

**Influence of non-governmental organisation in promoting the growth of women
entrepreneurial ventures in Nakuru county**

ROTICH SALLY JEBET

101544

**A Management Research Project Submitted to the Strathmore University Business School
in Partial Fulfilment for the Degree of Bachelor of Commerce of Strathmore University**

January 2021

DECLARATION

I hereby declare that this research paper is my actual and original work. Any reference to work done by any other person or institution or any material obtained from other sources has been duly cited and referenced. I further certify that the research paper has not been published or submitted before for any other degree or published in any other university for the award of a degree apart from Strathmore University.

Rotich Sally Jebet

.....

January 2021

This Management Research Project has been submitted for examination with my approval as the University Supervisor

Ms. Roseline Lubulellah

.....

January 2021

DEDICATION

I would like to dedicate this research project to my parents, Joseph Cherutoi and Caroline Jemosop, who have been very supportive throughout this journey through their constant encouragement and love.

I would also like to dedicate this to my siblings Jepchumba, Jemutai, and Chesire who have been very supportive and encouraging. I hope this project will inspire you to put your effort into your hearts' desires that they may come to fruition.

ACKNOWLEDGEMENTS

I would like to sincerely thank God for the grace He gave me throughout this research period that has allowed me to do this research to completion.

My appreciation to Strathmore University for having me under the supervision of Ms. Roselline Lubulellah who has been very patient with me and supportive in this journey. This research would not have been possible without her guidance.

TABLE OF CONTENTS

DECLARATION	i
DEDICATION	ii
AKNOWLEDGEMENTS	iii
LIST OF TABLES	vii
LIST OF FIGURES	viii
LIST OF ABBREVIATIONS	ix
ABSTRACT	x
CHAPTER ONE: INTRODUCTION	1
1.1 Background of study	1
1.2 Women entrepreneurial ventures	2
1.3 Non-Governmental Organizations	3
1.4 Problem statement.	4
1.5 Research Objectives	5
1.6 Research Questions	5
1.7 Scope of the study	6
1.8 Significance of the study	6
CHAPTER TWO: LITERATURE REVIEW	7
2.1 Introduction	7
2.2 Theoretical Framework	7
2.3 Empirical Review	10
2.4 The Concept of Women in Entrepreneurship	10
2.5 Factors Contributing to Women in Entrepreneurship	11
2.6 Obstacles Hindering Women in Entrepreneurship	13
2.7 The Role of NGOs in Supporting Women in Entrepreneurship	14
2.8 Conceptual Framework	16
2.9 Research gap	17
CHAPTER THREE: RESEARCH METHODOLOGY	18
3.1 Introduction	18
3.2 Research design	18

3.3 Population and Sampling	18
3.4 Data Collection	19
3.5 Research Quality	20
3.6 Data Analysis	21
3.7 Ethical Considerations	21
CHAPTER FOUR:	
DATA ANALYSIS, PRESENTATION AND INTERPRETATION OF FINDINGS	22
4.1 Introduction	22
4.2 Demographic Information	22
4.3 NGOs influence in promoting growth of women ventures	26
4.3.1 Financial Support Factors	26
4.3.2 Digital Technological Factors	28
4.3.3 Networking and Mentoring	30
4.3.4 Training and Development	32
4.4 Conclusion	33
CHAPTER FIVE:	
DISCUSSION OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS	34
5.1 Introduction	34
5.2 Discussion of the findings	34
5.2.1 Financial Support	34
5.2.2 Digital Technological Factors	35
5.2.3 Networking and Mentoring	36
5.2.4 Training and Development	36
5.3 Conclusions	37
5.4 Recommendations	38
5.5 Suggestions for further research	39
5.6 Limitations of the research	39

REFERENCES	40
APPENDICES	44
APPENDIX 1: COVER LETTER	44
APPENDIX 2: QUESTIONNAIRE	45

LIST OF TABLES

Table 1. Financial Support Factors

Table 2. Digital Technological Factors

Table 3. Networking and Mentoring

Table 4. Training and Development

LIST OF FIGURES

Figure 1. Conceptual Framework

Figure 2. Gender of the respondents

Figure 3. Age of the respondents

Figure 4. Nature of the business of the respondents

Figure 5. Business existence

Figure 6. Support from and NGO

Figure 7. Form of support from the NGO

ABBREVIATIONS AND ACRONYMS

NGOs- Non-Governmental Organizations

SMEs- Small Medium Enterprises

USAID- United States Agency for International Development

ICTs- Information and Computer Technologies

ABSTRACT

Non-governmental Organizations (NGOs) play a vital role in the socio-economic development in Kenya. They complement the government's efforts in providing sustainable development and funding activities in different sectors including entrepreneurship. This study sought to analyze the factors that influence the growth of women entrepreneurial ventures in Nakuru county Kenya. The specific objectives for the study were: to examine how financial support through NGOs influences the growth of women entrepreneurial ventures in Nakuru County; to investigate how digital technology influences the growth of women entrepreneurial ventures in Nakuru County; to assess how networking and mentoring through NGOs influence the growth of women entrepreneurial ventures in Nakuru County and final to examine how training and development through NGOs influence the growth of women entrepreneurial ventures in Nakuru County. The target population was made up of 50 women ventures operating in various industries in Nakuru County. The primary data was collected through a structured questionnaire and analyzed using descriptive statistics; frequencies, percentages, and mean. The results of the analysis were presented using tables and pie charts. Research findings show that the majority of the women in business in the area of study have received support from NGOs specifically financial support and training and development whereas digital technology and networking, among the factors studied, recorded a low percentage of support received from the NGOs to the women in business. The study recommended that financial institutions should have flexible lending policies and provide financial advice to women in business before the actual funding. NGOs have been encouraged to market their services, especially in rural areas to ensure people benefit from the programs they offer to entrepreneurs. Women have been encouraged to adapt to new technology and finally, to network with other women in business.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Women entrepreneurial ventures have for a long time played a pivotal role in improving the general economy. Women have struggled for equal opportunities and treatment with their male counterparts before and after colonialism (Handy, Kassam, and Renade 2002). In traditional society, their path has always been coupled with unequal treatment both in the public and private sectors.

Before the invasion of women in the general workforce in North America, they were prohibited from working outside the spheres of the homes. Well educated and affluent women in India were only allowed to work as volunteers in the voluntary sectors, which then led to the lack of sufficient cash inflow.

Women in better parts of the world worked as volunteers under the confines of religious organizations and private social service nonprofits organizations, whose sole mandate was to help eradicate poverty. African nations, after independence, sought to return women to their rightful place. The fast-changing socio-economic scenarios have led to the emergence of a new generation of women-run enterprises actively looking for start-up capital to run their businesses.

More often, important changes in women's lives, aside from entrepreneurship ventures, are often spearheaded by non-governmental organizations (Akehurst, Simarro, and Mas-Tur, 2012). Several non-governmental enterprises in Kenya often focus on advocating for women's rights and providing for services geared towards protecting women. The organizations work to ensure their contribution to the development of women entrepreneurs is not only recognized but also rewarded.

Over the past decade, the important and catalytic role of NGOs has been widely recognized. NGOs have continuously played a key role in facilitating the mobilization of both human and physical resources which are the pivotal ingredients in pushing for women entrepreneurship. Besides, they

help to create an enabling environment and generate new opportunities (Vossenbergh 2013). According to Mukherjee (2009), such contribution to the growth of microenterprises has made many state governments seek the support of NGOs to fasten economic growth.

Past studies have mostly looked at the roles that non-governmental organizations play in enhancing women ventures. Dr. Suresh and Indira in their research, the conceptual framework on the catalytic role of non-governmental firms towards women entrepreneurial ventures' concluded that women entrepreneurial ventures can be optimized although with help from NGOs. In other research, entrepreneurial traits such as residence and risk-taking stood out as some of the starter traits women entrepreneurs need to exhibit for a successful venture.

Meanwhile, the NGOs measuring women's level of success focus on the level of beneficiaries' satisfaction and the extent of capital investment. This is achieved by evaluating the women entrepreneur's success based on the input of the NGOs. This can be informed by monetary input or the business enabling environment as a result of the policies that the NGOs reinforced. On the other hand, some of the parameters for measuring the success of the women entrepreneurial ventures include an increased inflow of cash, in form of profits, upscale of the business, and the potential to refer more women entrepreneurs.

1.2 Women entrepreneurial ventures

Women entrepreneurs have been recognized as new engines for growth and the catalyst for economic growth (Mathew, 2010). Termed as the 'untapped resource' of economic growth by Kephart and Schumacher (2005), most governments are still trying to come up with proper ways to tap into this economic driver. During the world economic forum (2012), the resolution, the participants agreed that women entrepreneurs as a 'way forward.' This means that a woman entrepreneur is the future collective effort for a successful outcome of economic growth. According to Forbes (2011), it stated that women entrepreneurs are the new women movement since this brings on female empowerment after decades of being looked down upon. It further emphasized the need for the ventures being taken seriously since they are future drivers and pillars for economic growth and development.

