaders: that is chairman, secretary, and the treasurer. Also, I experience bias as a woman of loan delay: ‘I personally experienced loan delay that lasted for three months after approval.’ ” When I ask why, they told me that they did not see a reason why a young woman like me should operate with such a huge amount of money in doing microbusiness. Due to this treatment I sensed that there was corruption from the leaders who needed me to bribe them in order to quicken the steps of acquiring my loan. So, this hindered my steps of starting my business as I planned. However, through consulting other committee members and having several meetings, I overcame this and got my loan as I had requested. Another predicament that befell me was lack of guarantors because many people in the rural have a phobia of guaranteeing a loan borrower. This is because many rural women borrow loans and due to several factors, they become defaulters exposing their guarantors into a problem that put them into risk of losing banks confidence in case they wanted to borrow their own loans. Since the money was put under my custodianship, I controlled it. However, I was corned by my husband who asked me for some money from my loan to do a family activity in the name of reimbursing it back to me, which did not happen up to-date.

Similarly, Participant 9 said:

To acquire my microfinance loan as a woman was difficult due to the corruption of the male leaders: that is chairman, secretary, and the treasurer within the money lending co-operative. I too experienced bias from the loan officers that delayed my loan issuance that lasted for almost four months after approval. When I argued my case, the officers retorted that me that they did not see a reason why a young woman like me should be given such a huge amount of money to operate microbusiness. Due to this experience, I understood that there was corruption from top to the bottom leaders in this co-operative group. So, this delayed my plans to starting business as earlier intended. Thus, after consulting other committee members who called for several meetings, my case was discussed and my loan was released that I was happy to start my microbusiness. Since the money was put under my custodianship, I was able to control the loan given to me that I was able to utilize it in putting the school structures and equipping classes with desks, chairs, black-boards and other necessary equipment's. However, I was corned by one of the contractors who failed to finish the work as agreed.

Corrupt Financial System

This theme refers to the corrupt financial system that challenged rural women MEs in Kenya. The Kenyan government had good intentions of empowering women entrepreneurs, but the program has been high-jacked by corrupt officers in the lending offices who practice favoritism and racism against the system's loan beneficiaries (Government of Kenya, 2019). Participants confirmed that corruption was highly exercised in the microfinance loan borrowing offices and this reduced chances of

attaining the loan, such as Participant 7, who said:

I get many challenges in acquiring my microfinance loan as a woman due to the corruption of the male leaders: that is chairman, secretary, and the treasurer. Also, I experience bias as a woman of loan delay: 'I personally experienced loan delay that lasted for three months after approval.' When I ask why, they told me that they did not see a reason why a young woman like me should operate with such a huge amount of money in doing microbusiness. Due to this treatment I sensed that there was corruption from the leaders who needed me to bribe them in order to quicken the steps of acquiring my loan. So, this hindered my steps of starting my business as I planned. However, through consulting other committee members and having several meetings, I overcame this and got my loan as I had requested. Another predicament that befell me was lack of guarantors because many people in the rural have a phobia of guaranteeing a loan borrower. This is because many rural women borrow loans and due to several factors, they become defaulters exposing their guarantors into a problem that put them into risk of losing banks confidence in case they wanted to borrow their own loans. Since the money was put under my custodianship, I controlled it. However, I was corned by my husband who asked me for some money from my loan to do a family activity in the name of reimbursing it back to me, which did not happen up to-date.

Participant 10 additionally said:

When I started my micro business as a woman, it seemed as if challenges were inhabitable; this is so because I met challenge after challenge before I successfully

got my loan and start my microbusiness. When I walked to the bank and made my loan application, the lenders looked at me as if I was carrying all disqualifications. One because I was not accompanied by my husband, and other items needed for the loan qualification. So, the officer deferred me to go and get the needed items and also to be accompanied by my husband. This made me feel so disgruntled because I could see that they were discriminating me as a woman. The trend of bias continued that even after I applied for a loan, it was delayed unnecessarily. Due to this mishandling I concluded that there was a game of corruption from the bank officials who needed bribe in order to facilitate the steps of attaining my loan. So, this delayed my progress of starting my microbusiness as I had earlier planned. After some months, I overcame this predicament and got my loan. Another issue that I faced was lack of guarantors because many people in this rural area have no property to qualify them to be guarantors. After I received the money for my loan, I gave the money to my husband who controlled it.

Low Financial Literacy

This theme's narratives from the participants revealed that low financial literacy affects Kenyan rural women's microenterprises. Banto and Monsia (2021) confirmed that it is impossible to support the poor rural women who are not financially literate. Rural women MEs in developing countries use their borrowed loans to consume rather than to invest. Participants confirmed that they lack the education on how to start and run microbusinesses. Participant 5 narrated these challenges as follows:

I got many challenges after I received the microloan. One, lack of customers, 'I felt like quitting especially when I saw customers buying at the shops of the older customers and not stepping onto mine.' I also had no support at all from my family; yet at that moment my family experienced some severe needs, I give bit of my loan money to settle the financial demand. So, this made my repayment retarded and unable to remit my monthly loan repayment. As a result, it confirmed the fear of failure that I had before I took the loan. This was due to being new in business and therefore no experience, plus I was not trained in business. This frustrated me because the amount of the money I had set apart to do my microbusiness was reduces far less than I anticipated. Additionally, this made me lack behind in my loan repayment. The end result was that my microbusiness was suffering towards closure. This was very discouraging to myself and family members, my villagers, and even to my customers.

Participant 3 narrated similar challenges:

Other challenges within women entrepreneurs are lack of education on how to start microbusiness, where and how to get capital, and how to run a successful microbusiness. Also, I have seen women in my rural area lack knowledge of their rights to own property, freedom of expression, freedom of movement. I would like to state that 'women need teachers to teach them on how they could be empowered.' Personally, I am passionate in this regard and I am going to start inviting women rights advocates to come and initiate the women's' empowerment process. I am sure this will help many women to graduate out of cultural

enslavement and as such they will own and start and grow their microbusinesses. My point of view is that “when you empower a woman you empower the entire family, community and the nation because women are the backbone of every society.

Family Demands for the Loan Money

This theme refers to the participants’ predicament of the family demanding the microfinance loan that the rural women of Kenya borrow to support the microenterprises. Vundi (2020) stated that there is a common factor that the male hierarchy controls most women entrepreneurs; they suffer drawbacks in loan repayments for the loan borrowed is controlled by the patriarchal partners who demand to use the loan money. Participants stated that the demand for the loan money by their husbands paralyzes their microenterprises, such as in the case of Participant 10:

I got many challenges when I acquired the microloan and deposited it to my husband who requested for some money to use to renovate our home. After I lend him some money, he never paid it back and as a result I got depressed both emotionally and financially. This factor gave me a setback that made my bank loan repayment very difficult because I did not also realize any profit intended in my business. So, my microbusiness entered into a chaotic state with all possible means to close. So, the blame of unsuccessful business was tossed on my side by my husband’s family members, villagers, and my customers. Equally, the community as it is the culture to blame women, shifted the blame of the business failure to me.

Participants 7 faced similar challenges:

The challenges that I got were numerous for when I received the microloan and showed it to my husband who requested for some money out of it. I gave some money to him that he never repaid. This depressed the amount of the money I had planned to put into my microbusiness. It really gave me a setback that made my repayment very difficult because I did not realize that the profit intended, and as such I was short of the loan repayment in the bank. Consequently, my microbusiness was staggering to close. This became a laughing stalk from my own husband, family members, my villagers, and my customers. I sort of became a laughing stalk. Some said ‘ooh, look at this young woman who is ventured into men’s territory.’ For culturally this type of business is termed as men’s business. However, I made some frantic effort and restored it back my microbusiness but with a lot of challenges because it was not making interest. The challenge became bigger because I became a defaulter, and my loan accrued high interest and hence high rate of repayment. This is because they charged late fees penalty. So, right now I’m not able to repay the loan.

Low Community Support for Women MEs

The participants’ narratives revealed that the support system for women entrepreneurs from the community is lacking. Kiyai et al. (2019) stated that the microenterprises’ growth is mainly affected by lack of inadequate information concerning running successful microenterprises, lack of gender equality regarding financial inclusion, lack of managerial training and practice, and lack of physical infrastructure.

