ISSN: 3079-6903

DOI: https://doi.org/10.70641/ajbds.v1i2.96



AJBDSresearchjournal@usiu.ac.ke

journals.usiu.ac.ke

# Influence of Knowledge and Skills On Growth of the Small – Scale Women Owned Businesses in Awendo Sub – County, Migori County, Kenya

<sup>1</sup>Beatrice Omollo & <sup>2</sup>Lucy Kirima
<sup>1,2</sup> Africa Nazarene University, Nairobi, Kenya
<sup>2</sup> <u>lkirima@anu.ac.ke</u>
Correspondence Email: <u>bomollo62711@anu.ac.ke</u><sup>1</sup>

Cite: Omollo, B., Kirima, L., (2025). Influence of Knowledge and Skills On Growth of the Small – Scale Women Owned Businesses in Awendo Sub – County, Migori County, Kenya, African Journal of Business & Development Studies, *I*(2), 168–178. https://doi.org/10.70641/ajbds.v1i2.96

### **Abstract**

There has been an increase in the number of businesses owned by women, however most women businesses are stuck in micro and small levels failing to scale up to medium sized or large enterprises. The objective of the study was to determine the Effects of knowledge and skills on the growth of small-scale women owned businesses in Awendo sub county, Migori county Kenya. The study was supported by Marxist and socialist feminism theory by Karl Marx and human capital theory. The study employed a cross-sectional survey and was purely qualitative study. The study targeted 364 registered women businesses at Awendo Municipality. The sampling frame was created by employing purposive sampling techniques. This study utilized an interview guide enhanced by direct observation to collect the required qualitative data. The focus group discussions were used in the study and comprised of a minimum of 4 groups. The study adopted the content analysis approach to analyses data. The study sought to collect data from 110 respondents. From the samples participants 92 respondents took part in the study. This represented a response rate of 83.63%. Bryman and Bell (2014) contend that a response rate of at least 50% to a research instrument is satisfactory to proceed with statistical analyses; a rate of 60% is good enough and 70% is excellent. From the data collected, the inadequate knowledge by the women entrepreneurs hindered the growth and their expansion of the businesses. The study recommended that the policy makers at both County and National level need to institute proper policies that support small-scale businesses and more so those operated by women. The study also recommends that the government needs to facilitate and encourage training and awareness campaigns on entrepreneurship and digital innovation for rural development at Awendo sub-County and other Counties.

**Keywords**: Small-scale women owned businesses, entrepreneurial skills and knowledge.

## Introduction

Globally, entrepreneurship over the years has been dominated by men; women have progressively ventured into the entrepreneurship in all sectors including those that were conventionally dominated by men who have easier access to finance, technology, infrastructure, education making it easier for men to excel in their businesses than women (Vinesh, 2014). About 90% of the businesses worldwide are SMEs, they account for at least 50% of employment globally (Mehdi & Sarma, 2022). There are approximately 400 million SMEs both formal and informal across the globe (Small & Medium-Sized Enterprises, 2021).

According to international Labor Organization (ILO), globally women entrepreneurs are currently estimated to own up to a third of the businesses in the formal economy (Nxopo, 2014). Ogundana, Simba, Dana, and Liguori, (2021), noted that women entrepreneurs have contributed to all sectors from job creation to clean energy. Female African entrepreneurs can generate millions of dollars to their economies and contribute to positive social change if they are given the much-needed support. Marxist and socialist feminism theory acknowledges that the input by women whether directly or indirectly is very important to the economic development of a society, (Jones, Macpherson & Thorpe 2010).

In recent times Kenyan women entrepreneurs have been generating employment opportunity, hence contributing to fiscal progress in small, medium and large enterprises which constitute of significant proportion of Kenya's GDP (ILO, 2005). Ogundana, et al (2021), noted that money (access and utilization), market (customer intelligence), and management (non-formal education and experience) are crucial enterprise development components in women entrepreneurship. Women owned SMEs have become crucial players in the economy, however they still face numerous challenges that inhibit the growth of their businesses especially in the rural areas where empowerment of women economically has not been fully achieved (Mokeba, 2016).