According to Bendall-Lyon and Powers (2002), many venture capitalists underestimate female entrepreneurs. The result is that most of them end up not providing the necessary capital to women to kick-start their entrepreneurial journey. As per the authors, venture capitalists utilize criteria such as risk and the ability to scale the business. From the study, four assumptions were determined which stood across all venture capitalists in yielding this decision. The first assumption was that women were cautious and risk-averse whereas men were risk-takers. However, in the business setting, one needed the latter trait. Secondly, women were reserved to grow their business which meant that upward scaling was not forthcoming which ideally will result in a low return on investment. The other assumption was that women did not have adequate resources to engage wholly in business. The result was that the business will not achieve its full potential. Lastly, businesses owned by females do not perform well compared to those of men, which was completely unfounded.

However, several theories counter the above research. Some of these theories include feminist theories, human capital theory, human capital theory, and social network theory. According to Degler (1956) and in particular, the article on Charlotte Perkins Gilman on the theory and practice of feminism, the main focus is on gender inequality, which explores aspects, such as discrimination, objectification, oppression, and stereotyping. The theory aims at viewing gender inequality based on the four parameters to be wrong and undermines the growth of women. Another theory is the human capital theory, which views human being's productivity based on competencies, skills, knowledge, and personal attributes. This theory views humans as economic units acting on their own. The relation of this theory to women entrepreneurs is that it gives women the ability to pursue entrepreneurship as long as they have the technical knowledge to make the business a success. The last theory is social network theory. It illustrates how individuals and organizations interact with others. The link of the theory to women entrepreneurship is those female entrepreneurs need to exploit their networks to prosper in their business.

1.3 Non-Governmental Organizations

Non-governmental organizations refer to non-profit firms, which are often formed to resolve issues for example human rights, environment, economic issues, health, among many others (Davies, 2014.)

NGOs are categorized into operational and advocacy NGOs. Operational NGOs focus solely on development projects. On the other hand, advocacy NGOs focus on promoting a particular cause. According to Frantz (1987), the role of NGOs includes advocacy and promoting crucial societal concepts to governments, sensitizing policymakers about the local needs, and priorities and providing the necessary training and sourcing for resources to the members of the society.

In Kenya, NGOs have enjoyed governmental goodwill apart from those that have involved themselves in political issues. They rely on international goodwill to help improve the livelihoods of marginalized communities. Organizations, such as the Centre for Rights Educations and Awareness and FEMNET in Kenya, have been at the forefront in fighting for the rights and empowerment of women. They have even sourced funds to help facilitate women starting their businesses to sustain themselves.

In Nakuru County, for instance, Christian Aid is one of the many NGOs that are continuing to change the lives of youngsters. They offer them adequate funds to facilitate their businesses, which then enhances their good living conditions.

1.4 Problem statement.

Several kinds of research have focused on the barriers that have been bedeviling women's progress in the entrepreneurial culture. Subramaniam, Arumugam, and Akeel (2014), in their research on demographics and family-related barriers on women managers' careers development, founded that some of the barriers that hinder women from doing their work include the lack of knowledge, lack of appropriate skills and abilities to start and maintain the business, and bureaucracy in registering businesses, among others. Other studies that have focused on the role of non-governmental organizations on women entrepreneurs have found distinct levels of development in various countries. Likewise, the barriers and policies differ among nations. In this regard, NGOs have played a great role in development.

Based on the above issues and many others, non-governmental organizations have come out strongly to help resolve the issues to establish a suitable environment for women entrepreneurs. This study aims at unraveling the various ways in which the NGOs influence the growth of women entrepreneurial ventures specifically in Nakuru County.

The scope of the study is Nakuru County because it being an upcoming town that is fast growing to almost a city status. In 2019, Nakuru County was ranked as the top county in enhancing small businesses nationwide. Besides, Nakuru County is located at the center of the nation; hence, all roads to various parts of the country pass through the town. Because of its centrality and good agriculture base, most people have chosen to settle there. Most people still stay in their rural homes. This means that as men go to work, most of the women remain behind to take care of the family and the farm.

1.5 Research Objectives

1. To examine how financial support through NGOs influence the growth of women entrepreneurial ventures in Nakuru County.
2. To investigate how digital technology influences the growth of women entrepreneurial ventures in Nakuru County.
3. To assess how networking and mentoring through NGOs influence the growth of women entrepreneurial ventures in Nakuru County.
4. To examine how training and development through NGOs influence the growth of women entrepreneurial ventures in Nakuru County.

1.6 Research Questions

1. What is the influence of financial support through NGOs on the growth of women entrepreneurial ventures in Nakuru County?
2. What is the influence of digital-technology on the growth of women entrepreneurial ventures in Nakuru County?
3. What is the influence of networking and mentoring through NGOs on the growth of women entrepreneurial ventures in Nakuru County?
4. What is the influence of training and development offered by NGOs on the growth of women entrepreneurial ventures in Nakuru County?

1.6 Scope of the study

This study is majorly focusing on the influence of NGOs in promoting the growth of women entrepreneurial ventures in Nakuru County. NGOs are very pivotal in uplifting and improving the

well-being of people. Nakuru County is ideal for this study because it is not only a fast-growing town but also it holds a large portion of NGOs in Kenya, 78 registered in total.

1.7 Significance of the study

This study is a cross-sectional study focusing on the crucial roles of NGOs in promoting the growth of women ventures in Nakuru County.

Women not only from Nakuru County, but Kenya at large will be made aware of the support they can get from NGOs to promote the growth of their businesses.

This study is significant because it will help the Nakuru County government make effective plans to involve NGOs by creating partnerships with those who specifically wish to support women in business.

It will be of benefit to NGOs, those that are already in operation in the county and those planning to establish offices in the town, to be aware of the factors that hinder women from prospering in their entrepreneurial endeavors, like financial support, and seek to be of assistance.

Lastly, academicians who are likely to do further research on this study can identify more factors that promote the growth of women entrepreneurial ventures and factors that also hinder women from growing their enterprises

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Over time, different studies regarding the well-being of women in a male-dominated world have been conducted. The goal is to understand the struggles that they face as well as how they survive the hardships. This chapter presents theoretical and conceptual frameworks, specifically focusing on theories, such as the human capital theory, social feminism, and liberal feminist theory. This chapter will review the works of other scholars.

2.2 Theoretical Framework

2.2.1 Liberal Feminist Theory

Liberal feminist theory has a range of different ideas that originate from three specific beliefs. First, society is perceived as patriarchal, structured, and favoring men. Second, traditional ways of thinking support the subordination of women and the neglect of issues affecting women. Finally, the noted patriarchy should be overthrown and replaced with a system that emphasizes equality. (Rakow & Nastasia, 2009). Liberal feminist theory impacts all institutions, including medical, legal, academic, and social. Besides, it can be used to illuminate all issues affecting humans (Davidsson & Honig, 2003). The diversity of the thought within liberal feminist theory lies in the fact that women across the world differ from each other in many ways, including race, ethnicity, nationality, class, sexual orientation, and educational background. These differences also result in varying views of feminism and gender equality as expressed in liberal feminist, Marxist–socialist, and global feminist theories. Yet for all the diversity within liberal feminist theory, there remains the belief that despite women's many differences, women everywhere share some basic ‘sameness.’

The liberal feminist theory asserts that the liberal feminist tradition dates back to feminism's earliest days (the first wave of feminism) and argues that for the necessity of social reform, women should be given the same status and opportunities as men. The fundamental basis of the liberal theory assumes that men and women are equal and that rationality, not sex, is the basis for

individual rights. It emphasizes the existence of discriminatory barriers and systematic biases facing women (for example restricted access to resources, education, business experience), which must be eliminated. Liberal feminism is outgrown of political views of equality, entitlement, and individual rights (De Carolis, & Saparito, 2006).

To curb the uncertainty of inequality in the business environment, NGOs take into account the divergence of the human social reforms and offer assistant to women ventures by providing business education, finances, and workshops that strengthen the power of females in business; hence, minimizing gender inequality and creating an enabling environment for their ventures to strive. The incorporation of NGOs' social activities in women ventures results in women feeling a sense of entitlement, owning the right to make business decisions, and feeling equal in the eyes of men entrepreneurs since the social entrepreneurial barriers have been broken down by the intervention of NGOs.

2.2.2 Human Capital Theory

The human capital theory is concerned with the knowledge and experiences of small-scale business owners. The general assumption is that the human capital of the founder improves small firms' chances of survival (Bouzekraoui & Ferhane, 2017). Human capital is a significant resource in every enterprise. However, human capital theory usually assumes that experiences are translated into knowledge and skills. This assumption is problematic, however, because the length of experience is not necessarily a good predictor of expertise (Becker & Woessmann, 2009). Therefore, it is not surprising that human capital factors, such as length of managerial or industry experiences or education, are not strong predictors of success, although in large-scale studies they usually are significant (Bruederl et al. 1992, Rauch & Frese, 2000). Some people acquire vital experiences within a short period but still cannot secure managerial positions.