Participants stated that the challenges that weaken women MEs are many, that is, from the sociocultural, political spheres, and even from the family. Participant 5 narrated these challenges as follows:

The road to success is paved with losses, mishaps and mistakes but it can still take you where you want to go as long as you don't lose sight of your ultimate destination, stay the course take in all the feedback, filter out the noise and the naysayers.' Learn from your mistakes and try not to make them again but whatever you do, do not give up. 'Even though my first trial in microbusiness gave me a slap on the face,' " as a woman's entrepreneur I have learnt the need to team up with a group of women with experience in microbusinesses who can be of advice to new starters in business like me. Again, the women entrepreneurs are to be aware that before borrowing a loan one has to be conversant with rules and regulations of how to repay the loan. Similarly, one has to be aware that there are stumbling blocks within the loan givers that is there are some corrupt loan personnel, who persistently take bribes in order to facilitate your loan. Some of the difficult handles like corruption and bribes are evil setbacks that draw most microbusiness women at a lower level of starting businesses.

Participant 6 also echoed similar challenges:

OOh! A woman entrepreneur like me has a lot to say because I have encountered real issues in my microbusiness. Let me state that the most obstacle to women progress in microbusiness is mostly the collateral. Many women are able to do microbusiness but the issue of collateral, guarantor, are the central problem to the

rural women in the world of microbusiness. Again, other human beings are completely a road block towards women success in the businesses, for I'm a witness that several times I approach the money lending places, and the managers stood on the way of my getting a loan because they demanded a bribe in order to process my loan.

Loan Default

This theme refers to factors that lead rural women in Kenya to be loan defaulters. Nyamboga et al. (2019) said that Kenyan rural women are notified of their poor credit to grow their microenterprises when they default on their microfinance credits. The women are limited in their ability to grow their microenterprises, for most women entrepreneurs in Kenya perform very poorly to a low level of business expectation. After failing to make remittances in loan repayment, the participants discussed that the loan accrued high interest, and this challenge caused the business to collapse. Participant 7, for example, said that:

The challenges that I got were numerous for when I received the microloan and showed it to my husband who requested for some money out of it. I gave some money to him that he never repaid. This depressed the amount of the money I had planned to put into my microbusiness. It really gave me a setback that made my repayment very difficult because I did not realize that the profit intended, and as such I was short of the loan repayment in the bank. Consequently, my microbusiness was staggering to close. This became a laughing stalk from my own husband, family members, my villagers, and my customers. I sort of became

a laughing stalk. Some said ‘oooooh, look at this young woman who is ventured into men’s territory.’ For culturally this type of business is termed as men’s business. However, I made some frantic effort and restored it back my microbusiness but with a lot of challenges because it was not making interest. The challenge became bigger because I became a defaulter, and my loan accrued high interest and hence high rate of repayment. This is because they charged late fees penalty. So, right now I’m not able to repay the loan.

Participant 9 additionally said that:

I experienced several challenges when I received microloan and started putting on school construction. I was unlucky to contract unfaithful person who did a poor job and left part of the building unfinished. I accused him to the authority and we had a case in the court of law that he was made to honor the contract agreement which he did. The process of chasing the contractor depressed me that I had to use some extra money that I had not planned to put into any other business other than in my microbusiness. Since I started to operate with those unforeseen problems, I got a setback that made my repayment very difficult because I did not realize that the profit intended; and as such I was short of the loan repayment in the co-operative. Consequently, my microbusiness was threatened to close. This was very sad because all my intended goals and dreams were shattered from the beginning of the construction of the school to its commencement. My business collapsing became a laughing matter from my some of my family members, villagers, and my customers; who stated that I violated the cultural norms of

initiating a business while a young woman without a husband and children. This type of business is termed as men's business. However, I had made some effort to restore it, but it did not pick up because it was not making interest. The challenge became huge for I became a defaulter, when I was unable to repay my loan whose interest became unbearably high.

Lack of Business Skills to Manage Competitor Threats

This theme refers to the lack of business skills to manage competitor threats for Kenyan women MEs. In Kenya, rural women entrepreneurs face continuous low business growth due to minimal education and lack of understanding on how to thrive in a business that experiences competition in a vigorous way between genders MEs. Microenterprises can be categorized in the focal aspects of the individual, demographic, competencies, microenterprise resources, formulated culture, and structure that essentially succeed with microenterprises' growth (McKenzie et al., 2019). Participants stated that they experienced frustrations in running microbusinesses due to social-cultural and sociopolitical complications, such as in the case of Participant 3:

When I got a microloan, I faced a lot of challenges in running my microbusiness. One, I could not repay my loan for there was a lot of competition in my business, so the income was minimal. Since I built my houses there are arose many other people who built many cheap houses. I face a challenge of bookkeeping and record keeping for I don't operate on computers. This affected me because I didn't have enough knowledge on how to keep records. I got frustrated because of the poor infrastructure for I built my rental houses in the rural area where the

roads are not paved and so when there are heavy rains, they become impassable. This affects my tenants in a way that some may decline and decide to stay in cities. Since my rental houses are in the rural area, insecurity threatened me because when I bought materials for building that could be easily stolen. As a woman, to ask for rental money at the end of the month is discouraging because the tenants think as a woman and a mother, I should not be doing this kind of business, instead a man should be handling it. In my microbusiness, I also faced delay of legal documents to allow the continuity of the construction and also high taxes by the city council due to corruption. Similarly, I had a challenge of growing my business because I was also taking care of my family especially when my children needed my attention.

Participant 6 also mentioned such complications:

As a microbusiness woman, I encountered problems in growing my business because of steep competition in the food catering industry. This occurred when several other catering groups penetrated into this market. The reason why some of new catering groups gave me a hectic moment was because they were heavily financed by the banks or families that are financially stable and their businesses are ran or managed by male counterparts. This competition challenged me because it almost paralyzed my microbusiness operations for most of my customers shifted their loyalty to the new eating places. The effect was felt further when some of my employees left my business and got new employment to my competitors due to higher pay. So, to get other reliable staff to replace them was a

challenge. The other problem was poor infrastructure that hindered the smooth transportation of materials from Nairobi Wakulima market to my place of business. Some of my creditors used to receive catering services and they took like five to six months without honoring their pay. This affected my microbusiness too. Again, I experienced poor communication signals when ordering supply for my microbusiness. All these issues contributed to lower the growth of my microbusiness.

Challenging Climate Events

This theme revealed how rural women entrepreneurs are challenged by destructive climate events that place their microbusiness growth at risk. In Kenya, climate changes affect rural women entrepreneurs because the seasonal rains and their increased intensity are unpredictable. McCarthy, J. (2020) reported that climate change is a global phenomenon that impact many countries, with its effects shaping the pervasive and entrenched gender inequality. The heat waves, droughts, rising sea levels, and extreme storms disproportionately affect women. C Such variations in rainfall continue to affect the growth of women's businesses. Participants stipulated that due to climatic challenges there is unequitable rain distribution, so they are forced to do irrigation for the farming. In failure to do this, rural women entrepreneurs could easily experience crop failure and inability to pay borrowed loans, and collapse of their microbusinesses, such as in the case of Participant 8:

I started my microbusiness in Mwala district of Machakos County in Kenya. I chose the location Mwala in Machakos because there are not many banana

farmers for this place is semi-arid without enough rain to grow bananas. The Kamba people inhabit this area and they suffer food shortage from season to season. I got engaged in this business in order to help supply my people with bananas that are so much scarce. My microbusiness helps people of Mwala to stop getting bananas for food from far distances of Meru and Kiambu counties. To support my microbusiness, I had to buy machines to pump water for irrigation and when there is rain gives me relief from the hard work of watering the banana plants. The market is available from the local people and the local markets in Machakos County. At the beginning of my microbusiness, things were very good but at a later date other banana growers and other problems emerged and gave me so discouragement.

Participant 2 also mentioned that “I face challenge when there is drought and animal disease outbreak that kills animals. Also, when there are heavy rains, the roads become impassable. As a woman I face insecurity while taking money to the bank.”

Participant 3 added that:

The other challenge is that the roads were impassable due to the heavy rains, so transporting the building supplies was a big problem. I experienced delays in material delivery, dishonest builders, and dishonest engineers. All this was attributed to the fact that ‘I’m a woman venturing into men’s-controlled business.