Small scale women enterprises in the rural areas have not been able to grow in terms of profitability, size, production and employment capacity. The inhibitors of business growth that are believed to hamper the growth of the small-scale women owned enterprises includes: Inadequate financial resources, poor infrastructure, education level, technological knowledge and tools. The above factors are interrelated and require to be addressed equally to realize small scale women owned business growth (Ogundana, et al, 2021). There is a necessity for entrepreneurial sensitization programs for the youth, and particularly girls early enough, to develop a desire for being innovative and creative. This can be achieved by way of introduction of entrepreneurship in the syllabus, developing adequate literature on women entrepreneurship in Kenya and profiling and/or shadowing successful women entrepreneurs. Entrepreneurship today worldwide is evolving as an employment opportunity, a means of helping women in proclaiming their status in the work domain, and it has also advanced their economic and social prominence (Hassan & Mugambi, 2013).

#### **Statement of the Problem**

There has been an increase in the number of businesses owned by women, however most women enterprises are stuck in micro and small levels failing to develop to medium sized or large enterprises. In Kenya SMEs sector is experiencing high rate of failure up to over 60% each year and significant number of small women enterprises hardly survive to their third anniversary (Ngugi, 2013). Women owned SMEs have become crucial players in the economy, however they still face numerous challenges that inhibit business growth such as innovation management, entrepreneurial skills and knowledge, especially in the rural areas (Mokeba, 2016). The inhibitors of business growth that are likely to deter the growth of the small-scale women owned enterprises includes: Inadequate financial resources, poor infrastructure, management skills, education level, and technological knowledge and tools (Kamunge, 2014). The productivity of small women owned businesses is constantly susceptible to imbalanced circulation of resources, competition, and stringent by-laws executed by the government (Sitharam & Hoque 2016).

A study by Yukhanaev et al. (2015), found that political, regulatory, and economic challenges are the main encumbrances to the Russian SMEs that slows business development. Clegg (2018) cited incapability of people, lack of information technology, incompetence, and inadequate personnel abilities to be the prime factors impeding SME growth in the UK. According to Dzansi (2016), small scale women owned rural businesses do not grow in terms of employment capacity or production due to underutilization of their capacities.

A study conducted by Mason and Lekhanya (2014) established that women SMEs in KwaZulu-Natal rural areas experience multiple challenges both internal and external, which include inadequate infrastructure, entrepreneurial knowledge and skills, inadequate human capital, insufficient financial support, insufficient communication and technological infrastructure, poor transportation networks, and poor promotion strategies.

According to Nyalita (2015), concluded that adequate capital, seasoned entrepreneurial skills and knowledge, improved infrastructure and being technological savvy have positive effect on business performance. Related studies have concentrated on encounters faced by women owned SMEs and trends of women entrepreneurship and have applied different research methodology; however, they do not address the inhibitors of business growth of small-scale women owned business in rural areas in Kenya.

Majority of the research focus on their areas of interest based on their own aims, and different target population. The studies had specific objectives and were conducted on a different geographical location from the area of interest for the study. Majority studies dealt with finance as a major factor influencing performance of women owned enterprises and did not consider other factors such as Community empowerment for sustainable development through entrepreneurial and digital innovation skills and knowledge enhancement and training for rural development.

More emphasis should be on entrepreneurial and digital innovation skills and knowledge training and awareness campaigns and drafting policies geared towards rural development. Rural areas have very diverse and distinctive social and geographical environment.

# **Objectives of the Study**

- i. To establish the effects of knowledge on the growth of small-scale women owned businesses in Awendo sub county, Migori County, Kenya.
- ii. To establish the effects of skills on the growth of small-scale women owned businesses in Awendo sub county, Migori County, Kenya.