Several authors also observed that major differences exist between male and female business owners in the educational and occupational background, motivations for business ownership, business goals, business growth, and approaches to business creation. These different observations and misconceptions concerning women entrepreneurs may lead to tendencies in ventures that might reduce their growth prospects (Dimov & Shepherd, 2005). However, studies comparing the performance of male and female-owned firms have noted some obstacles that are specifically

experienced by females in the course of the entrepreneurial journey (Mathew, 2010). These obstacles and forces, which are both internal and external in the business environment and on an individual basis, can contribute to the survival of the women's ventures.

To affirm the existence and continuity of women ventures, NGOs have placed more focus on establishing great ties in women ventures to help in scalability. This is due to the inaccessibility of funds and lending opportunities for women ventures (Mukherjee, 2009). The NGOs play a vital role in women ventures network connectivity and offering resources to help the women ventures grow and establish new emerging markets that could not have been exploited due to unavoidable constraints (Frantz, 1987). Female entrepreneurs are now transforming the global economy.

2.2.3 Social Feminism Network Theory

Social feminism network theory assumes that men and women are seen to be or have become different. The theory emphasizes that there are differences between male and female experiences through the deliberate socialization methods from the earliest moments of life that result in fundamentally distinct ways of viewing the world (Corrigan & Mills, 2012). Female's socialization establishes diverse perspectives, goals, and choices for women, and they choose their business fields accordingly (De Carolis & Saporito, 2006). The relationship between family and work has been stronger for women. They do not see their business as a separate economic unit in the social world.

According to Atmadja & Ariyani (2014), women perceive their business as an interconnected system of relations (family, community, and business). These differences do not imply that women will be less effective in business than men, but only that they may adopt different approaches that may not be equally as effective as the approaches adopted by men. Therefore, their business outcomes tend to differ.

NGOs tend to focus on the activities imposed on females at home to reduce their chances of interaction with the outside world. The NGOs are in a quest to establish strong social links between women in entrepreneurship and other individuals within the same circle (Frantz, 1987). This enables women in business to have strong social skills that can positively contribute to the establishment of their ventures. Extending female social experience enables women to have

divergent thoughts and reasoning that if efficiently utilized can cause a boom in the venture (Chen, Tzeng, Ou, & Chang, 2007). The social connectivity opens up for new opportunities, such as funding, market growth, marketing understanding, and internalization of all business concepts, which are effective for the survival of the ventures.

2.3 Empirical Review

This section presents the analysis of women and entrepreneurship and women ventures concerning NGOs (this includes: the concept of entrepreneurship in women, the factors, the obstacles, and the role of NGOs in promoting women ventures).

2.4 The Concept of Women in Entrepreneurship

Entrepreneurship is a universal vocabulary majorly used by many especially as a topic occupying a prominent position in academia, an agenda for different scholars, and a subject for a variety of disciplines and backgrounds. Entrepreneurship can be attributed to two things, including opportunity and necessity. However, whichever the case, entrepreneurship is pursued as a viable career for people from all works of lives, occupations, and levels (Peeters & Ateljevic, 2009). The concept of entrepreneurship is not clearly defined, however, arguing that the idea and essence of entrepreneurship can be attributed to the environment. The birth of a business can be seen as the immediate phase of the entrepreneurial journey and activities but not the ultimate starting or ending point (Handy, Kassam, and Renade, 2002). The discovery of a venture and the decision to exploit that venture are majorly considered as the starting point of the entrepreneurial journey. In this case, an entrepreneur is a person that starts a new venture or exploits a new niche. This is a person who can find an opportunity, exploit it with a view of making a profit.

According to Bruederl et al. (1992), women entrepreneurs can be referred to as someone who has started a single-woman-based business to a large corporation and a family or partnership venture. A study carried out by Conchada et al. (2017), defines women ventures as the ones that have been started, owned, and managed by women. Nevertheless, there is an increasingly evidential appetite for the rise of women's ventures and so an increase in self-employed women in major African cities (Startienè et al., 2010). Although there exist no evidence of official statistics linking business operation to gender, the rise in female-owned business and female in a managerial position is

evidential that women are now more inclined towards entrepreneurship as a necessity as compared to their male counterparts.

Different motives and drives possessed by women and the motivation to accomplish a goal have necessitated women to balance between their entrepreneurial journey and their family matters (Petridou & Glaveli, 2008). On the other hand, their male counterparts are more inclined towards wealth maximization as a need to venture into entrepreneurship.

2.5 Factors Contributing to Women in Entrepreneurship

Entrepreneurship is the willingness and ability to create, organize, and manage a venture with a view of making a profit and minimizing the resultant risk. Women entrepreneurship "...the expansion of assets and capabilities of women to participate in, negotiate with, influence, control, and hold accountable their actions that affect the ventures created or existing" (Bouzekraoui & Ferhane, 2017).

Women entrepreneurship encompasses control over resources, participation in business decision-making, mobility in the business sphere, feelings of self-worth and efficacy, and better treatment in the business environment (De Bruin et al., 2006). Women can be fine-tuned to fit the business environment dominated by men; this entitlement can be viewed as a multidimensional concept that consists of more than one factor. Besides, Bruederl et al. (1992) viewed women entitlement from various perspectives, including financial support and social support.

2.5.1 Financial Support Factors

Financial support indicators are the utilization of the loan De Carolis, & Saporito, (2006), the contribution to household expenditure Rauch and Frese, (2000), income and income decision equal participation in resource allocation (Bruederl et al. 1992), and savings. Women could not transform in the business world like their male counterparts because of the lack of financial aid. They needed funds to invest in their ideas, but that was impossible since men dominated nearly all financial institutions. Now, monetary freedom among female entrepreneurs has become a competitive advantage.

2.5.2 Digital Technological Factors

Digital technology has radically transformed different aspects of human life creating a new way of doing activities. Some of the examples of digital technology include websites, buying and selling online, smartphones, social media, computers, automated teller machines (ATMs).

According to the former Secretary-General of the United Nations, Kofi Annan (cited in the International Center for Research on Women (ICRW), 2012, “There is no tool for development more effective than the empowerment of women ... and endeavors (that help) create intelligent gender-based perceptions about Information and Communications Technologies, ICTs, do play important roles to speed up developmental goals”.

An information revolution has been sparked off by the growth of mobile phones leading to a transformation in usage and accessibility of the internet both by entrepreneurs and clients, who have taken up mobile phones to enable them to stay connected with friends and use online payment solutions for transactions. This new trend no doubt has enabled women, entrepreneurs, to change the way they work, and interact with their communities and networks (Komunte, Rwashana, & Nabukenya, 2012). The correct technology when introduced and embraced by women entrepreneurs cedes positive economic and social remuneration for their immediate family, community, and nation. Women’s financial progression and entrepreneurial activity are supported through ICT, which includes mobiles, computer devices, and the Internet, which enable women entrepreneurs to experience advanced business practices and severing gender barriers imposed due to tradition in both the social and economic spaces.

Modern Kenyan women entrepreneurs can unlock their financial growth and success by keeping up with modern times and embracing ICT and other technologies as part of their business plans.

Mobile phones have enabled entrepreneurs and the general masses to empower themselves and to have access to information and data, which contribute economically and socially to communities with whom they are in touch (Cherie Blair Foundation for Women (CBFW), 2011: 8)

Digital Technology has been recognized as the new tool in strategic marketing that offers a lot of different tactics for women entrepreneurs globally to advertise, market, and attract clients, which leads ultimately to transactions taking place and eventually, growth of their ventures.

2.5.3 Training and Development

Increased focus on gender diversity in a workplace set-up boosts the opportunity for women to access the corporate world. Viewing from the corporate perspectives as per the 21st century, the business realm expansion into global market with women who have deserving credentials, their geographical working is expanded to cover and access the international working culture, which then offers them an equal opportunity to enhance and learn new expertise in their choice of industry (Nawaz, 2009). As a result, women have been sanctioned with adequate expertise and international exposure that will help them in starting their entrepreneurial journey. More women, especially the millennial generation, with access to corporate opportunities and education, are experiencing financial independence like never before.

Women nowadays have access to professional mentors who can cultivate and guide their professional expertise considering international exposure and a more supportive work environment.

With the enhanced knowledge, financial, and social support, a greater number of female entrepreneurs are reinforced to connect and seek assistance through peer to peer connectivity at trade fairs and networking platforms. This has granted them an opportunity to address incoming challenges in a more robust and informed manner.

2.5.4 Networking and Mentoring

According to Davidsson & Honig (2003), it is displayed from women-based networking and trade groups that dynamic international groups allow female entrepreneurs to gain access to expert mentors and at the same time equipped with solution providers that necessarily help them to build efficient collaborative networks that go beyond the social norm of gender biases in distinct sectors.

