

Entrepreneurial Skills for Women Business Operators in Nyambene, Kenya: The Enablers of Rural Development

IBUATHU C. NJATI*, Karwitha, D.N., Omae, H.N.

P.O BOX 972-60200 MERU

School of Education, Meru University of Science & Technology

ABSTRACT

This study explored entrepreneurial skills for women business operators in Nyambene region as the main enablers of rural development. The specific objectives were to: examine the entrepreneurial awareness; establish entrepreneurial capabilities and provide way forward in improving women entrepreneurial activities. The study utilized descriptive research with mixed methods of interview schedules, questionnaires, and observation schedules. The sample consisted of 142 women business entrepreneurs. Participants admitted (mean = 5.0; std. dev = 0.604) that crucial ideas are a capability used in running business ventures. Majority, 92.9% viewed training in entrepreneurial skills and competencies as an enabler with multiplier effect in improving their entrepreneurial ventures. Correlation between entrepreneurial capabilities of women in enhancing business ventures was significant ($F = 13.24$; $p < 0.05$). The correlation between improving entrepreneurial activities on women entrepreneurs in enhancing business ventures at ($t = 2.378$; $p < 0.05$) was evidently self-assuring at 95%. The study concluded that less than two fifth of the informants were unfamiliar with record keeping, managerial skills, planning and research in business, value addition and technological skills, therefore pointing to grey areas of training.

Key words: Entrepreneurial skills; entrepreneurial capabilities, enablers and entrepreneurial awareness

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I. BACKGROUND

Social entrepreneurship is where entrepreneurial ventures are driven by solving social-cultural issues, as opposed to financial income; green entrepreneurship is where environmental problems are explored to result in a net positive impact on the natural environment using sustainable processes; while digital entrepreneurship is where digital products and services are created, marketed, delivered and supported online.

The European Investment Bank in 2016 approved the EIB Group Gender Strategy entitled 'Protect, Impact, and Invest. The strategy aims to mainstream gender equality and women's economic empowerment by providing entrepreneurial interventions throughout the Group's activities both inside and outside the EU (European Investment Bank Group, 2016). In particular, the strategy targeted promotion of women's economic empowerment as well as support for female entrepreneurship' besides women's increased access to credit-financial services among others. The Strategy has been in place since January 2016. In this way, women entrepreneurial skills are nurtured and developed to build more business for increased production and service delivery.

Badi and Badi (2010) and Omunjalu and Fondo, (2014) observed that an alternative view based on interactions at the local level, and ideas and policies are shaped by everyday practice rather than by the ruling dominant development theory. The local people know their interests and needs and therefore are capable of promoting their own development if their initiatives are recognized and supported through relevant entrepreneurial skills. Further, OECD (2016) reiterates that in spite of extensive development policies and programs mounted by countries, poor women benefit most from their own development efforts. At the local level, when women come together to form a group, they are able to identify their needs and find ways to help themselves.

Such economic occurrences precipitated the Kenyan Government think tanks to initiate Uwezo fund through a legal notice No.21 of the public finance management act, 2014 (RoK, 2008). The Uwezo Fund, a flagship program for Kenya's vision 2030 aimed at enabling women, youths and persons with disability access to finances to promote businesses and enterprises at the constituency level (Omunjalu and Fondo, 2014). It is noteworthy that policies that promote economic development among women but do not respond to the structural inequalities at the basis of their exclusion may bring growth gains, but will not necessarily bring gender equality gains such as nurturing women entrepreneurs.

II. LITERATURE REVIEW

The today's entrepreneurs encounter various challenges. Majority normally request assistance with purposeful portion of their prospective business, and assured technological aspects, where they identify knowledge-gaps, however, they have to concede that they require to be acquainted with more knowledge to be successful entrepreneurs. Ability and personality are not of significance but the way of success is beyond information of pertinent method and conviction in a thought. It is imperative to acknowledge that while the surface uniqueness can be enhanced and toughened with suitable enablers, essentially they are ordinary and inherent behaviours expected of entrepreneurs (John and Ron, 2007).