#### Literature Review

### **Theoretical Review**

This study was informed by two theories: The human capital theory model pioneered by (Lucas, 1978) which is linked to firm growth effect model founded by (Penrose, 1959) and Marxist and socialist feminism theory (Karl Marx & Engels, 1845). The Human Capital theory is established on basis that human capital is directly proportional to education and training to be more innovative the better the earnings and business prospects. (Jones, Macpherson & Thorpe 2010). Marxist and socialist feminism theory acknowledges that the input by women whether directly or indirectly is very important to the economic development of a society. Business Growth can be defined in several ways which include growth in quantity of assets, increased revenue, earnings or increase in work force. Growth is essential for the continued existence of small businesses (Coad et al., 2013), as it reduces the probability of small businesses closures (Rauch & Rijskik, 2013).

However, theories developed expounding on growth are largely based on big companies (Ogundana, et al, 2021). Business Growth is attributed to good resource management and measures put in place by the companies to stimulate growth. The measures may consist of information management, proper internal control systems, advanced marketing skills, availability of credit facilities, technological and innovation savvy, ability of going concern in areas of operations, infrastructure, and defined regulatory and legal terms (Coad et al., 2013). Lotich, (2020) identified inhibitors of business growth to be attributed to factors such as poor strategy, inadequate planning, and implementation of the plans which makes the businesses lose focus on their mission and vision. Exploitation and other hostile regulatory environment present other cropping challenges to this vital section of the economy.

## **Empirical Literature Review**

Business growth is driven by inventive and creative ideas and continuous organization restructuring of internal system, risk-taking, and strategic measures which promotes going concern (Rauch, 2014). SMEs sector is crucial to the economy of Kenya, the failure to the growth facing the informal sector firms has raised concerned among government policy makers and other key players. Approximately 46% of SMEs is owned by women who experience different encounters in establishing and managing their businesses this is according to joint study by a joint study by ILO and African Development bank, (2022), greatly attributed to their low level of education, poor infrastructure, lack of finance and technology. The study will look at business growth in relation to the small-scale women owned enterprises' expansion in size and profitability. Majority of small-scale businesses are often closed within the first six months of operation as cited in a report by Deloitte Kenya Economic Outlook (2023), growth of Kenyan SMEs encounters problems such as inadequate capital, limited market access, poor infrastructure, inadequate knowledge and skills and rapid changes in technology.

Micro, small and medium enterprises hardly survive to revel their second birthday as it is estimated that 400,000 businesses, except for exceptional cases reach their fifth birthday-

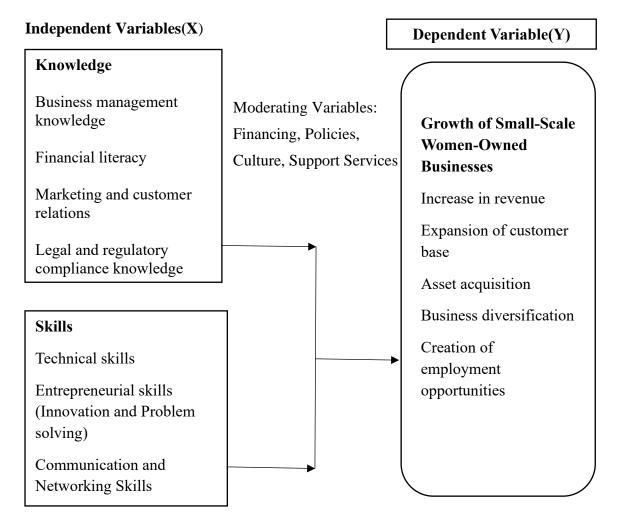
generating concerns on sustainability of this critical sector, as reported by the Kenya National Bureau of Statistics released early 2017. These trends may be associated with inhibitors of business growth facing women entrepreneurs in Kenya such as macroeconomic policies which are gender-insensitive, complicated tax systems and compliance procedures, prolonged business registration and licensing process, low level of education, cultural discrimination as more women venture into entrepreneurship, restricted admission to financial services and business improvement services, poor infrastructure.