Participant 5 also echoed these challenges:

Another challenge is that the location of my business is not viable, because less and less customers are not able to visit the shop during the heavy rainy seasons because at times the wooden bridges are at times swept by the floods.

Family Challenges

This theme refers to family challenges, mainly lack of spouse, immediate family, and extended family support, limiting the ability to engage in microenterprises. Extreme poverty within the family is a source of discouragement for rural women MEs in growing their microenterprises. Family chores tied with basic household and livelihood needs reduce the ability to grow microenterprises and repay their loans; this is a dangerous trend in meeting microcredit repayments, as it outweighs potential benefits (Ukanwa & Anderson, 2018). Participants stated that most rural women entrepreneurs are disempowered in engaging in microenterprises due to unwarranted family demands, such as Participant 7, who said that:

As a woman entrepreneur, I see that the future is not guaranteed because of several factors: the location where I operate this microbusiness is not conducive, I do not see any growth because of poverty in the area, discouragements from the family especially my husband and discouragements from the community because of cultural beliefs that women are not supposed to venture into the type of business that I do, corruption within the males who control the money leading bank circles, the loan guarantors are not guaranteed for many are in scary mood, and the challenges of infrastructure. However, according to my understanding, I have not ruled out that my microbusiness will not survive for I have a plan B that

when my children graduate from being childhood, I'm thinking of relocating to a bigger commercial center and establish a bigger drug store and expand the scope of my operation. Equally, I will have built the confident with the banks and take a bigger loan that I will utilize to build my failing microfinance business.

Participant 4 also faced such barriers:

As a woman entrepreneur, I see that the future is not certain due to many factors. One of the factors is poor infrastructure that frustrate me when transporting dairy products such as milk and dairy materials like animal feeds. The location of microbusiness is not conducive for business at all. Additionally, I do not anticipate any positive growth in the near future because of poverty in the area. Plus, less support from the family more so from my hubby, extended family, and the community at large. The cultural beliefs are also a factor that women are not supposed to engage in any kind of business but they rather perform in the homes as house mothers. Corruption is another factor that discourages my business. This is so because males are in charge of banks that lend money and whenever a woman asks for a loan, she is asked for a bribe. Again, the guarantor's requirements discourage many women to ask for a loan because not many persons are willing to be guarantors to the microfinance business women.

Cultural Challenges

In this theme, participants' narratives indicated that cultural challenges negatively impact the growth of their microenterprises. The patriarchal social affiliation drive gender-related cultural hindrances in rural Kenya that push women to submit to social

passivity and unquestioning submissiveness (Ondiba & Matsui, 2019; Sodipo, 2017).

Participants stipulated that the male counterparts' sociocultural behavior is the agent of coercing females to be submissive. Participant 4, for example, said:

As a mother, I experience the problem of attending my family and my microbusiness. Also, I experienced a hard time because my husband was not willing to support my business. Hence, I faced other challenges of using the loan money of using the loan money to provide food for the family. This was so because this was the only business we had to cater for all our immediate family and extended family's needs. To my surprise even when I made efforts to support my nuclear family to overcome from poverty, it proved extremely difficulty because in the Meru culture, people can expect to be fed by the woman in-law at all times even when they were not performing any duty. Equally, the infrastructure is completely poor because the roads are impassable during rainy seasons. The poor infrastructure frustrates me for when my cows produce a lot of milk, I have transport it to the dairy factory. So, with poor roads, I am left with a lot of milk that I have nowhere to take and to make the matters worse, I do not have a refrigerator to keep the milk to the next day.

Additionally, Participant 10 said:

I got many challenges when I acquired the microloan and deposited it to my husband who requested for some money to use to renovate our home. After I lend him some money, he never paid it back and as a result I got depressed both emotionally and financially. This factor gave me a setback that made my bank

loan repayment very difficult because I did not also realize any profit intended in my business. So, my microbusiness entered into a chaotic state with all possible means to close. So, the blame of unsuccessful business was tossed on my side by my husband's family members, villagers, and my customers. Equally, the community as it is the culture to blame women, shifted the blame of the business failure to me.

Rural Poverty

In this theme, participants' narratives stated that poverty in rural Kenya affects business growth in microenterprises. Sajuyigbe (2017) noted that women's lack of financial training, time and mobility constraints, the inaccessibility to information networks, and gender and cultural norms limit the facilitation in business growth and development. Participants stipulated that rural poverty negatively impacts the growth of Kenyan women's rural microenterprises. Participant 10 explained that:

As a woman engaged in microbusiness, I experience cultural problems because my community has not yet shifted their paradigm of wealth of livestock to other businesses. Thus, I also experienced a very hard time with my unsupportive husband who did not value what I was doing to help create wealth for the family from another source other than the livestock. I was amazed when I made all efforts to help my immediate family to come out of poverty, when my husband emphatically did not wish to leave the culture norms that disregarded anything done by women as negative. I experienced another problem of operating my microbusiness because of poor location that was far away from the paved road.

The infrastructure also causes a lot of problems because the roads are impassable especially when it is rainy season. Additionally, the location where I sell the mutumba clothes has a lot of poor people who are also illiterate and as a result it is very hard to do business with them. So, most of the challenges that I have experienced have contributed to the decline of my business profit margin. This is not a health sign of my microbusiness because it is at a verge of closing.

Participant 3 additionally said that:

I see my future bright because I have established myself in the area of loan acquiring. I am a bit stable in my business despite the daily challenges. Now I am happy we have formed a women supportive group called “Chama.” Additionally, I have plans to expand my business into building an assisted living home that will house women with advanced age. This idea caught up with me because I found many of aged women lack a place to live due to poverty and many other challenges. Also, several aged women are abandoned by their families and they have nowhere to get a shelter. This shortens the life span of many women for they lack proper place to sleep, to feed, for medication, and for social life.

Growing Market for Rural Women’s Entrepreneurship

In this theme, participants’ narratives indicated a need for the rural Kenyan women entrepreneurs to grow the market range for their merchandise. In rural Kenya, women experience a lack of market for their goods, lack of sufficient information on business policy, and unfavorable conditions of enterprises regarding the production, goods distribution, and poor market for sales (Kiyai et al., 2019). Participants stated a

need to help rural women in Kenya seek out a market for their commodities through their social support networks, such as Participant 5, who narrated that:

The road to success is paved with losses, mishaps and mistakes but it can still take you where you want to go as long as you don't lose sight of your ultimate destination, stay the course take in all the feedback, filter out the noise and the naysayers. 'Learn from your mistakes and try not to make them again but whatever you do, do not give up. 'Even though my first trial in microbusiness gave me a slap on the face,' as a woman's entrepreneur I have learnt the need to team up with a group of women with experience in microbusinesses who can be of advice to new starters in business like me. Again, the women entrepreneurs are to be aware that before borrowing a loan one has to be conversant with rules and regulations of how to repay the loan. Similarly, one has to be aware that there are stumbling blocks within the loan givers that is there are some corrupt loan personnel, who persistently take bribes in order to facilitate your loan. Some of the difficult handles like corruption and bribes are evil setbacks that draw most microbusiness women at a lower level of starting businesses.

Participant 10 echoed these sentiments:

In conclusion, may I state that women in the world of microbusiness, face a lot of socioeconomic, and cultural challenges that hinder them to venture into microfinance businesses. Therefore, as a woman entrepreneur, I have a duty to study how women can be helped to start and grow businesses without the existing

unwarranted challenges like discrimination, equality in the eyes of money lenders, bribes, cultural bias, and protection of their businesses.

Women Entrepreneurs Against Corruption

This theme refers to rural women MEs in Kenya who work to cope with systemic corruption from Kenyan microfinance lending institutions. Political affiliates are mostly the lending agents' beneficiaries because the supervisors practice corruption, favoritism, nepotism, and discrimination (Vundi, 2020). Participants stipulated that even though rural women entrepreneurs dislike the practice of corruption, they are always on the receiving end because most of the Kenyan money lending agents exercise corruption. Participant 7, for example, narrated that:

In general, I would like to say that before one ventures into microfinance business one has to do a feasibility study of what business is viable in an intended location. If one gets enough information in this regard, there is a likelihood of succeeding. Again, a woman's entrepreneur has to team up with a group of women with positive foresight in business. Also, a woman entrepreneur has to get proper information where to get a loan that has less strict condition in repayment, less penalties when a customer defaults, and with longer repayment terms. Equally, the women entrepreneurs are to be aware that before starting a microfinance, there are corrupt loan personnel, who ask for bribes in order to accelerate your loan.