Moreover, an impact evaluation of a programme implemented in rural Egypt revealed positive growth on young women's incomes and business knowledge (Global Entrepreneurship Monitor, 2017). These studies showed that engaging local communities in training programmes prompts an enabling environment for women's empowerment. In this connection, technology and innovation policy of republic of Kenya rewards outstanding Kenyan researchers, technopreneurs and policy makers in the identified national priority areas. The outputs of this project include: Technopreneurs' Awards Project that recognize innovation and scientific development by entrepreneurs, individuals and firms in the application of science, technology and innovation (ST&I). This includes the commercialization of Kenyan science, technology and innovation. This encourages innovations and entrepreneurship in ST&I especially to women fraternity as a group or individual persons by enhancing businesses (RoK, 2008).

Study findings on women entrepreneurship by Donna, et al. (2017) of 74 sampled economies across the world revealed that Latin America, Southeast Asia, sub-Saharan Africa and Canada showed highest levels of total entrepreneurship activity (TEA). Total entrepreneurship actions exhibit elevated average rates and greater deviation at lower levels of economic development. This variation is established in the factor-driven group, for example in Senegal where more than one out of every three women is starting a business, and in India where only one out of 13 is doing so. These studies continue to observe that twenty-one economies of the 74 sampled exhibited low TEA rates and gender gaps of half or less than half the level of men. Jordan, a middle driven economy, confirmed female TEA rates of 3%, which is about $\frac{1}{4}$ the male level. In the innovation-driven group, women in Germany also start businesses at a level of 3%, which is $\frac{1}{2}$, the male level (ibid). Thus, these studies concluded that low rates and wide gender gaps are key indicators of how overall entrepreneurship rates may be diminished by low female participation. This necessitates the importance of uncovering root causes underlying low entrepreneurship rates among women operators in Nyambene region of Meru County.

Rahim, Fabeil, & Sung, (2017), Gorenflo, N. (2015) assert that besides numerous obligations assigned to women such as reproductive duties and housework, women can pursue and find success through their own businesses. These studies observe that about 49% of a total of 12, 557, 700 people from the entire population in Malaysia is made up of women and that 48% of the total female population constitute the national labour force. This situation shows that involvement of women in national development activities is more positive and acceptable within a community. Further, factors that encourage women entrepreneurs to participate in business are because of their family supports, family background, independent factors, interest, education, work experience, self-satisfaction, to achieve ambitions, motivation, to change family fortunes, source of income and so on (ibid).

Studies by Bradshaw, Castellino and Diop (2015) and ILO (2017) in Liberia, found out that UNDP worked with a group of women motorcycle taxi operators, known as the Pink Panthers. During the Ebola outbreak, the Pink Panthers modified their services to provide home delivery of groceries and essentials. This helped to minimize the number of people interacting at markets where they were at risk of exposure to the Ebola virus. In this regard, by responding flexibly to this challenging situation, the Pink Panthers were able to assist with the prevention and recovery effort while also providing a valuable service hence a noticeable innovative and entrepreneurial component of service delivery. Additionally, studies by ILO (2017) and OECD (2013) concur that in India, the SwayamShikshanPrayog project (self-teaching) worked with rural women in the states of Maharashtra and Bihar to help them become clean-energy entrepreneurs. The women organized themselves into self-help groups, which then introduced their communities to innovations such as biogas-based clean stoves, rechargeable solar lanterns, groundwater-conserving irrigation techniques, and vermiculture-based composting. This project earned a UN Climate Award at the 2016 Marrakech Climate Change Conference (ibid). Such entrepreneurial ventures highlight the many opportunities for women entrepreneurs to contribute to the achievement of SDGs.

Women entry into entrepreneurship in sub-Saharan Africa could be explained by South Africa's low overall female entrepreneurship rate that is clarified by the relative lack of participation among the two youngest age groups; those in 18-24 years and 25-34 age brackets (Goetz, Sonia, Buche, Mari, Pathak and Saurav, 2015). The studies observe that the highest female rates in South Africa occurred among the 45-54 age groups, indicating that entrepreneurship is undertaken in late career stage. Male rates are consistent from ages 18 to 54, resulting in greater gender gaps in younger age groups. In other countries from this region, young women,