Kenyan Economy appreciates the crucial role played by the small and medium enterprises (SMEs). They have contributed significantly to the country's GDP through creation of employment for youth and women. According to the 2021 survey, the informal sector is dominated by SMEs which comprise of 80 percent of the 800,000 jobs created in that year. The term SMEs is perceived and measured differently from country to country and among the sources analysing and reporting SME statistics. Some base their estimates on sales turn over, total net worth and/or number of employees. Though, employment is frequently used as reference for the definition, which is distinguished between upper and lower borders, (Ayyagari, Beck & Demirguc-Kunt, 2013).

Basically, the businesses that employing less than 10 workers with annual revenues not exceeding KES 500,000 are identified as micro enterprises, while those that have 10-50 employees are referred to as small enterprises, whereas those with 50-90 employees are known as medium enterprises, (Ongori & Migiro, 2011; Migori, 2006). SMEs operated within Kenya are characterized by; limited capital and equipment, formed as sole proprietorship with family members as staff and apprentices, free market entry and exit, labor intensive, limited access to structured markets, inadequate practical and management skills (Waweru, 2017). SMEs cover all the economic sectors in Kenya which include manufacturing, construction, trade and service industries. One of the main challenges faced by SMEs is limited access to credit facilities where lending requirements are strict due to the notion that the small enterprises are unstable (Atieno, 2019). Progress has been made in promoting SMEs' operations by the government and private organizations, however, more needs to be done especially in the rural areas.

## **Conceptual Framework**

The conceptual framework that guided the study is provided in Figure 1, which illustrates the relationship between the independent variables' knowledge and skills and the dependent variable growth of small-scale women-owned businesses.



**Figure 1: Conceptual Framework** 

There is inadequate knowledge and understanding on how the women owned SMEs are run regarding their formation, operations and various challenges they encounter as they rely on street smart techniques which may not provide strategic progress and scalability. The percentage of businesses initiated by men that are successful are more than those started by women this is believed to be attributed by the fact that men have more support system in the current business environment, this enables them to venture in businesses with higher risk appetite and better returns. Initial startup stages women received significant family support, but later it is restricted, limited or withdrawn due to patriarchal social authority structure where husbands fear losing control over their wives. (Njeru & Njoka, 2021). Following from the review of literature as highlighted in above studies there is need to understand and acknowledge the real issues facing small scale women owned business, which hinder their growth beyond survival stage. More emphasis should be on enhancement of the entrepreneurial and digital innovation skills and knowledge training and awareness campaigns and drafting policies geared towards rural development. Therefore, knowledge and skills are essential in promoting business growth.

# **Research Methodology**

This study employed a cross-sectional survey and was purely qualitative study. The design is deemed appropriate for the type of objectives since it sought to portray the phenomenon through describing practices, events and conditions. It also provided a high level of accuracy and authenticity. Target Population is a distinct group of people, events, elements, services, things or households under investigation (Ngechu, 2004). The study targeted small scale women entrepreneurs at Awendo Municipality. Currently the total registered women businesses are 364, The women are engaged in 9 sectors of SME namely, Butchery, Restaurants, Salons and Beauty shops, Hardware, Textile, Groceries stalls, Retail shops, Fishmongers and Wine and Spirits. (Awendo Municipality Integrated Development Plan, 2019). The sampling frame was created by employing purposive sampling techniques. Stratified sampling was used under probability sampling, whereby different kinds of businesses were included in the survey namely Retail shops, Hardware, Butchery, Restaurants, Salons and Beauty shops, Textile, Groceries stalls, Fishmongers and Wine and Spirits.

The respondents were chosen for the purpose of representing all the sub-locations in the Sub-County and for detailed relevant information on challenges they are experiencing as small-scale women entrepreneurs. A sample size of 110 was sufficient to represent the target population in data collection for a research study. Therefore, the sample size is shown in Table 1.