Participant 8 additionally said that:

All in all, my business endeavor has been confronted with lots of challenges that make it impossible to progress. First of all, collateral and guarantors needed by

the lending institutions is a big obstacle that cannot let me move further in my microbusiness. Another challenge is gender discrimination that does not allow women to independently do their microbusinesses; for they are tightly controlled by their men counterparts.

Unpredictable Future due to Cultural Challenges

This theme refers to Kenyan rural women MEs who experience rough roads whenever they commence their microenterprises. Women in Kenya have been financially discriminated against due to cultural and political injustices that stop women from engaging in wealth-making in the past several decades. At the launch of the women's enterprise development, hindrances were experienced while initiating and growing personal enterprises that created a significant interest within several countries. (Kemunto et al., 2020). Participants stated that the officers' cultural standards within the money institutions acted as a barrier to acquiring loans for growing microenterprise businesses, such as Participant 3, who said that:

The challenges I went through to access my microfinance loan was that I didn't own any property with title a deed which was required by the bank as surety. Again, as a woman my husband or my parents were reluctant to offer me any supportive document to take to the bank in order to have a loan. This is because they didn't have trust with a woman to take a loan for they thought I could fail to service it and have their properties auctioned by the bank to recover the defaulted loan. Also, I experienced difficulties to communicate to the bank managers due to long distances of walking to the bank because of poor infrastructure. Similarly, I

encountered insecurity of both criminals and wild animals that were numerous on my way to the center of business in my rural area. The other predicament was as you know to get women to share ideas of entrepreneurship was a problem because majority of women of my age mate are illiterate; for they never went to school and so they believe in the awkward culture that term women as children and not capable of making any decisions that is not approved by their husbands. Again, if my business demanded me to go out of the home for a day or so was a big problem. For most men tend to believe that any woman who travels without her family and spends a night outside has gone to sleep with another man. And even if your husband is supportive, culturally the rest of the community will talk negative of you or see you as failure or not a good wife. There are myriads cultural handles to jump before graduating into microfinance business. This is so because gender discrimination is still high that whenever the money lenders see you as a woman, they put some difficult restrictions to frustrate you. One of the frustrations that I received was that I was asked to give a bribe. The bribes could be of any type that the microloan lender will propose. Even though it is not within the understanding of my husband that I should keep my money in my separate bank account, I insisted to have my deposit account since I had a responsibility for the payment of the loan.

Participant 5 also experienced such barriers:

I had difficulties in accessing guarantors, for nowadays people are very scared of guaranteeing a young woman like me. This is one, due to the culture that the job

I'm doing is supposed to be for men and not women. Secondly, they were not sure whether I will be able to repay the loan. I experienced a gender discrimination, for I applied my loan at the same time with some men whom got their loan half a month before I got mine. So, this means that they had to wait for only few weeks to get their loans whereas, I had to wait for months for mine. The most intriguing thing during this loan process was that I wasted a lot of time waiting just because I was a woman. So, this delayed my plans to start a microbusiness. So, the I struggled for about six months and when I was about to give up is when I was able to secure one. Strangely, "When I received the loan money, my parents especially my father did not trust that I can handle my loan money properly, so had to insist that I was capable to keep the loan money and start my business." To get the loan, I had used a lot money that was borrowed from my parents, and even before I started my microbusiness I had to use loan money to repay my parents.

Women's Empowerment Through Social Advocacy

Participants' narratives stated that rural women receive empowerment to engage in microbusinesses through social advocacy. Rural women have been empowered by social activists who have expressed their concern about microbusinesses' poor state. Many developing African countries notify that there is an inequality gap for poor women in rural areas. Statistically, the scientists have shown concern on why poverty reduction was necessary through microfinance agents (Zaby, 2019). Participants stated that awareness should be created on how rural women need to be empowered to do microbusinesses to reduce poverty in Kenya, such as Participant 4, who said that:

As a microbusiness entrepreneur, I would like to state that for women to engage in microbusiness, a lot has to be done to educate women on what handles to jump in this venture. The reason I state this is because when I started my business we were many of us but today, I can count a few women microbusinesses that have survived over the years. If women who want to venture into microbusinesses gets enough information towards starting a microbusiness, there is a possibility of succeeding.

Additionally, Participant 6 said:

OOh! A woman entrepreneur like me has a lot to say because I have encountered real issues in my microbusiness. Let me state that the most obstacle to women progress in microbusiness is mostly the collateral. Many women are able to do microbusiness but the issue of collateral, guarantor, are the central problem to the rural women in the world of microbusiness. Again, other human beings are completely a road block towards women success in the businesses, for I'm a witness that several times I approach the money lending places, and the managers stood on the way of my getting a loan because they demanded a bribe in order to process my loan.

Summary

In this chapter, I presented the comprehensive data collection and analysis results of my study with a total of 10 participants. This qualitative study offered answers for the central research question: What do the stories of women MEs in rural Kenya reflect about their daily challenges impeding business growth after microfinance accessibility? Based

on this narrative inquiry study's findings, six conceptual categories were developed and used for coding and grounding the conceptual framework. Further, a total of 22 reformulated themes gathered from critical event analysis were discovered, leading to in-depth, rich narrative data used to answer the central research question. The conceptual categories were as follows: (a) the nature of women's microenterprises in rural Kenya, (b) challenges at the startup stage of Kenyan women's rural microenterprises, (c) challenges for rural Kenyan women in microfinance accessibility, (d) challenges in running a rural microbusiness after microfinance accessibility, (e) challenges to business growth of rural microbusinesses after microfinancing, (f) future prospects for rural women entrepreneurs in Kenya.

The 22 themes covered agricultural services, retail sale of textiles, providing local social services, obtaining startup capital, difficulties in incubation/early stage of the microbusiness, family responsibilities, lack of collateral and guarantor, gender discrimination in the microfinance sector, corrupt financial system, low financial literacy, family demands for the loan money, low community support for women MEs, loan default, lack of business skills to manage competitor threats, challenging climate events, family challenges, cultural challenges, rural poverty, growing market for rural women's entrepreneurship, women entrepreneurs against corruption, unpredictable future due to cultural challenges, and women's empowerment through social advocacy.

The issue of trustworthiness in narrative research is dependent on obtaining access to the research participants' stories by abiding by an influential methodologist's recommendation for data collection. I used the critical event approach for data analysis

because of its inherent characteristics of openness and transparency in thoroughly emphasizing, highlighting, capturing, and describing events emerging from participants' stories of daily experiences. My qualitative study results' trustworthiness was evaluated through the principles of credibility, transferability, dependability, and confirmability.

In Chapter 5 I further interpret the study findings regarding how they compare and contrast with the literature presented in Chapter 2. I also describe how future scholarly research can examine the daily challenges for women ME's business growth in rural Kenya after microfinance accessibility.

Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of this narrative inquiry study was to gain a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. According to the seminal methodologists of narrative inquiry, Webster and Mertova (2007), “People are always tellers of tales. They live surrounded by their stories and the stories of others; they see everything that happens to them through those stories.” (p. 1). Now offer an explanation of the quote; tell readers how it matters here at the start of your concluding chapter.

This narrative inquiry study documented through storytelling the daily challenges for business growth faced by 10 women MEs in rural Kenya, after microfinance accessibility, which included socioeconomic, political, and cultural barriers to meeting their goals of developing into MEs (see Clandinin, 2016; Webster & Mertova, 2007). This study was framed by two key concepts that aligned with the purpose of the study: (a) Muñoz and Kimmitt’s (2019) concept of rural entrepreneurship in place, and (b) Kiyai et al.’s (2019) concept of factors hindering growth of Kenyan women’s microenterprises. This empirical investigation sought to advance research, gain a deeper understanding of the daily challenges to business growth faced by the sample, and contribute original qualitative data to the study’s conceptual framework.

A critical events analysis of the 10 participants’ narratives revealed 22 prominent themes: agricultural services, retail sale of textiles, providing local social services, obtaining startup capital, difficulties in incubation/early stage of the microbusiness, family responsibilities, lack of collateral, and guarantor, gender discrimination in the

microfinance sector, corrupt financial system, low financial literacy, family demands for the loan money, low community support for women MEs, loan default, lack of business skills to manage competitor threats, challenging climate events, family challenges, cultural challenges, rural poverty, growing market for rural women's entrepreneurship, women entrepreneurs against corruption, unpredictable future due to cultural challenges, and women's empowerment through social advocacy.