particularly those aged from 25-34 years, start businesses often (ibid). In Senegal, female entrepreneurship rates climb even higher among those aged 35-44 and 45-54 years. Besides, Jefferson, Debbie and David (2019) in their studies concluded that access to child care and strong societal role expectations for women to be family caretakers explain variations at different life stages. Thus contextual factors play an important role in stimulating or deterring women entrepreneurs: for instance, expectations for women's role in business and family, religious beliefs and the availability of child care. Moreover, evidence from Egypt and Morocco suggests that microfinance programmes positively impact women and their families, in particular for established women owned businesses (ibid). Besides, Studies by YES (2012) and Ajuna, Ntale and Ngui (2018) observed that, mentorship influenced performance of women entrepreneurship to a great extent. Learning from a mentor could help mentees avoid making errors in business decisions. Mentors help young entrepreneurs decide where they want to be in the future. Mentoring enables women entrepreneurs to realize their potential and the manner to achieve it. The study concluded that mentorship positively encouraged women entrepreneurship in Meru Town, Kenya.

UNDESA (2016), ILO (2017) and KNBS (2017) findings show that females neither in employment nor in education or training (NEETs) compares poorly with men today. Globally, the females NEETs rate is relatively high 34.4% compared to 9.8% for males. Young women comprise three out of every four young NEETs, and the disparity is greatest in emerging countries where four out of five young NEETs are female. Thus, reducing youth NEET rates is one of the primary targets of the vision 2030 Agenda for Sustainable Development under Goal (SDG) 8 on "Promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all" which this study seeks to fill.

4.1 Need for Achievement Theory of McClelland

Professor David McClelland, in his book 'The Achieving Society', has crafted a theory based on his research that: *entrepreneurship ultimately depends on motivation*. It is the need for achievement (N-Ach), the sense of doing and getting things done that promote entrepreneurship' (Desai, 2009). He says, N-Ach is a relatively stable personality characteristic which stresses standards of excellence, material warmth, self-reliance training and low father dominance. Thus, a person acquires three types of needs for: - achievement, power and affiliation, therefore need for higher levels of economic well-being (ibid). Thus, women groups that work for a common goal are perceived to exhibit some if not all of these needs. The individual woman with high levels of need achievement is a potential entrepreneur. Such individuals could exhibit traits that would lead to setting moderate realistic and attainable goals for them, take calculated risks and prefer situations whereby they can take personal responsibility for solving problems.

5.1 The study expected outcomes

The specific study objectives were to:

1. examine the entrepreneurial awareness possessed by women business operators,
2. establish entrepreneurial capabilities of women business operators,
3. find out forward in improving women entrepreneurial activities in Nyambene region.

III. METHODOLOGY AND DESIGN

The researcher employed descriptive research that used mixed methods of interview schedules, questionnaires, and observation schedules. Requisite qualitative and quantitative data was gathered on entrepreneurial skills, unexploited entrepreneurial opportunities within the locality and entrepreneurial awareness possessed by women entrepreneurs within Nyambene region in Kenya. The sample comprised of 150 women aged between 21 and 49 years drawn from six sub counties of Igembe (South, Central and North) and Tigania (East, Central and West). Besides, the regression analysis model: $Y = \beta + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$. (Rawlings, Pantula, and Dickey, 1998) was used to approximate the effect of women entrepreneurs in enhancing business ventures in rural areas; where: Y- enhancing business ventures in rural areas; β - Constant; X_1 - entrepreneurial capabilities of women; X_2 -improving entrepreneurial activities; X_3 - entrepreneurial awareness and ε is the assumed error value.

THE OUTCOMES AND DELIBERATIONS

The study keenly engaged on entrepreneurial skills for women business operators in Nyambene as enablers for rural development. This is because entrepreneurship is individual's ability to turn ideas into actions and is therefore a pivotal competence serving women to be more resourceful and self-confident in whatever they carry out. Business confidence should remain strong enough to back up innovation in investment. Subsequently, by use of questionnaires, interview schedules and observation schedules the study explored the entrepreneurial capabilities possessed by women business operators; analysed the entrepreneurial awareness possessed by

business women entrepreneurs and sought way forward in improving women entrepreneurial activities in Nyambene.

Women business entrepreneurs' background

During field expedition, the respondents' education attainments were ascertained as shown in figure 1. The findings showed that 14.2% respondents had received non-formal education while 13.2% had dropped out of primary school.