**Table 1**Sample Size

Respondent category	Population	Sampling Procedure	Sample
Retail shops	77	77x30/100	23
Butchery	35	35x30/100	11
Restaurant	27	27x30/100	8
Salon and Beauty shop	39	39x30/100	12
Hardware	24	24x30/100	7
Textiles	17	17x30/100	5
Groceries stalls	75	75x30/100	23
Fishmongers	41	41x30/100	12
Wines and spirits	29	29x30/100	9
Total	364		110

This study utilized an interview guide enhanced by direct observation to collect the required qualitative data. The questions were used to provide focal insights anchored around effects of knowledge and skills on the growth of small-scale women owned enterprises in Awendo sub county, Migori county Kenya. The researcher strived to record during the interview sessions and take hand notes for future coding. For verification and clarification, the researcher conducted convergent in-depth interviews in this study to develop and refine the core issues of the interview protocol. The focus group discussions were used in the study and comprised of a minimum of 4 groups. Every group consisted of 5-8 women with an aim of obtaining opinions and perceptions on inhibitors of growth of small-scale enterprises in in Awendo sub - county, Migori County, Kenya. The researcher was assisted by 3 research assistants who are natives and have requisite experience in administering key informant interviews directed by interview guides.

The questions were divided into two sections, the first section demographic characteristics of respondent and second section is the specific research questions. The researcher then wrote everything down listening to the recordings, including pauses assisted using a recorder.

# **Results and Findings**

The study sought to collect data from 110 respondents. From the samples participants 92 respondents took part in the study. This represented a response rate of 83.63%. Bryman and Bell (2014) contend that a response rate of at least 50% to a research instrument is satisfactory to proceed with statistical analyses; a rate of 60% is good enough and 70% is excellent. As per these recommended thresholds, the final response rate yielded by this study's data collection exercise can thus be termed as excellent for generalizability of the statistical findings.

Majority of the respondents 73% revealed that they had resided in the region for more than five years while only 27% of the respondents had resided in the area for less than five years. Most of the women in the study indicated that they had lived in Awendo sub-county all their lives since childhood. This implies that the women were able to offer answers to the research questions pertaining Awendo sub-county. The researcher enquired from the respondents to indicate the number of years they had owned their businesses. Majority of the respondents revealed that they had owned their businesses for less than 2 years (67.9%) while the rest of the respondents indicated that they had owned their businesses for 2-5 years. This implies that the women understood how entrepreneurship works in the region, hence would be credible participants of the study.

The success of any business is contingent to the skills and knowledge acquired by the business owner or business operator. From the focus group discussions, it was revealed that most of the respondents had not attend higher-level education. Most of the participants reveal that they had only acquired a primary or a secondary level of education. The Focus Group Discussion (FGD) participants indicated that they are dropouts from Primary school hence their knowledge in business was only acquired by taking a risk to start a small business to sustain their livelihoods. The FGD respondents stated that most of the women in the sub-county had not taken any form of courses to learn how to operate their own businesses. The respondents indicated that their endeavour in business was on a trial-and-error basis and street-smart techniques applications. Moreover, the respondents admitted that they wished they would possess the necessary skills and knowledge to run their businesses strategically with clear vision and plans, however, the high cost associated with learning new skills hinders them from making the change. From the data collected, the lack of knowledge by the women entrepreneurs hindered the growth and expansion of their businesses. The study recommended that the policy makers at both County and National level need to institute proper policies that support small-scale businesses and more so those operated by women.

### **Discussion of Results**

According to the findings, it was established that women in the rural areas did not understand the concept of strategy planning and strategy implementation. The women acknowledged that the core aim of their business was not to make profit but to put food on their table. The lack of understanding of strategic planning and implementation inhibited the growth of their businesses. Lotich, (2020) identified inhibitors of business growth to be attributed to factors such as poor strategy, inadequate planning and implementation of the plans which makes the businesses lose focus on their mission and vision. Davidsson et al., (2010) believed growth is attributed to good resource management and measures put in place by the companies to stimulate growth. Kinyua (2014) lack of proper management structures in strategy planning

African Journal of Business & Development studies Volume 1 Issue 2 2025 and implementation hinders the growth of a business. In any business, knowledge and skills are core elements needed to not only run the business but to ensure its growth.