Interpretation of Findings

Most findings in this narrative inquiry study confirm or extend existing knowledge, and each narrative presents issues that confirmed findings set forth in the literature review. During the critical events data analysis process, I observed no discrepant data that contradicted the themes and theoretical suppositions presented within the conceptual framework or in the scholarly literature I reviewed.

This section critically reviews the findings from the six finalized conceptual categories that emerged from the data analysis of the results. In each subsection, I compare and contrast my findings with seminal authors' research presented in the conceptual framework and in my critical review of the scholarly literature (e.g., Carleson, 2020; Karuga & Jagongo, 2020; Kiende et al., 2019; Kiyai et al., 2019; Kurgat & Ting'aa, 2019; Muñoz & Kimmitt, 2019). I provide evidence of how the findings confirm and extend existing knowledge from within the study areas of business growth challenges faced by women MEs in rural Kenya after microfinance accessibility. Extension studies, such as this empirical investigation, provide replication evidence and extend previous studies' results in new theoretical directions (see Bonett, 2012).

The Nature of Women's Microenterprises in Rural Kenya

Scholars stated that women MEs face challenges in rural areas of Kenya other than other entrepreneurs that inhibit their enterprises' growth even after microfinance accessibility (Kiende et al., 2019; Kurgat & Ting'aa, 2019). My study results confirmed that Kenyan rural women entrepreneurs face challenges other than access to microfinancing which may impede business growth in women-owned microenterprises. Study participants confirmed that they experience challenges such as borrowing microcredit loans hindered by numerous roadblocks. This study aligns with Karuga and Jagongo (2020) and provided a synthesis of knowledge and critical analysis of the extant literature on challenges for business growth faced by women MEs in rural Kenya, even after microfinance accessibility. The study results extend knowledge from Kiyai et al.'s (2019) study depicting their concept of factors hindering rural women's microenterprises' growth by providing evidence that these women have a high access rate microcredit credit, most of their microenterprises lack growth or profit.

Challenges at the Startup Stage of Kenyan Women's Rural Microenterprises

Scholars indicated the challenges that affect women's microenterprises' startup stage on understanding the social, political, economic, and cultural elements of an entrepreneurial context (Kemunto et al., 2020). Kenyan women entrepreneurs also experience difficulties imposed by culture, such as the prevalence of social-cultural perceptions based on patriarchal discrimination, norms, and taboos (Kiyai et al., 2019). My study results confirmed that rural women face challenges at the initial stage of the microbusinesses.

Study participants confirmed that they experience challenges such as startup capital, guarantors, collateral, gender, and social-cultural issues. Financial challenges of women MEs in rural sub-Saharan Africa are driven by lack of education, no women's lobbies, less employment for women, lack of collateral, misinformation concerning access to loans, negative attitudes by banks, and the need to see business earnings (George-Ufot & Halkias, 2020; Hansen et al., 2020). This study aligns with the concept of rural microbusiness growth embedded within emerging economies (Igwe et al., 2018; Newbery et al., 2017). The study results extend the knowledge based on the works of Ajuna et al. (2018), Cherotich et al. (2019), and McKenzie et al. (2019) that concluded women-owned microenterprises face challenges other than access to microfinancing which may impede business growth, and these women's challenges remain largely undocumented.

Challenges for Rural Kenyan Women in Microfinance Accessibility

Research studies have indicated that there are problems experienced by rural Kenyan women in attaining microfinance (Kiende et al., 2019; Kurgat & Ting'aa, 2019). Kurgat and Ting'aa (2019) stated that women MEs in rural Kenya face myriad challenges than other entrepreneurs that inhibit their enterprises' growth even after microfinance accessibility. My study results confirmed that Kenyan rural women experience problems of their microfinance accessibility as they encounter challenges like gender discrimination from the bank managers, bribes, cultural bias, favoritism, and nepotism. This study aligns with Vundi's (2020) statement that political affiliates are mostly the lending agents who exercise corruption, favoritism, nepotism, and discrimination. The study results extend

knowledge from Muñoz and Kimmitt (2019), calling for a discussion on how women entrepreneurs in rural Kenya could overcome challenges that they experience in their business growth, limiting their stability to advance in the microenterprises.

Challenges in Running a Rural Microbusiness After Microfinance Accessibility

Scholars indicate that some rural women in Kenya avoid microfinance due to indebtedness and failure to repay loans successfully. Nyamboga et al. (2019) observed that rural women experience hindrances due to lack of credit and loan repayment, lack of group membership, finances, legal plus collateral constraints. Women in rural Kenya receive poor credit to expand their microenterprises because they become defaulters on their microfinance credits (Omaywa & Muturi, 2015).

My study results confirmed that rural women entrepreneurs face several challenges when running their microbusinesses. Participants confirm that they go through loan repayment challenges, loan defaulting, the spouse's temptation to divert loan money to other family needs, and natural calamities. This study aligns with Nyamboga et al.'s (2019) view that most rural women entrepreneurs perform poorly due to challenges they face, discouraging their efforts to grow their microenterprises. The study results extend knowledge from Hitt et al.'s (2020) and Carleson's (2020) works that concluded empirical research on culture and country's influence as external factors in enterprise growth in emerging economies remains rare in the extant literature.

Challenges to Business Growth of Rural Microbusinesses After Microfinancing

Recent research studies indicated that rural women in Kenya experience similar dilemmas in growing their microenterprises, just like many other women in SMEs in

developing countries (Osoro et al., 2013; Sajuyigbe, 2017). Ojinta and Halkias (2019) supported that women in Africa are underrepresented in the formal banking system, and they have less access to credit facilities and have to deal with the high cost of finance (Akanji, 2016; Halkias et al., 2011). My study results confirmed that although rural women in Kenya acquire microloans in starting and growing their microbusinesses, they still face predicaments. Study participants confirm many challenges that hinder women entrepreneurs' business growth. This study aligns with Karuga and Jagongo (2020) study that rural African women experience other predicaments in growing their microbusinesses after accessing finances compared to their male counterparts. The study results extend knowledge from Nzeki and Mungai (2020), calling for essential reconciliation of the literature gap on why Kenyan rural women microenterprises experience extreme poverty in growing their businesses.

Future Prospects for Rural Women Entrepreneurs in Kenya

Scholars indicate that numerous factors hinder the future of women entrepreneurs in Kenya (Manta, 2019). Rural women microenterprises in Sub-Saharan Africa contribute to improving socioeconomic factors despite the many daily challenges that hinder their business growth over the past two decades (Hammawa & Hashim, 2016; Ojinta & Halkias, 2019). My study's results confirmed that despite the rural women entrepreneurs accessing microfinance, they still encounter future business challenges. Study participants confirm that they have genuinely faced future challenges for their microbusinesses such as political instability, corruption, lack of future venture for the market, new ideas in promoting business, and duplication of businesses. This study aligns

with Manta (2019) that gender barriers are unique, as they have the same value of discrimination that hails from social norms. Gender barriers negatively impact women's ability to access financial services and bar women's empowerment and inclusion in money-lending programs. The study results extend knowledge from Muñoz and Kimmitt (2019) that most rural women entrepreneurs experience challenges that limit their stability in growing businesses. It remains essential to reconcile the literature gap on why women microenterprises experience challenges growing their businesses amid extreme poverty in rural Kenya (Nzeki & Mungai, 2020).

Limitations of the Study

The qualitative researcher defines limitations within a study that may affect data analysis results' trustworthiness (Kornbluh, 2015). One limitation of this interview-based study was the possible misrepresentation of participants' events, given that there is no systematic way to verify the participants' absolute accuracy. For participants to recall daily critical events during their experience with business growth challenges faced by women MEs in rural Kenya and improve the trustworthiness of results, a comfortable online interview platform was selected. The WhatsApp platform allowed participants to remain open and honest, in their environment, with the autonomy to reveal answers as they deem appropriate (see Suryana, 2021). Benefits of using WhatsApp to mitigate limitations in qualitative interviewing include encouragement of communicating openly from a safe location chosen by participants, easy and cost-efficient knowledge creation through real-time exchanges, and the option for users to automatically sync all their contacts to their computer with WhatsApp on the web and desktop (Barhoumi, 2015).