From supportive maternity policies at work to shared responsibilities at home, more women are sanctioned by the NGO's to pursue their professional goals and ambitions (Kephart and Schumacher, 2005). Apart from the reluctant social fabric, there has been existence in the

transformation of the gender-defined roles and expectations, making it more individualistic and dynamic (Bruederl et al., 1992).

Furthermore, the measures established by NGOs in creating an enabling environment for women in entrepreneurship has given women a voice and opportunity to work in areas related to the welfare of other women. The number of start-ups supported by NGOs in addressing issues ranging from women's health to other economic considerations is increasingly growing, thanks to the new age of female entrepreneurs.

2.6 Obstacles Hindering Women in Entrepreneurship

Women face a lot of hindrances in the business sphere, some of these hindrances are attributable to the complexity of their small ventures rather than the gender-based factors women face and some are specifically self-imposed by culture (Sofer & Saada, 2017).

The prominent reasons are associated with difficulties in accessing and obtaining institutional or venture capital due to the negative perception. Women are assumed to be less focused and lack the drive for success in business than their male counterparts (Bruederl et al., 1992). Such perceptions directed at women-owned ventures as women are not as good in leadership and management of large-scale ventures, and other generalized gender-based perceptions, can make it difficult for women-owned ventures to obtain growth capital. They also limit their chances of becoming a part of the transformation in the global economy.

Studies have shown that women entrepreneurs portray a different attitude towards growth. As a result, it features women businesses to be less effective in growing sales turnover and profitability and with deliberately reduced growth intentions (Hossain, Naser, Zaman, & Nuseibeh, 2009), and that “women start and operate ventures that grow at a slower rate than those of men” (Dastourian, Kawamorita, Seyyed, & Moradi, 2017). Investigations on women-owned enterprises suggest that female business owners deliberately choose to keep their businesses small (Conchada et al., 2017) or have conservative growth expectations (Chen et al., 2007). Some studies suggest that expansion is at least partially determined by the entrepreneur's motivations and intentions (Cetindamar, Gupta, Karadeniz, & Egrican, 2012). Some scholars established that women are less likely to desire to grow their business since expansion may interfere with other aspects of their lives (De

Carolis, & Saporito, 2006), while others argued that women in running their business would not wish the interest of their immediate family conflict with the interest of their business. In this case, NGOs are actively involved in bridging the gender gap as per the view of offering an equal opportunity for women ventures to access resources to establish and run their ventures swiftly.

NGOs have been seen as a stepping stone for the establishment of women ventures through support. Women's support as derived from NGOs is proven and evidence-based on social and economic empowerment in enabling women to save money, develop financial literacy, and invest in income-generating activities (Mukherjee, 2009). In addition to increasing women's access to financial services, the women empowerment process also focuses on learning skills and building capacities, self-esteem, increasing access to information and resources, and promoting collective action and community organizing. This combination of economic and social empowerment positions women as leaders and decision-makers in their businesses, households, and communities.

2.7 The Role of NGOs in Supporting Women in Entrepreneurship

NGOs' social business intervention is regarded as a means to nurture women in developing countries by supporting entrepreneurship. Studies showed that small business funds, such as microcredit, increase the income of the micro-entrepreneurs (Mukherjee, 2009). A study on venture capital also found evidence of the increased income of small entrepreneurs.

Moreover, NGOs assist women ventures in the internal operations of the business especially to formulate policies (Bruederl et al. 1992, Rauch and Frese 2000).

Bouzekraoui & Ferhane (2017) estimated that an additional investment could stimulate the entry of 7 to 36.7 establishments by women, 0% to 1.0% expansion in the number of women ventures, and a 1.4% to 6.4% increase in aggregate income. Studies on NGOs micro-financing showed a positive impact on women ventures. For example, findings of (Mwobobia, 2012) suggest that women who were members of an NGO program experienced a significant increase in venture growth as compared to a non-member group. In another study, Cetindamar, Gupta, Karadeniz, & Egrican (2012) concluded that the participation in an NGO lending and support program created significantly higher outcomes, including women venture growth, for the participants.

Therefore, it is also expected that NGOs' business funds will play a substantial role in developing women entrepreneurship development. But to the best of our knowledge, no studies have been conducted yet in this particular field.

This study believes that women entrepreneurship is linked with NGOs' support because ownership gives her (woman entrepreneur) the freedom to make decisions. Entrepreneurial activities strengthened and supported by NGOs can lead to improved family dynamics, such as respectful marital relationships and the ability to provide essentials for their children. Individuals who feel psychologically empowered are more likely to act independently in situations of risk, foresee problems, and demonstrate resilience and resourcefulness when challenging conditions (e.g., high uncertainty) appear at work. Farr-Wharton & Brunetto, (2007) argued that supporting a female individual means enabling her to achieve some goals. Thus women entrepreneurship enables them to achieve financial and social power which is important for women's sustainable livelihood.

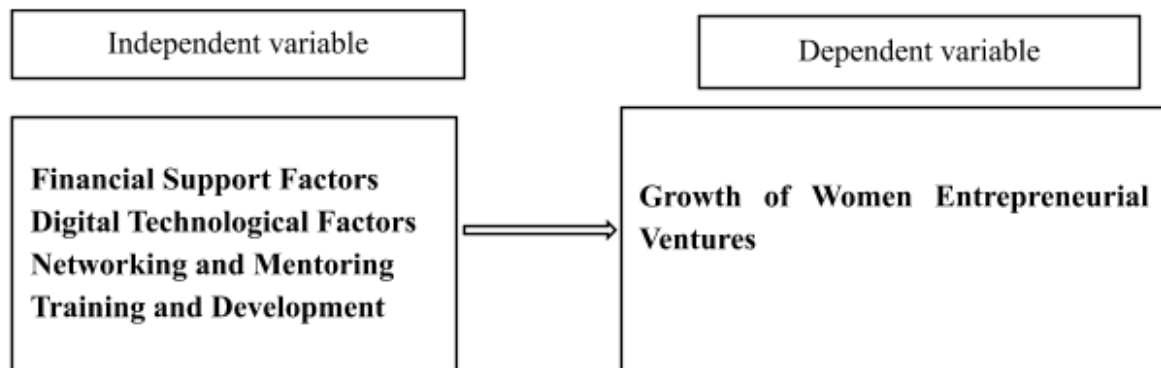
Kenya is home to multiple NGOs, which continue to help people transform their lives, mainly through business ventures. Some of the most popular NGOs in Kenya include The United Nations, USAID, World Vision, and Mercy Corps. USAID aims to enhance resilience and alleviate extreme international poverty while concurrently helping democratic economies to realize their full potential. Likewise, Mercy Corps focuses on terminating oppression, poverty, and suffering, which are troubling several parts of the globe. In Nakuru County, a UK-based NGO, known as Christian Aid, is helping youths to improve their lifestyles not only by giving them financial reinforcement to start small business ventures, but also a chance to engage with managerial and leadership training necessary in the current business environment.

The scope of the study is Nakuru County because it being an upcoming town that is fast growing to almost a city status. In 2019, Nakuru County was ranked as the top county in enhancing small businesses nationwide.

Besides, Nakuru County is located at the center of the nation; hence, all roads to various parts of the country pass through the town. Because of its centrality and good agriculture base, most people have chosen to settle there. Most people still stay in their rural homes. This means that as men go to work, most of the women remain behind to take care of the family and the farm.

2.8 Conceptual Framework

Figure 1: Conceptual Framework



2.9 Research gap

This study draws a relationship between NGO initiatives and women ventures in Nakuru County. Most studies (Atmadja, & Ariyani, 2014), (Bouzekraoui, & Ferhane, 2017) concentrate on the relationship between banks and other sources of loan capital and women ventures putting more emphasis on loans availability hence creating a gap for the social venture funds and women empowerment on women ventures in Nakuru County.

The main research gap that this study aims to look at is the level of NGOs' influence on women ventures which is not well established. This study has looked into three theories which include; feminist theory, human capital theory, and social networking theory. Many other factors are affecting NGOs' level of engagement in women ventures, but this study will concentrate on metrics and measures, such as access to capital, ventures social awareness, venture risks and revenues for the women ventures and beneficiaries' satisfaction, and several absorbed women ventures for NGOs initiatives.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses the research methodology that is used to pursue the research topic and what informed various selections. It will cover the research design, the target population, the sample size, the sampling procedure, and the data collection method, the research instruments for data collection, ethical considerations, and data analysis methods.

3.2 Research design

Kothari (2004) defines research design as a plan that is used as a framework for data collection. It is used for explaining the procedures to be followed in answering the research questions to provide credible results. This research will adopt descriptive research. Descriptive research seeks to describe the current state of affairs on the issue at hand. In this type of research, the researcher has no control over the variables thus only reports issues as they happen.

3.3 Population and Sampling

3.3.1 Target Population

The population under study consists of women ventures that are registered in Nakuru County, by the county government. The target population which will be considered include 50 women ventures operating in various industries of the Kenyan market either supported or not supported by NGOs.