As such, it was clear that a lack of knowledge and skills in business inhibits the growth of their small-scale operations.

From the findings, some of the women wished to acquire the necessary skills and knowledge, however, the financing required to attain the goal is costly thus deterring their efforts. According to a study by Mwania (2011), and study done by Marlow and McAdam (2023) both established that the micro and small enterprises to thrive, education and training are key aspects, research showed that most of the women entrepreneurs running the micro and small businesses in Kenya lack education and necessary skills contributing to the poor business performance. Moreover, one of the measures to be considered should be to sensitize entrepreneurs on the importance of training and facilitate training opportunities (Thompson et al., 2010).

### **Conclusion**

Inadequate skills and knowledge coupled with limited technological adaption were also identified to inhibit the growth of the small-scale businesses owned by women in Awendo subcounty. Poor policies in Kenya and at the county level and poor understanding of strategy planning and implementation were acknowledged to hinder the growth of businesses. From the findings of the study, it can be concluded that although, the women in Awendo sub-county have decided to break the glass ceiling and venture in make dominated businesses such as opening hardware and wines and spirits shops, their efforts are yet to result in the growth of their businesses from small scale to medium or even large businesses. More support from the society and the government must be expended to ensure that the small-scale women entrepreneurs are able to expand their businesses by overcoming the inhibiting factors.

### Recommendations

The study recommends that non-governmental organizations in collaboration with the government needs to offer business education to the businesswomen in Awendo sub-county. This is because, from the survey, it was evident that the women are trying to break through in the field of business. However, they lack the proper knowledge and skills of how to go about running and expanding a business. Moreover, due to the low level of skills and knowledge, most of the businesswomen are not able to articulate strategy planning and implementation. The study only targeted Awendo sub-county leaving the other sub-counties in Migori County unstudied, thus more research would be conducted in the rest of the Counties in Kenya to compare whether the inhibitors of business growth are similar as to the ones identified in this study. Further, the study suggests that research needs to be conducted on how the identified inhibitors can be resolved to ensure the success and sustainability of women owned enterprises not only in Awendo sub-County but across Kenya and the Africa as a Continent.

#### References

- Bajpai, G. C. (2014). African Women Entrepreneur: Problems, Challenges and Future Opportunities. *International Journal of Managerial Studies and Research*. 2(5), 17-22.
- Ogundana, O. M., Simba, A., Dana, L. P., & Liguori, E. (2021). Women entrepreneurship in developing economies: A gender-based growth model. *Journal of Small Business Management*, 59(sup1), S42-S72.
- Bilal & Khan, M. A. (2016). Constraints to growth: a cross-country analysis of Chinese, Indian and Pakistan SMEs. *Chinese management studies*, 365-3
- Chowdhury, A. (2011). *Socio-Economic Impact of Women Entrepreneurship in Sylhet City*. Bangladesh: Shahjalal University of Science and Technology.
- Clegg, B. (2018). Perceptions of growth-impeding constraints acting upon SMEs' operations and the identification and use of transitionary paths to elevate them. *international journal of operations and production management*, 756-783.
- Heyzer, N. (2010). Making the Links Women's Rights and Empowerment are Key to Achieving the Millenium Development Goals, Gender and Development, Gender and Development.
- Hisrich & Brush. (1984). The woman entrepreneur: management skills and business problems. *Journal Of Small Business Management Vol.* 22, 29-30.
- Kibas, B. P. (2006). Women in Entrepreneurship: Analysis of Factors Influencing Growth Oriented Women Enterprises in Kenya. Geneva: International Labour Office.
- Kinyanjui, M. N. (2006). Overcoming Barriers to Enterprise Growth The Experience of MSEs in Rural Central Kenya. Nairobi: Longhorn Kenya.
- Kinyua, N. A. (2014). Factors Affecting the Performance of Small and Medium Enterprises in the Jua Kali Sector In Nakuru Town Kenya. Nakuru: Egerton University.
- Kombo & Tromp. (2006). *Proposal and Thesis Writing an Introduction*. Nairobi: Paulines Publications.
- Kombo, D. &. (2006). *Proposal and Thesis Writing an Introduction*. Nairobi: Paulines Publications.
- Kwong & Thompson. (2010). Education and entrepreneurial activity: A comparison of White and South Asian men. *International Small Business Journal* 28, 147-162.
- Mahmoud, A. M. (2011). Market orientation and business performance among SMEs in Ghana. Kumasi: *International Business Research*. 28, 147-162.
- Mbogo, M. (2011). Influence of Managerial Accounting Skills on SME's on the Success and Growth of Small and Medium Enterprises in Kenya Technology and Entrepreneurship in Africa. *Journal of Language*, 12-16.
- McAdam & Marlow. (2013). Gender and entrepreneurship: Advancing debate and challenging myths exploring the mystery of the under performing female entrepreneur. International Journal of Entrepreneurial Behaviour & Research. 19, 114-124.