Each participant was open to the interview platform and easily communicated detailed accounts of her experiences during the interview process.

Another limitation of the study resided in the narrative inquiry research method. My aim in using Clandinin's (2016) narrative inquiry approach was interviewing 10 Kenyan rural women entrepreneurs to narrate their stories. The method's limitations are that each participant's narrative may not wholly display a consistent narrative of the women's microenterprises' specific experiences in rural Kenya, even after microfinancing accessibility. As the researcher, my understanding of the information communicated and the ability to follow the narrative was a significant factor in interpreting the data.

Participants' personal experiences are critical, as they offer substance for an information-rich study while following narrative methodologies guidelines for establishing the credibility of the coded narrative data (Webster & Mertova, 2007). I collected and analyzed the data and ensured transferability to similar populations in other contexts (see Stake, 2010). These efforts were performed and extended throughout the analysis of each participant's narratives and were solidified at the best level possible despite the described limitations.

Recommendations

A PhD-level investigation addresses the need to fill a gap identified in the extant literature, extend theoretical knowledge, and make future study recommendations (Merriam & Grenier, 2019). Poverty in Kenya is one of the major factors that brought women to microenterprises, and the Kenyan government first guided rural women

entrepreneurs to microfinance loans to empower women supporting their families, communities, and the nation (Boateng, 2018; Lock & Lawton, 2016). These women-owned microenterprises in rural Kenya remain as subsistence activities in the informal sector, with an 80% failure rate within their first 3 years and 90% of microfinance startups failing to generate meaningful returns ever, and thus not meeting the government entrepreneurship goals for women (Mbogori & Luketero, 2019). This narrative inquiry study is significant because it may lead to a better understanding of the phenomena being studied and provide information-rich data and recommendations for future studies and policy initiatives. The study's findings may also provide public and private sector stakeholders and governing institutions with the critical knowledge needed to support business growth for women's microenterprises in rural Kenya to meet the country's entrepreneurship goals better (see Karuga & Jagongo, 2020; Kiyai et al., 2019).

Recommendations

Over decades, the rural women entrepreneurs in Kenya encountered daily challenges in growing their microenterprises even after microfinance accessibility. Muñoz and Kimmitt (2019) suggested a need to do empirical research to reconcile the literature gap on the sociocultural challenges encountered by rural women MEs in developing nations within the entrepreneur context. Karuga and Jagongo (2020) and Kiyai et al. (2019) wrote that there is a specific problem that needed to be addressed regarding the daily challenges for business growth faced by women MEs in rural Kenya, even after microfinance accessibility. Scholars identified the challenges that affect women's microenterprises at their initial stage needed rectification to bring positive

understanding from the economic, political, social, political, and cultural practices of an entrepreneurial perspective (Kemunto et al., 2020). Women's entrepreneurship empowerment is needed in all sectors of life. Women's empowerment is one way of acquiring developmental sustainability and potential for equal benefits for women and men from financial allocations and other arising opportunities (Vundi, 2020).

Recommendations for Legislation and Policy

The Kenyan rural women encounter problems of microfinance accessibility out of gender discrimination from the bank managers, nepotism, corruption, cultural bias, bribes, and favoritism. Muñoz and Kimmitt (2019) suggested that local discussion groups be formed within rural networks to support women entrepreneurs in their business growth. Boateng (2018) agreed that there is a need to address poverty alleviation problems through microfinance credit and other microfinance credit accessibility. Scholars have proposed the correction of some factors by policymakers that challenge rural women-owned enterprises in Kenya to support activities concentrated in the product market, strengthen pathways to accessibility, provide information on microenterprise development and adequate viable transportation (Kiyai et al., 2019).

Governments globally, and more so within the developing countries, place women entrepreneurs as one of the priorities in their development plans (World Bank, 2018). Similarly, the Kenyan government and microcredit banks support women's microenterprises as a primary employment source for many other low-income women. Faccess to social networks, and actions to control resources that affect their lives (Cohen & Sebstad, 1999; Welsh, 2016). These recommendations include:

1. Place women representatives at the decision-making table on developing more effective means to access microfinance, control their resources, and fight corruption at the institutional levels.
2. Create avenues for rural women to access and increase their level of education.
3. Improve communication sectors, road infrastructure, and access to technology and the internet.
4. Improve market for the rural women products such as farm produce, dairy, fruits, vegetables, plus textiles.
5. Allow rural women to engage in the sociopolitical affairs of Kenya.
6. Improve rural women's support from the government and family structures.
7. Through education, bring the social change within the culture that disregards women's ability to participate in their economic development.

Better Practices for Small Loan Appropriation

My study indicates that small loan sizes, inappropriate timing of loan disbursement, and lack of supervision of how disbursed loans are managed within the household economy led to credit for untended purposes and an increase in borrowers' debt liability. The study results confirmed that women's investment activities' low growth-yielding nature undermine women's entrepreneurship in rural areas. The family in-fighting for control over loan money meant to support entrepreneurship within the household created new forms of abuse, dominance, and control over women. It is also recommended that the present sizes of loans be re-evaluated to reach levels sufficient to

be invested in profit-yielding income-generating enterprises (see Samuel & Mbugua, 2019).

Recommendations for Scholarly Research

My research purpose was to understand the daily challenges experienced by women entrepreneurs in rural Kenya even after the microfinance accessibility (Karuga & Jagongo, 2020; Kiyai et al., 2019). The rural women MEs experience daily challenges in their struggles for business growth while encountering extreme poverty in rural Kenya, and scholars call for qualitative research to explore more concerning sociocultural challenges within their specific entrepreneurial context (Carleson, 2020; Muñoz & Kimmitt, 2019; Nyamboga et al., 2019).

In future scholarly studies, researchers must find how the governments could improve the plight of rural women entrepreneurs in accessing microfinancing, education, marketing, infrastructure, technology and change the notion of the culture that discriminates against women in the arena of socioeconomic participation. Kiyai et al. (2019) confirm that the microenterprises' growth in most cases is affected by inadequate physical infrastructure, inadequate information regarding running a successful microenterprise, lack of proper gender equality in terms of financial inclusion, and lack of managerial training and practice.

Scholars should collaborate with the Kenyan government to advise on some effective methods resulting from empirical research on how rural women entrepreneurs could be assimilated into the government policies to help overcome their daily challenges regarding microbusinesses. Kenyan women entrepreneurs should benefit from the 2010

constitutional right that offers policies and legislations for national gender equality. Future researchers may continue qualitative and quantitative research offering recommendations to the Kenyan government to tackle the current poverty level experienced by most rural women in Kenya. The Kenyan government supports gender equality, and such a policy must continue to be strengthened and enforced in supporting and empowering rural women entrepreneurs.

Implications

Implications for Positive Social Change

Understanding and addressing the social impacts of women's rural entrepreneurship in East Africa's developing nations calls for a multifaceted approach to policy that can drive positive social change in people's daily lives. Amusan and Olutola (2017) stated that most cultures in Africa, including those in rural Kenya, see women's roles as inferior compared to the roles played by their male counterparts. Due to this factor, rural women have been left in confusion to choose between their rights and culture within the context of entrepreneurship (Amusan & Olutola, 2017; Msuya, 2019). Agwaya and Mairura (2019) argued that there is a need for Kenyan society to move away from the traditional social constructs of gender that created structural inequality and chauvinism; this might reduce labor market imbalances and, at the same time, may intensify labor productivity. Gender inequality is a substantial contributing factor to women's financial inequality to contribute to their communities as active agents of economic and social change (Agbo & Isa, 2017).

Gender inequality in all spheres of life continues to minimize women's social empowerment in developing African nations (Sajuyigbe Ademola, 2017; Xheneti et al., 2019). To realize sustainable development in poverty-stricken rural regions of East Africa, strategies must involve poor women's social and financial empowerment, representing most MEs in developing countries (Blankson & Nukpezah, 2019; Jayachandran, 2020). Microfinance initiatives were created in East Africa to drive positive social change and gradually achieve financial equality and promote social change between men and women, so women are empowered to support their families and the community with basic sustenance to break the cycle of poverty (Manta, 2019)

Implications for Practice and Policy

Participatory research and learning approaches may hold the most significant promise in effecting social change directed at understanding daily challenges for business growth faced by women MEs in rural Kenya after microfinance accessibility. These women-owned microenterprises remain as subsistence activities in the informal sector, with an 80% failure rate within their first 3 years and 90% of microfinance startups failing to generate meaningful returns ever (Mbogori & Luketero, 2019). Meeting my study's purpose offered recommendations for social policy to facilitate the successful empowerment of women MEs in impoverished rural areas of Kenya and other developing nations in sub-Saharan Africa.