3.3.2 Sample Frame

This is an index, a list, or a directory from which a sample size can be drawn (Kothari, 2004). A sampling frame is an index of all items from which a representative sample is drawn for the study. In this study, the sample frame is 50 women ventures registered in Nakuru County. This ventures' sample study will include the women founders of SMEs who operate in various industries and directors who are directly involved with the implementation of venture strategies. The founders

and directors also serve as the face of the ventures, coordinating, and producing all materials representing the venture and also creating an overarching image that represents the venture in a positive light.

3.3.3 Sampling Technique

A sample is a proportion of the population of the study. Sampling aims to grasp an understanding of some of the characteristics or attributes of the entire population based on the features of the sample of interest. The study employed a census design because it provides a true measure of the population under study with zero sampling errors.

3.4 Data Collection

The data will be assembled using a semi-structured questionnaire. The questionnaire will include open and closed-ended questions to provide more structured responses. The responses will be quantified using Likert's Five Point scale which will help in indicating the extent to which the statements representing the variables are employed in the organization. On 1-5 points, the respondent will be expected to select the level of conformity with the item asked on a particular research objective.

The Likert scale will also help to make the data collected to be easily exposed to the computation of some mathematical analysis. The researcher selected this type of scale since it is widely adopted in business research hence being tested and confirmed to be effective for studies such as the current survey.

The structured questions will be used to enable a simpler analysis. The questionnaire will consist of two parts. The first part will collect the demographic data and the second one will collect data on the influence of NGOs considered in this study. The data will be coded and entered into Microsoft Excel to allow the responses to be arranged into different categories.

3.4.1 Data collection procedures

There will be self-administration of the questionnaire, meaning that the respondents filled the questionnaire by themselves. To facilitate the operations of collection of data, a letter from Strathmore University will be used for introduction; the questionnaires will be delivered both through email and walk-ins.

The venture directors and founders will be contacted and at least the respondents will be given a week to fill the delivered questionnaires. Then the researcher will collect the questionnaires after at least a week through follow-up calls or even walk-ins for analysis.

3.5 Research Quality

Two aspects are used to determine the research quality, reliability, and validity of the findings and the used research techniques. According to Kothari (2004), reliability is the magnitude to which consistency exists in the study result over time. Therefore, this study embraces descriptive as a research design and uses techniques like questionnaires and secondary data collection methods that aids in yielding sound results to be reliable and able to be generalized for future reference.

Also, this research will preserve credibility to assess whether or not the representation of data fits the opinions of the participants studied, whether the findings hold. As Kothari (2004) elaborated, validity explains whether the research measures what it aimed to measure. Therefore, the evaluation techniques will be used.

3.6 Data Analysis

Before processing the responses, the completed responses will be inspected and edited. The collected data will be organized and transformed into a form that can allow a proper representation of the problem under the study. The quantitative method will be used to analyze the collected data. The data from the questionnaire were coded into common compositions to facilitate analysis. The data was then entered into Microsoft Excel to generate statistical output. Data presentation will be done in the form of tables and figures.

3.7 Ethical Considerations

According to the Kenya data protection act, the following will be considered during the collection of data; the researcher would not be subjected to any harm, there will be dignity for the participants, full consent will be obtained from the participant before the data collection, there is the protection of the privacy of the participant and also confidentiality. The research also has no deception of the research objective and questions. The research avoids biases of the primary data presentation and findings.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, AND INTERPRETATION OF FINDINGS

4.1 Introduction

This chapter presents the analysis of the data collected on the Influence of NGOs in Promoting Women Entrepreneurial Ventures in Nakuru County, based on the following research objectives: financial support, digital technological support, networking and mentoring, training and development support from the NGOs. This chapter discusses the interpretation and presentation of the findings.

4.2 Demographic information

4.2.1 Gender of the respondents

The study sought to know the gender of the respondent as this aided the organization in knowing whether gender balance has been achieved. The study targeted women only. The study results are as presented below.

<hr/>			
Gender		Frequency	Percent
<hr/>			
Valid	Female	50	100
<hr/>			
Total		50	100.0
<hr/>			

Figure 2: Gender Respondents.

4.2.2 Age of the Respondents

The research study sought to find the distribution of the respondents according to their age.

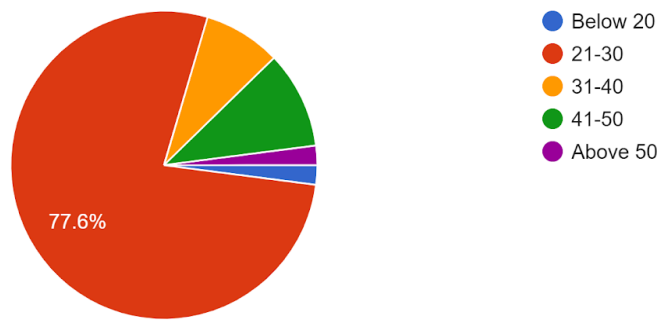


Figure 3: Age of respondents

The study findings show that out of the 50 respondents, 77.6% of entrepreneurs were below 30 years of age, 10.2% fell between 41 to 50 years, 8.2% between 31 to 40 years, 2% fell between both the above 50 and below 20 years. According to these statistics, the majority of entrepreneurs are the range of 21 to 30 years old who are youths as displayed on the chart above.

4.2.3 Nature of the business of the respondents

The study shows that 54% of the respondents are sole proprietors, 20% are in the service business, 10% are in partnerships. 8% are limited liability, 6% are part of a not-for-profit organization and 2% are in the health sector.

Nature of Business	Sum of Frequency	Percentage
Sole-proprietorship	27	54%
Service Business	10	20%
Partnership	5	10%
Limited Liability Company	4	8%
Not For Profit Organization	3	6%
Health	1	2%
TOTAL	50	100%

Figure 4: Nature of business

4.2.4 Business Existence

For the different businesses represented above, 1 has existed for 7 months, 30 have been in operation for 0-2 years, 11 of them for 3-5 years, and 8 have been in operation above 5 years.

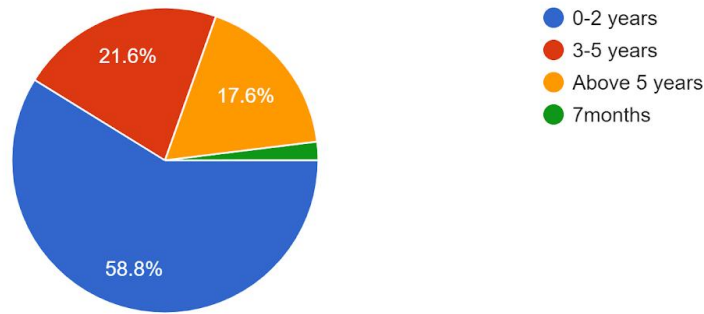


Figure 5: Business Existence

4.2.5 Support from an NGO.

The research study sought to find out if the entrepreneurs have been supported by NGOs. The study findings show that of the 50 respondents, 28 of the entrepreneurs which represent 54% have received support whereas, 22 of the entrepreneurs which are 46% have not received support.

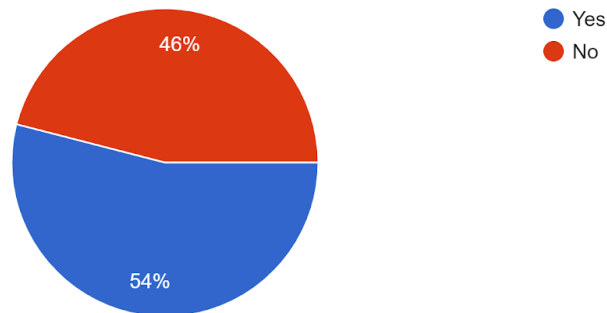


Figure 6: Support from an NGO

4.2.6 Form of support received from the NGOs

The study also sought to establish the form of support the respondents have received from the NGOs.

Form of Support	Frequency	Percentage
Financial Support	17	34%
Digital Technological Support	5	10%
Networking and Mentoring	8	16%
Training and Development	20	40%
TOTAL	50	100%

Figure 7: Form of support received from the NGO

4.3 NGOs Influence in Promoting Women Entrepreneurial Ventures

The influence of NGOs in promoting the growth of women entrepreneurial ventures was determined based on financial support, digital technological support, training and mentoring, and training and development factors.

4.3.1 Financial Support Factors

The first objective of the study was to find how financial support factors, to the entrepreneurs and from NGOs, influence the growth of their ventures. The study findings were as shown in Table 4.1 below.

Table 1: Financial Support Factors

	RESPONSE				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
13. My business is financially stable	8%	30%	24%	30%	8%
14. I have access to loan facilities	12%	20%	20%	38%	10%
15. I have various sources to get financial support	10%	16%	30%	34%	10%
16. I need financial support to keep my business running	16%	14%	18%	32%	20%
17. I have received financial support from an NGO	36%	18%	16%	14%	16%

Based on the first statement asking about the financial stability of the businesses owned by the women, the study findings revealed as follows, 8% of the respondents strongly agreed, 30% agreed, 24% have neither a positive nor a negative response, 30% disagreed and 8% strongly disagree. From the study findings, we can infer that the majority of 30% were both in agreement and disagreement that their businesses are financially stable.