- African Journal of Business & Development studies Volume 1 Issue 2 2025
- Merwe, M. V. (2008). A study of discrimination against women entrepreneurs when applying for financial assistance. Pretoria: University of Pretoria.
- Njoka & Njeri. (1998). Small Scale Enterprise in Nairobi: The Socio-Cultural Factors influencing investment patterns among informal sector women entrepreneurs Nairobi. Nairobi: University of Nairobi.
- Orser & Hogarth-Scott & Riding, B. (2000). "Performance, firms' size and Management problem solving (x)". *Journal of small Business Management 38*, 4-10.
- Robert, D. P. (2002). *Entrepreneurship: Starting, Developing and Managing a New Enterprise*. Boston: Irwin.
- Schindler & Cooper. (2011). Business research methods 11th ed. Singapore: McGraw-Hill.
- Shane. (2005). A general theory of entrepreneurship: Individual-opportunity nexus. Chelterihan: Edward Elgar Press.
- Singh, R. (2012). Women entrepreneurship issues, challenges and empowerment through self help groups: an overview of Himachal Pradesh.) . *International Journal of Democratic and Development Studies*, 1(1, 45-58.
- Stevenson, A., & Onge, C. (2005). Support for growth---oriented women entrepreneurs in *Ethiopia*. Geneva: International Labour Office.
- Stuetzer, K., &Watson, R. Z. (2013). Challenging the female underperformance hypothesis. *International Journal of Gender and Entrepreneurship* 5, 116–129.
- Thornhill, M., &Saunders, L. (2007). *Research Methods for Business Students (4th Ed.* Harlow: Financial Times Prentice Hall.
- Tiagh, P., & Orwa, H. (2012). Women Entrepreneurship in Kenya's Firms: A Demographic Perspective. New York: Lambert Academic.
- Tirimba, K. M. (2014). Facto Affecting the Performance of Small and Micro Enterprises in Limuru Town Market of Kiambu County. Newyork: KenyInter-national Journal of Scientific and Research Publications.
- Valla, S. (2001). *Barriers facing female entrepreneurs*. A study in the Gauteng Province, South Africa. MBA thesis: University of Wales.
- Ven, A. H. (1993). The Development of an Infrastructure for Entrepreneurship. *Journal of Business Venturing*. 15 (3), 197-218.
- Vinesh, L. (2014). Role of women entrepreneurs in India. *Global Journal of Finance and Management*. 6(5), 473-480.
- Wyric, HK., & Natarajan, M. (2011). Framework for implementing sustainable practices in SMEs in the United States. Proceedings of the World Congress on Engineering. Newyork: World Press Publishers.