This study created awareness that rural women entrepreneurs in Kenya face several financial challenges; the financial constraints are increased by lack of education, low employment levels of women, lack of collateral, lack of information about the

availability of loans, negative attitudes by banks, and the need to gain business profits. Consequently, a poor woman without adequate education and good health cannot qualify to attain microfinance credit to fight poverty. Additionally, for the women to access the finances and service them efficiently, it is recommended that government institution policymakers need to provide more education on the local level to help women managing entrepreneurship, childcare services, and adequate healthcare (see Abede, 2018).

Empowerment cannot always be assumed to be an automatic outcome of women's access to microcredit, particularly in Kenya, where women still face considerable socioeconomic disadvantages relative to men. Although microcredit could be a first step in the entrepreneurship empowerment process, it is unrealistic to expect women's access to microcredit to instantly change a pattern of male domination and other social and cultural conditions that deprive women of economic control over their earnings. Adequate loan size, appropriate timing, effective monitoring, and better screening methods to avoid giving loans to those at a poor risk for repayment may help transform a broken microcredit system into one that functions well for meeting rural women's business needs (see Ganle et al., 2015).

Implications for Theory

To reconcile the literature gap on the actual daily challenges women MEs face in their struggles for business growth while living in persistent poverty in rural Kenya, scholars call for qualitative research emphasizing the sociocultural challenges faced by rural women MEs within their specific entrepreneurial context (Carleson, 2020; Muñoz & Kimmitt, 2019; Nyamboga et al., 2019). This study is significant for extending

knowledge within the study's conceptual framework to further support women MEs in rural Kenya to pursue business growth even while facing a corrupt microfinance institutional system. (see Karuga & Jagongo, 2020; Kiyai et al., 2019). Extending theoretical knowledge in a context with complex social and political relations embedded deeply within its ecosystem must bring together the interconnectedness and causal links between the assets available to women MEs in rural Kenya and recommended strategies for building sustainable livelihoods.

Finally, my conceptual framework consisting of two key concepts, Muñoz and Kimmitt's (2019) concept of rural entrepreneurship in place and Kiyai et al.'s (2019) concept of factors hindering the growth of Kenyan women's microenterprises, can be employed as a theoretical lens for qualitative and participatory research on the topics that take an in-depth consideration of context (Bjornlund et al., 2019). This empirical investigation advanced research and a deeper understanding of the daily challenges for business growth faced by women MEs in rural Kenya by contributing original qualitative data to the study's conceptual framework. Using a qualitative approach for my research, I followed methodologists' recommendations that thematic analysis results are commonly used to extend theory, support transferability of results to similar sample groups, and drive recommendations for further theoretical research (Stake, 2010).

Conclusion

This research was conducted to understand the daily challenges to business growth faced by Kenyan rural women MEs after microfinance accessibility. The participants in this study played a vital role in narrating in-depth insight into the daily

challenges the individual women encountered in initiating and running their microenterprises. The individual narratives were essentially used to display participants' knowledge of understanding within their specific social context in this regard.

Although the women MEs in rural Kenya entrepreneurship need social, economic, and political empowerment to overcome the daily challenges for business growth, they continue to experience roadblocks that hinder their microbusiness growth. The barriers that hinder women's microenterprises' growth in rural Kenya are that women entrepreneurs encounter constraints due to the gendered stereotypes believed and practiced within their local culture. Manta (2019) stated that gender barriers are unique as they reflect the same value of discrimination that comes from social norms. Consequently, gender barriers seriously impact women's ability to access financial services and deter women's empowerment and inclusion in the table of money-lending.

Equally, additional barriers hinder rural women MEs, such as gender-related cultural barriers from the patriarchal control that pressure women to remain subordinate, socially passive, non-argumentative, and quickly submit to any defeat (Ondiba & Matsui, 2019; Sodipo, 2017). Other issues that constrain rural women-owned microenterprises' growth are the inferior products that attract less demand from the market, sociocultural stereotypes, lack of adequate financial information, no modern technology, and illiteracy (Ondiba & Matsui, 2019; Sodipo, 2017). Additionally, rural women experience hindrances in growing their microbusiness like road infrastructure and other communication sectors such as access to technology and the internet.

There is a need to empower rural women entrepreneurs in Kenya to overcome the daily challenges that hinder them from growing their microbusiness even after accessing microfinance. There is a need for government and lawmakers to formulate monetary policies to empower women's financial inclusion through their central banks.

Microfinance programs should offer women MEs in emerging African economies the financial services traditionally not offered to this population by conventional financial institutions (George-Ufot & Halkias, 2020).

The study participants recommended future research and policymakers contribute their expertise, knowledge, and insights gained from research to improving the daily challenges to microbusiness growth of rural women microenterprises in Kenya; that there should be future research to promote the plight of rural women entrepreneurs who lack collateral and guarantor to access the microfinance loan. There is also a future need to do in-depth empirical research to reconcile the literature on the sociocultural challenges of Kenyan rural women MEs. The Kenyan women of this study expressed their hope that the country's leadership will hear their voices to financially and politically empower rural women entrepreneurs to eradicate poverty, enhance food production, and improve their family's access to health, security, technology, and education.

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Appendix A: Letter of Introduction and Recruitment

Good day, I am a doctoral student at Walden University, inviting your voluntary participation in my research titled: Daily Challenges to Business Growth of Women's Microenterprises in Rural Kenya: A Narrative Inquiry. The purpose of this qualitative, narrative inquiry study is to gain a deeper understanding of the daily challenges for business growth faced by women microentrepreneurs in rural Kenya, after microfinance accessibility.

Participant's eligibility for this study includes the following criteria: 1) Kenyan-born woman over the age of 18; 2) resident of a rural region of Kenya; 3) minimum 12 months of experience as a microentrepreneur; and 4) recipient of microcredit financing for launching a microenterprise. I am positive that your experience grounded in the study phenomenon would contribute significantly to the study. Hence, I am extending this invitation to perceive your interest in participating in the research.

This study's importance to management is such that the findings may enhance the more in-depth understanding of the daily challenges faced by the rural women microentrepreneurs in Kenya, after microfinance accessibility. Gathering daily experiences of the challenges faced by Kenyan rural women entrepreneurs may drive social change by informing policymakers who may initiate change in sustaining development in poverty-stricken rural regions of Kenya, and strategize on social and financial empowerment of rural women who comprise microentrepreneurs in developing counties of Kenya.

If you would be interested in participating in this study, kindly confirm your

interest by responding to this email. Should you require additional information or have questions regarding this study or your intended interest, you may reply to this email.

Thank you in advance for your kind consideration.

Respectfully,

Appendix B: Consent Form

Appendix B: Interview Protocol

Participant ID _____

Date of Interview _____

Time of Interview _____

Researcher to Participant:

I want to thank you for consenting to participate in my research. The informed consent letter you have read, acknowledged, and signed explains the study's purpose and characteristics. The purpose of this qualitative, narrative inquiry study is to gain a deeper understanding of the daily challenges for business growth faced by women microentrepreneurs in rural Kenya, after microfinance accessibility. I am interested in hearing your stories of experience as a rural women entrepreneur in Kenya and much appreciate your participation in my study

I would like to record your responses using an audio recorder; may I know if you have any objections? The duration of the interview is approximately 20–30 minutes. I will ask seven questions and hear your stories regarding your experiences in the research study topic. We will then review your answers for clarification and other issues.

Please be aware that your participation in this study is strictly voluntary, you may withdraw from the study at any time, and your responses will be kept confidential. You will receive a thank you note and acknowledgment for your participation in the study. Feel comfortable to disclose as much or as little about your experiences as you wish. References to all study responses will be coded, and identifiable marks removed. Are we ready to start?