On the second statement, that the entrepreneurs have access to loan facilities, the study findings revealed as follows; 10% strongly agreed, 38% agree, 20% disagree and are neutral, while 12%

strongly disagreed. From the study findings, we can infer that the majority 38% were in agreement that they have access to loan facilities.

Based on the third statement that the entrepreneurs have various sources to get financial support, the study findings revealed as follows; 10% strongly agreed, 34% agreed, 30% gave a neutral response, 16% disagreed, while 10% strongly disagreed. From the study findings, we can infer that the majority 34% were in agreement that they have various sources to get financial support.

Based on the fourth statement asking the entrepreneur whether they need financial support to keep their businesses running, the study findings revealed as follows; 20% strongly agreed, 32% agreed, 18% neither agree nor disagree, 14% disagreed, 16% strongly disagree. From the study findings, we can infer that most of the respondents 32% were in agreement that they need financial support to keep their businesses running.

Finally, 36% of the respondents strongly disagree that they have received financial support from an NGO.

4.3.2 Digital Technological Factors

The second objective of the study was to find how digital technological factors influence the growth of women entrepreneurial ventures. The study findings were as shown in Table 4.2 below.

Table 2: Digital Technological Factors

	RESPONSE				
	Strongly disagree	Disagree	Undecided	Agree	Strongly agree
18. I am aware of what digital technology is.	4%	4%	12%	48%	32%
19. I have a digital phone/computer that I use in the running of my business.	0%	8%	16%	36%	40%
20. The use of digital technology has improved the day to day operations and growth of my business.	2%	2%	14%	40%	42%
21. I use digital and online marketing tools to enhance my business.	8%	12%	16%	28%	36%
22. I would wish to get training on how to incorporate the use of digital technology to improve my venture.	4%	2%	30%	26%	38%

Based on the first statement asking if the entrepreneurs are aware of what digital technology is, the study findings revealed as follows, 32% of the respondents strongly agreed, 48% agreed, 12% have neither a positive nor a negative response, 4% disagreed and 4% strongly disagree. From the study findings, we can infer that the majority of 48% agree that they are aware of what digital technology is.

In the second statement, the entrepreneurs were asked if they have a digital phone/ computer that they use in the running of their businesses, the study findings revealed as follows; 40% strongly agreed, 18% agreed, 16% were neutral, while 8% strongly disagreed. From the study findings, we can infer that the majority 40% were in agreement that they have a digital phone/computer that they use in the running of their businesses.

Based on the third statement that the entrepreneurs use of digital technology has improved the day to day operations and growth of their businesses, the study findings revealed as follows; 42% strongly agreed, 40% agreed, 14% gave a neutral response, 2% disagreed, while 2% strongly disagreed. From the study findings, we can infer that the majority 42% were in agreement that the use of digital technology has improved the day-to-day operations and growth of their businesses.

Based on the fourth statement that the use of digital and online marketing tools enhances the business, the study findings revealed as follows; 36% strongly agreed, 28% agreed, 16% neither agree nor disagree, 12% disagreed, 8% strongly disagree. From the study findings, we can infer that most of the respondents 36% were in agreement that the use of digital and online marketing tools enhances their businesses.

Finally, 38% of the respondents strongly disagree that they would wish to get training on how to incorporate the use of digital technology to improve their ventures.

4.3.3 Networking and Mentoring

The third objective of the study was to find out how networking and mentoring, influences the growth of women entrepreneurial ventures. The study findings were as shown in Table 4.3 below.

Table 3: Networking and Mentoring

	RESPONSE				
	Strongly disagree	Disagree	Undecided	Agree	Strongly agree
23. I have a mentor whom I can consult with if my business is facing issues or when I need advice	6%	18%	32%	34%	10%
24. I can network with others	2%	6%	28%	42%	24%
25. I can develop and use my networks for the benefit of my business	2%	8%	18%	44%	28%
26. I attend forums where I get to network with other women in business	12%	22%	16%	30%	20%
27. I would wish to learn how to network and possibly get a business mentor	4%	6%	22%	32%	36%

Based on the first statement that the entrepreneurs have a mentor whom they can consult with if their businesses are facing issues or when they need advice, the study findings revealed as follows, 10% of the respondents strongly agreed, 34% agreed, 32% have neither a positive nor a negative response, 18% disagreed and 6% strongly disagree. From the study findings, we can infer that the majority of 32% agree to disagree that they have business mentors.

In the second statement, that the entrepreneurs can network with others, the study findings revealed as follows; 24% strongly agreed, 42% agreed, 28% were neutral, while 6% disagreed while 2% strongly disagreed. From the study findings, we can infer that the majority 42% were in agreement that they can network with others.

Based on the third statement that the entrepreneurs can develop and use their networks for the benefit of their businesses, the study findings revealed as follows; 28% strongly agreed, 44% agreed, 18% gave a neutral response, 8% disagreed, while 2% strongly disagreed. From the study findings, we can infer that the majority 44% were in agreement that they can develop and use their networks for the benefit of their businesses.

Based on the fourth statement that the entrepreneurs attend forums where they get to network with other women in business, the study findings revealed as follows; 20% strongly agreed, 30% agreed, 16% neither agree nor disagree, 22% disagreed, 12% strongly disagree. From the study findings, we can infer that most of the respondents 30% were in agreement that they attend forums where they can network with other women in business.

Finally, 36% of the respondents strongly disagree that they would wish to learn how to network and possibly get a business mentor.

4.3.4 Training and Development

The fourth objective of the study was to find how training and development influence the growth of women entrepreneurial ventures. The study findings were as shown in Table 4.4 below.

Table 4: Training and Development

	RESPONSE				
	Strongly disagree	Disagree	Undecided	Agree	Strongly agree
28. I have attended vocational training and workshops	16%	24%	14%	16%	10%
29. I have gone through training to equip myself with the necessary business skills	4%	16%	20%	40%	20%
30. I know how to manage my business	2%	0%	24%	46%	28%
31. Over the years/months I have developed my entrepreneurial skills	6%	2%	22%	40%	30%
32. I have engaged in workshops organized by NGOs on training and development	22%	16%	18%	22%	22%

Based on the first statement that the entrepreneurs have attended vocational training and workshops, the study findings revealed as follows, 10% of the respondents strongly agreed, 16% agreed, 14% have neither a positive nor a negative response, 24% disagreed, and 16% strongly disagree. From the study findings, we can infer that the majority of 24% disagree that they have attended vocational training and workshops.

In the second statement, that the entrepreneurs have gone through training to equip themselves with necessary business skills, the study findings revealed as follows; 20% strongly agreed, 40%

agreed, 20% were neutral, 16% disagreed while 4% strongly disagreed. From the study findings, we can infer that the majority 40% were in agreement that they have gone through training to equip themselves with the necessary business skills.

Based on the third statement that the entrepreneurs know how to manage their businesses, the study findings revealed as follows; 28% strongly agreed, 46% agreed, 24% gave a neutral response, while 2% strongly disagreed. From the study findings, we can infer that the majority 46% were in agreement that they know how to manage their businesses.

Based on the fourth statement that the entrepreneurs over the years/months have developed their entrepreneurial skills, the study findings revealed as follows; 30% strongly agreed, 40% agreed, 22% neither agree nor disagree, 2% disagreed, 6% strongly disagree. From the study findings, we can conclude that most of the respondents 40% were in agreement that they have developed entrepreneurial skills over time.

Finally, 22% of the respondents strongly disagree, agree, and strongly agree that they have engaged in workshops organized by NGOs on training and development.

4.4 Conclusion

This chapter presents the results and findings of the study undertaken. The findings are presented in graphs and tables. The presentation is aligned with the research questions and covers the influence NGOs in Promoting the Growth of Women Entrepreneurial Ventures in Nakuru County.

CHAPTER FIVE

DISCUSSION OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Introduction

This chapter captured the summary of the findings, conclusion, and recommendation based on the study research objectives.

5.2 Discussion of findings

This section discusses the findings of the research study based on specific research objectives.

5.2.1 Financial Support Factors

The study sought to establish how financial support from NGOs influences the growth of women entrepreneurial ventures under the study. The study found that the majority of the women in business (36%) have not received financial support from NGOs. 30% of the women in business cited their businesses as being financially stable and the same, 30% not financially stable. The respondents mentioned that financial performance is relative and varies from time to time.

The study revealed that 38% of the women entrepreneurs have access to loan facilities, especially financial institutions but it is still a challenge before they get the loan. In previous research, women often have fewer opportunities than men to gain access to credit for various reasons including lack of collateral, unwillingness to use household assets as collateral, the small number of loans requested, and negative perceptions of female entrepreneurs by loan officers (Chenet al., 1996 and OECD, 2005). The respondents suggested if lending institutions could have more flexible lending policies that work in their favor that they may access the loans easily.

The study also found that 34% of the women entrepreneurs have predominant sources of finance which include, group savings, merry go rounds and microfinance NGOs. Women in business need to have various avenues to get finances to cushion their business when the need arises.

The respondents cited the need for financial support from NGOs or the government to help keep their businesses in operation. Financial support is very instrumental when starting, operating, and expanding a business. A study carried out in India by Palich (2006), where it was observed that

credit to women had positive effects in terms of increase in women's asset holdings with a 'trickle-down' effect on contributing to the growth of their enterprises.

5.2.2 Digital Technological Factors

The researcher sought to establish the influence of digital technology in promoting the growth of women entrepreneurial ventures under the study. The findings indicated that the majority of the respondents 48% are aware of what digital technology is and its impact on the operations and performance of their businesses.

The study found that 40% of the women in business have a digital phone or computer that they use in the running of their business. The respondents highlighted the benefit of using mobile devices to increase the speed of management and doing business, since they can immediately respond to market changes and problems, achieving better profits. Besides, digital technology enhances their ability to develop new business models, products, services, and processes; access to new tools to create, organize, store, and transmit information; and faster access to regional and international markets.

The study revealed that 40% of the respondents attest to the use of digital technology improving the day-to-day operations thereby increasing the growth of their businesses. Modern Kenyan women entrepreneurs can unlock their financial growth and success by keeping up with modern times and embracing ICT and other technologies as part of their business plans. The researcher noted there is a need for the women in business 38% would want to get training on how to incorporate the use of digital technology to improve their ventures.

5.2.3 Networking and Mentoring

This study sought to establish the influence of networking and mentoring on the growth of women entrepreneurial ventures under the study.

The study revealed that 34% of the women in the business agreed that they have a mentor whom they can consult with if their business is facing any issues or when in need of advice. According to Miller JS (2000), formal mentorship can be effective, particularly when mentors with the most relevant career experience are used for individuals with the fewest entrepreneurial role models in their social sphere.

The study also found that 44% of the respondents agree to have the ability to develop and use their networks for the benefit of their businesses. Women value their ability to develop relationships. Hisrich and Brush (1987) suggested that support systems, mentors, and advisors; business associates and friends; participation in trade associations, and women's groups are the significant networks that are positively associated with business performance.

This study revealed that the women in business would want to learn how to network and possibly get a business mentor that can be enabled through different avenues for networking like business conferences or workshops.

5.2.4 Training and Development

This study sought to establish the influence of training and development on the growth of women entrepreneurial ventures under the study. The study found out that the majority of the respondents 24% have not attended vocational training and workshops since they did not find any around them. Most of the training and workshops in Nakuru County are not advertised to the masses preventing many women entrepreneurs from attending. According to Kanyari and Namusonge (2013) provision of continuous and relevant entrepreneurship training to women, entrepreneurs has a positive impact on the success of enterprise development initiatives. This should be a challenge for the county government in Nakuru and NGOs in the entrepreneurship field to offer more workshops and training for the women in business.

The study further found that 46% of women entrepreneurs know how to manage their businesses. The majority of the women suggested that training in entrepreneurship, loan implementation, and repayment skills would impact the growth of their businesses. Also, it was observed that though 40% of the women reported some form of an increase in skills such as bookkeeping, business planning, budgeting, and financial management, training was not available. Training is the essential component for producing an able group of entrepreneurs who not only survive but thrive and contribute to the local, and ultimately, the global economy. This is in line with Charney and Libecap's (2000) argument that skill-based training, technical training, technology training, and delivery of management skills are necessary to strengthen not only entrepreneurs but also associations.

5.3 Conclusion

The purpose of this study was to determine the influence of NGOs in promoting the growth of women entrepreneurial ventures in Nakuru County. In conclusion, the findings of the study determined that there is a gap in the contribution of NGOs in promoting entrepreneurial skills not only to women but individuals in business. Given the foregoing, the study arrived at the following conclusions.

The study found that the majority of the women in business have not received financial support from NGOs. The study concluded that financial support influences the growth of women entrepreneurial ventures in Nakuru County.

The majority of the women in business in Nakuru County understand the need for digital technology in running their businesses to unlock financial growth and success. The study concludes that women in business would want to go through training to get the know-how of digital technology. The study revealed that women in business would want to learn how to network and possibly get a business mentor, which can be enabled through different forums like business workshops or conferences. The study concluded that networking and mentoring influences the growth of women entrepreneurial ventures in Nakuru County.

The study found that vocational training and workshops necessary to equip the women entrepreneurs with entrepreneurial skills do not happen frequently which is necessary for their development.

5.4 Recommendations

According to the study, there is evidence that there is a gap in the influence of NGOs in promoting entrepreneurial behavior in business people. The following factors provide recommendations emanating from the findings of the study.

5.4.1 Flexible lending policies

Financial institutions should come up with more flexible lending policies to assist women in business. Besides money, the fund's stakeholders need to empower women entrepreneurs through regular financial advice in a way of preparing them for entrepreneurial adventure before real funding.

5.4.2 NGOs should identify potential business mentors

NGOs are encouraged to identify well-established business owners and match them with women in business for mentoring and coaching to develop skills and confidence to run their businesses. Besides, NGOs should be encouraged to market their services, particularly in rural areas.

5.4.3 Adapting and use of new technology in business

Women entrepreneurs should be open to adapting and learning how to incorporate new technology to advance their business performance and improve operational efficiency.

5.4.4 Networking with women in business

Women in the business should be encouraged to form business clubs or women-only business organizations where they can exchange ideas and experiences. This will help them to have access to more knowledge and is an avenue for networking.

5.5 Suggestion for further research

The research study suggests a further study in the following areas;

1. The study was conducted in Nakuru county therefore the cases and phenomenon could be different in other counties with a view of understanding the factors which affect women entrepreneurs.
2. The study was not exhaustive in factors that contribute to the growth of women entrepreneurial ventures. Therefore, academicians and scholars should carry out further studies on the topic, however, focusing on other factors not considered in this study.
3. Another area for further study is research on the impediments of entrepreneurial training since a majority of the respondents in the study area indicated that they had not attended any pieces of training or workshops organized by NGOs

5.6 Limitations of the study

Although the study was able to accomplish its objectives, there were limitations to this study. Respondents were very apprehensive about participating in the study and revealing the required information. Therefore, the researcher cannot ascertain that all responses were accurate, especially with regards to the respondent's financial stability of their business. The study is limited to Nakuru county and may not apply to the different parts of the country due to socio-economic differences.

REFERENCES

- Akehurst, Gary, Enrique Simarro, and Alicia Mas-Tur. 2012. "Women Entrepreneurship in Small Service Firms: Motivations, Barriers, and Performance." *The Service Industries Journal* 32(15):2489–2505.
- Bendall-Lyon, Dawn, and Thomas L. Powers. 2002. "The Impact of Gender Differences on Change in Satisfaction over Time." *Journal of Consumer Marketing*.
- Davies, Thomas. 2014. *NGOs: A New History of Transnational Civil Society*. Oxford University Press.
- Degler, Carl N. 1956. "Charlotte Perkins Gilman on the Theory and Practice of Feminism." *American Quarterly* 8(1):21–39.
- Frantz, Telmo Rudi. 1987. "The Role of NGOs in the Strengthening of Civil Society." *World Development* 15:121–127.
- Handy, Femida, Meenaz Kassam, and Shree Renegade. 2002. "Factors Influencing Women Entrepreneurs of NGOs in India." *Nonprofit Management and Leadership* 13(2):139–154.
- Kephart, Pamela, and Lillian Schumacher. 2005. "Has the glass Ceiling' cracked? An Exploration of Women Entrepreneurship." *Journal of Leadership & Organizational Studies* 12(1):2–15.
- Mathew, Viju. 2010. "Women Entrepreneurship in the Middle East: Understanding Barriers and Use of ICT for Entrepreneurship Development." *International Entrepreneurship and Management Journal* 6(2):163–181.
- Mukherjee, Sujata. 2009. "Women Entrepreneurship Development: The Catalytic Role of NGOs." *IUP Journal of Entrepreneurship Development* 6(2):21.
- Subramaniam, Indra Devi, Tanusia Arumugam, and Abu Baker Almintisir Abu Baker Akeel. 2014. "Demographic and Family-Related Barriers to Women Managers' Career Development." *Asian Social Science* 10(1):86.