Age:

Marital Status:

Highest grade level of education:

Type of Business:

Years in Business:

Status of Business: Open/Closed

Year of microfinance loan:

Amount of microfinance loan:

Terms of Repayment:

Lender: Bank/NGO

Status of loan:

The technology used for the business:

1. Please share with me the nature of your rural microenterprise (products, services, attaining raw materials, location)?
2. Please share with me the daily challenges you faced in setting up a rural microenterprise as a woman in Kenya?
3. Please share with me the challenges you went through to access your microfinance loan? (examples: lack of collateral; literacy; including financial; gender discrimination; high lending risk)? Once you received your microloan, how was the money managed and by whom?
4. Please share with me the daily challenges you faced once you acquired the microloan in running your rural microbusiness as a woman entrepreneur in Kenya?
5. Please share with me the daily challenges you faced once you acquired the microloan in growing your business as a rural woman entrepreneur in Kenya?
6. Please share with me what you see ahead for your future as a rural woman entrepreneur in Kenya?

7. Thank you for your time and willingness to speak about these issues. Before we close the interview, would you like to say anything else on the daily challenges for business growth faced by women microentrepreneurs in rural Kenya, after microfinance accessibility?

Optional Probes for the Researcher:

1. Can you tell me a bit more about that?
2. Can you explain that answer?
3. That sounds difficult; how have you worked through that?
4. I am afraid I am not understanding. Can you repeat that, please?
5. That sounds complicated...difficult...stressful...

Appendix C: Table 2 Coding and Theme Examples

Table 2*Coding and Theme Examples*

Participant	Interview excerpt	Coding category	Themes
Participant 4	<p>“I do dairy farming and I keep hybrid cattle. I started with few cows in my father-in-law’s farm because my husband and I did not own any piece of land. This farm is located in Meru county, Central Imenti constituency, Abothuguchi Central, Gitimbine location, Kinjo Village. I started this business because I got the idea from the University that as a young graduate I could venture into dairy farming. At the beginning, it looked impossible because I did not have the capital to start the business and it was difficult to attain it for as a young woman, I did not have the collateral to give to the bank as a support of my loan. Equally, I did not have guarantors. Also, when I talked about this business as a young woman, I got discouraged from the community because not many young people and especially a young woman was seen do dairy farming.</p>	The nature of women’s microenterprises in rural Kenya.	1) Agricultural services, 2) retail sale of textiles, 3) providing local social services.
Participant 10	<p>“I started my second-hand clothing (mutumba) microbusiness to facilitate clothe wearing among the Masai people. I was prompted to do this business in Magandi district in Kajiado county because Masai people in this location initially did not wear modern clothing. They usually used blankets and sheets to</p>	The nature of women’s microenterprises in rural Kenya.	1) Agricultural services, 2) retail sale of textiles, 3) providing local social services.

Participant	Interview excerpt	Coding category	Themes
	cover themselves. Before I started this business, I had to check on how to acquire a loan to facilitate my microbusiness. I use public means to transport mutumba from Gikomba second-hand open market in Nairobi city. Before I commenced my microbusiness, I rented a shop in Magandi town to do my sales. Additionally, I had to employ some two young women helpers and a security guard. I started my microbusiness with high note that I was able to cater for my customers with clothing as they needed.”		
Participant 3	“I had a problem to convince my husband that I could engage in business. So, at the beginning he didn’t financially support me. And also, he could not allow any of his assets to stand as my collateral for acquiring a loan. As a woman, I faced a lot of questions from the bank male managers. Then, I explained them that I needed a loan to start a business. The question they asked me was “Are you married?” “Do you have a husband?” and I could answer “yes.” Then they could sarcastically say: why are you not with your husband to offer you support and prove that you will not be a liability to the bank?	Challenges at the startup stage of Kenyan microenterprises.	1) Obtaining startup capital, 2) difficulties in early stage of microbusiness, 3) family responsibilities.
Participant 2	“I faced problem of getting financial capital to start business due to lack of collateral. I also lacked guarantors due to discrimination from the bank managers, false accusations by both men and women of my morals who thought as a single young woman at the time I began the business. I face the challenge of	Challenges at the startup stage of Kenyan women’s rural microenterprises.	1) Obtaining startup capital, 2) difficulties in incubation/early stage of microbusiness, 3) family responsibilities.

Participant	Interview excerpt	Coding category	Themes
	dishonest customers whom I supply with materials but refuse to honor the payment (my debtors). Demand for attention from the family especially my young children. I face the challenge of poor infrastructure while transporting my supplies. For this reason, I waist a lot of time walking to and from my shop and the place of purchase. This makes me physically tired.”		
Participant 6	“To access the microfinance, I faced gender issues like being a widow and a woman gave me a marathon of challenges that is I had no collateral, no willing guarantors, officers in the city council asking for bribes, the delay of business permit issuance, landlords putting extra caution on and rental requirements like: hiking the rent and down payments. The process of acquiring all that was needed, to get an ok to get a microfinance was long and tedious.	Challenges for rural Kenyan women in microfinance accessibility	1) Lack of collateral and guarantor, 2) gender discrimination in the microfinance sector; 3) corrupt financial system.
Participant 7	“The challenges that I got were financial numerous for when I received the microloan and showed it to my husband who requested for some money out of it. I gave some money to him that he never repaid. This depressed the amount of the money I had planned to put into my microbusiness. It really gave me a setback that made my repayment very difficult because I did not realize that the profit intended, and as such I was short of the loan repayment in the bank. Consequently, my microbusiness was staggering to close. This became a laughing stalk from my own husband, family members, my	Challenges in running a rural microbusiness after microfinance accessibility	1) Low literacy, 2) family demands for the loan money, 3) low community support for women MEs, 4) Loan default.

Participant	Interview excerpt	Coding category	Themes
Participants 5	<p>villagers, and my customers. I sort of became a laughing stalk. Some said “ooooh, look at this young woman who is ventured into men’s territory.”</p> <p>“As a young woman, I lacked support from the family and friends. So, I was terribly discouraged. I also experienced difficult moments from my unsupportive parents who did not value what I was doing to help the family grow out of poverty, but they instead asked me to get married and join my husband to do such businesses. This was to frightening because I had a vision to help my family grow out of poverty that had stricken them for generations. However, even after acquiring my loan, my parents made an outcry that I was mortgaging them. Another challenge is that the location of my business is not viable, because less and less customers are not able to visit the shop during the heavy rainy seasons because at times the wooden bridges are at times swept by the floods.</p>	Challenges to business growth of rural microbusinesses after microfinancing	1) Lack of business skills to manage competitor threats, 2) challenging climate events, 3) family challenges, 4) cultural challenges, 5) rural poverty.
Participants 8	<p>“As a young microbusiness woman, I encountered problems in growing my business because of poor crop failure due to drought. When I started the banana growing businesses, I never anticipated the global warming was going to be a factor. The change of climate affected my business in a big way that I had to device a new irrigation method. Even though my husband is supportive in this microbusiness, I have encountered the problem of men trying to destroy my business through massive stealing of my</p>	Challenges to business growth of rural microbusinesses after microfinancing.	1) Lack of business skills to manage competitor threats, 2) challenging climate events, 3) family challenges, 4) cultural challenges, 5) rural poverty.

Participant	Interview excerpt	Coding category	Themes
	bananas and as such I have engaged more men to counter the men thieves.		
Participant 1	<p>“If you want to be successful, you need to be confident, open minded and ready to venture into different ideas of business. I see a lot potential in rural involvement in avocado farming. This is so because the Kenya government has signed a trade agreement in avocado against export in China and several Europeans countries.”</p>	Future prospects for rural women entrepreneurs in Kenya.	1) Growing market for rural women’s entrepreneurship, 2) women entrepreneurs against corruption, 3) unpredictable future due to cultural challenges, 4) women’s empowerment through social advocacy.
Participant 9	<p>“As a microbusiness woman, I have witnessed a lot of difficulties in making my school operational. “I see that the future is not bright.” However, I have not given up, so I will still try to see whether I will manage to make the school run. There are several other options that I will consider. Some of them are probably to change the location where I operate this microbusiness; for I do not see any growth because of poverty in the area; discouragements from the family especially my parents and discouragements from the community because of cultural beliefs that women are not supposed to venture into this type of business that I’m doing.”</p>	Future prospects for rural women entrepreneurs in Kenya.	1) Growing market for rural women’s entrepreneurship, 2) women entrepreneurs against corruption, 3) unpredictable future due to cultural challenges, 4) women’s empowerment through social advocacy.