- Vossenbergh, Saskia. 2013. "Women Entrepreneurship Promotion in Developing Countries: What Explains the Gender Gap in Entrepreneurship and How to Close It." *Maastricht School of Management Working Paper Series* 8(1):1–27.
- Ambepitiya, K.R. (2016). The Role of Women Entrepreneurs in Establishing Sustainable Development in Developing Nations, *World Review of Business Research*, Vol. 6. No. 1. March 2016 Issue. Pp. 161 – 178
- APEC, Asia-Pacific Economic Cooperation (1999). Women Entrepreneurs in SMEs in the APEC Region. Bang Jee Chun of Hoseo University and Small & Medium Business Administration.
- Atmadja, A.T. & Ariyani, L.P.S. (2014). Women's Empowerment Through Business of Banten in Bali, *Review of Integrative Business and Economics Research*, Vol 4(1), pp.27-40.
- Beckman, T. J., & Cook, D. A. (2007). Developing scholarly projects in education: A primer for medical teachers. 210–218. <https://doi.org/10.1080/01421590701291469>
- Bouzekraoui, H. & Ferhane, D. (2017). An Exploratory Study of Women's Entrepreneurship in Morocco. Volume 2017, *Journal of Entrepreneurship: Research & Practice*.
- Cetindamar, D., Gupta, V. K., Karadeniz, E. E., & Egrican, N. (2012). What the numbers tell: The impact of human, family, and financial capital on women and men's entry into entrepreneurship in Turkey. *Entrepreneurship and Regional Development*, 24(1–2), 29 – 51.
- Chen, C.N., Tzeng, L.C., Ou, W.M., & Chang, K.T. (2007). The Relationship among Social Capital, Entrepreneurial Orientation, Organizational Resources, and Entrepreneurial Performance for New Ventures. *Contemporary Management Research*, 3(3), 213–232.
- Conchada, M. I. P., Licaros-Velasco, A., Castillo, P. J., Gozun, B. C., Largoza, G. L., Perez, J. A., & Sarreal, E. D. (2017). *Philippine Entrepreneurship Report 2015-2016*. International Development Research Center

Dastourian, B., Kawamorita Kesim, H., Seyyed Amiri, N., & Moradi, S. (2017). Women entrepreneurship: effect of social capital, innovation, and market knowledge. *AD Minister*, (June), 115–130.

Davidsson, P., & Honig, B. (2003). The role of social and human capital among nascent entrepreneurs. *Journal of Business Venturing*, 18(3), 301–331.

De Carolis, D.M & Saporito, P. (2006). Social Capital, Cognition, and Entrepreneurial Opportunities: A Theoretical Framework, *Entrepreneurship Theory & Practice*, Vol 30(1), 41-56.

Hundera, M. B. (2014). Micro and Small Scale Enterprises (MSEs) Development Services In women’s Entrepreneurial Start-Ups in Ethiopia: A study conducted in three cities: Dire Dawa, Harar, and Jigjiga. *International Journal of Shipping and Transport Logistics*, 2(4), 77–88.

Hossain, A., Naser, K., Zaman, A., & Nuseibeh, R. (2009). Factors influencing women's business development in developing countries: Evidence from Bangladesh. *International Journal of Organizational Analysis*, 17(3), 202–224.

Kothari, C. R. (2004). *RESEARCH METHODOLOGY (Second Rev)*. Jaipur: New Age International Publishers.

Becker, S. O., & Woessmann, L. (2009). Was Weber wrong? A human capital theory of Protestant economic history. *The Quarterly Journal of Economics*, 124(2), 531–596.

Corrigan, L. T., & Mills, A. J. (2012). Men on board: Actor-network theory, feminism, and gendering the past. *Management & Organizational History*, 7(3), 251–265.

De Bruin, A., Brush, C. G., & Welter, F. (2006). Introduction to the special issue: Towards building cumulative knowledge on women’s entrepreneurship. *Entrepreneurship Theory and Practice*, 30(5), 585–593.

Dimov, D. P., & Shepherd, D. A. (2005). Human capital theory and venture capital firms: Exploring “home runs” and “strikeouts.” *Journal of Business Venturing*, 20(1), 1–21.

- Farr-Wharton, R., & Brunetto, Y. (2007). Women entrepreneurs, opportunity recognition, and government-sponsored business networks. *Women in Management Review*.
- Kumari, N. (2013). *The role of NGOs in promoting women entrepreneurship in India* [Ph.D. Thesis]. The University of Trento.
- Mukherjee, S. (2009). Women entrepreneurship development: The catalytic role of NGOs. *IUP Journal of Entrepreneurship Development*, 6(2), 21.
- Mwobobia, F. M. (2012). The challenges facing small-scale women entrepreneurs: A case of Kenya. *International Journal of Business Administration*, 3(2), 112.
- Nawaz, F. (2009). *Critical factors of women entrepreneurship development in rural Bangladesh*.
- Peeters, L. W., & Ateljevic, I. (2009). Women empowerment entrepreneurship nexus in tourism: Processes of social innovation. *Tourism and Entrepreneurship*, 75–89.
- Petridou, E., & Glaveli, N. (2008). Rural women entrepreneurship within co-operatives: Training support. *Gender in Management: An International Journal*.
- Rakow, L. F., & Nastasia, D. I. (2009). On Feminist Theory of Public Relations. *Public Relations and Social Theory: Key Figures and Concepts*, 252.
- Sofer, M., & Saada, M. T. (2017). Entrepreneurship of women in the rural space in Israel: Catalysts and obstacles to enterprise development. *Sociologia Ruralis*, 57, 769–790.
- Startienė, G., Remeikienė, R., & Dumčiuvienė, D. (2010). Concept of self-employment. *Ekonomika Ir Vadyba*, 15, 262–274.
- Ragins BR, Cotton JL, Miller JS. (2000). Marginal Mentoring: The Effects of Type of Mentor, Quality of Relationship, and Program Design on Work and Career Attitudes. *The Academy of Management Journal*. 43(6):1177-1194

APPENDICES

APPENDIX 1: COVER LETTER

August 2020.

Dear Sir/Madam,

RE: REQUEST FOR DATA COLLECTION

I am a student at Strathmore University pursuing a Bachelor of Commerce degree. I am currently researching: *The Influence Non-Governmental Organizations in promoting the growth of Women Entrepreneurial Ventures in Nakuru County*. This research aims at improving the performance of women entrepreneurial ventures through strategic partnerships with NGOs.

I would like to collect information in your organization by administering questionnaires. I am accountable for all information extracted from you and will ensure that it will be used for research purposes only and will be kept confidential. Your participation and response will be highly appreciated.

Yours faithfully,

Name: Rotich Sally Jebet

Admission Number: 101544

Strathmore University

APPENDIX 2: QUESTIONNAIRE

The purpose of this study is to assess the influence of NGOs in promoting the growth of women entrepreneurial ventures in Nakuru County, focusing on Women-owned SMEs from various industries.

SECTION 1: DEMOGRAPHIC DATA

1. What is your gender?

- Male
- Female

2. Age of the respondent:

- Below 20
- 21-30
- 31-40
- 41-50
- 51-60

3. Position of the respondent in the business

4. What is the main business activity?

5. How long has your business been in existence?

- 0-2 years
- 3-5 years
- Above 5 years

6. What is the nature of your business?

- Manufacturing
- Service

7. What is the number of employees in your business?

- None
- 1-10
- 11-20
- 21-30

8. Number of hours worked in a day (socio-cultural)

- 0-5 hours
- 0-8 hours
- 8 hours and above

9. What is your marital status?

- Single
- Married
- Widowed

10. Have you been supported by an NGO before?

- Yes

- No

11. If yes, was the support beneficial to your business?

- Yes
- No

12. What form of support did you get from the NGO?

- Financial support
- Digital Technological Factors
- Networking and mentoring support
- Training and development

SECTION 2: NON-GOVERNMENTAL ORGANISATIONS

The following statements relate to the influence of NGOs in promoting the growth of women in entrepreneurial ventures. The information collected will be treated as confidential and used only for this research.

Please indicate the extent to which you agree with the following statements by using the options; **strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree**

In one of the sections, you will be requested to circle the choices.

PART A: FINANCIAL SUPPORT FACTORS

	RESPONSE				
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
13. My business is financially stable					
14. I have access to loan facilities					
15. I have various sources to get financial support					
16. I need financial support to keep my business running					
17. I have received financial support from an NGO					

PART B: DIGITAL TECHNOLOGICAL FACTORS

	RESPONSE				
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
18. I am aware of what digital technology is.					
19. I have a digital phone/computer that I use in the running of my business.					
20. The use of digital technology has improved the day to day operations and growth of my business.					
21. I use digital and online marketing tools to enhance my business.					
22. I would wish to get training on how to incorporate the use of digital technology to improve my venture.					

PART C: NETWORKING AND MENTORING

	RESPONSE				
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
23. I have a mentor whom I can consult with if my business is facing issues or when I need advice					
24. I can network with others					
25. I can develop and use my networks					
26. I attend forums where I get to network with other women in business					
27. I would wish to learn how to network and possibly get a business mentor					

PART D: TRAINING AND DEVELOPMENT

	RESPONSE				
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
28. I have attended vocational training and workshops					
29. I have gone through training to equip myself with the necessary business skills					
30. I know how to manage my business					
31. Over the years/months I have developed my entrepreneurial skills					
32. I have engaged in workshops organized by NGOs on training and development					

If you wish to make any other comments regarding the influence of NGOs in promoting the growth of women entrepreneurial ventures in Nakuru County, please note them down below,

Thank you for your time.