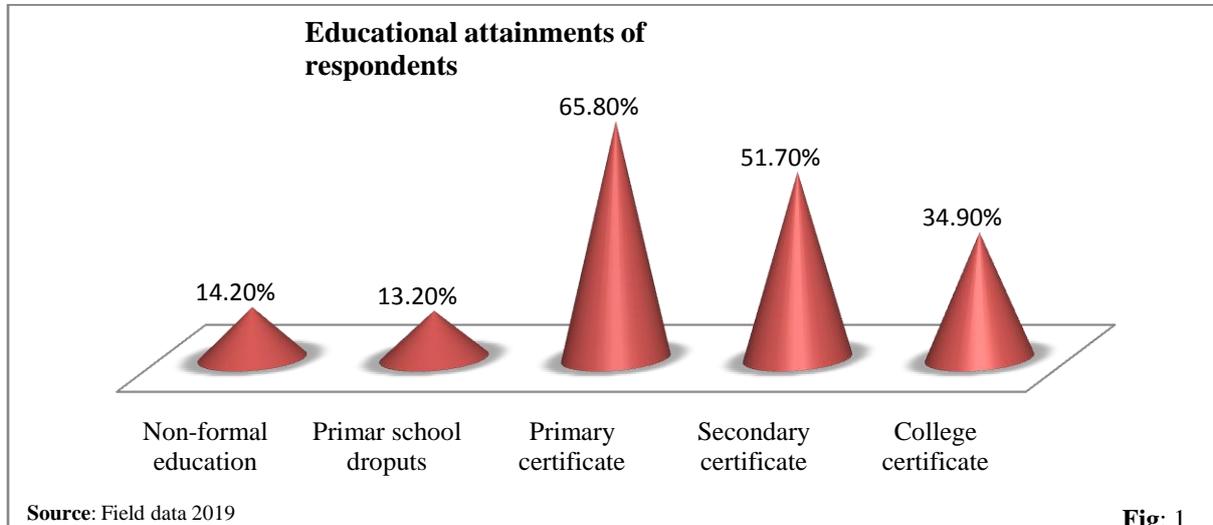


Fig: 1

Moreover, 65.8 % informants had primary school certificate whereas 51.8% had attained secondary education credentials. Additionally, 34.9% had college certificates. These observations signified that majority of women business entrepreneurs in Nyambene region had basic education and therefore could be offered training on skills and competencies of running their businesses.

The participants added their voices on their family way of life. Figure 2 shows that most of the participants 76.1% were married whereas 16.2% were single. The big number of single respondents was explained by the fact that young women who had left college and high school had joined entrepreneurship businesses as a source of employment to earn a living.

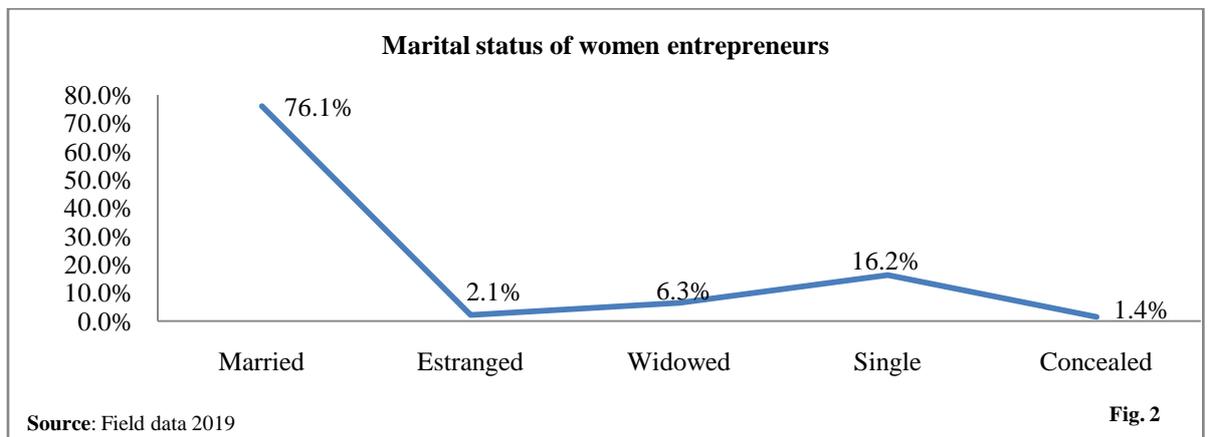


Fig. 2

Unfortunately, a small proportion 6.3% of the respondents had lost their spouses through death.

Business Women operators' Entrepreneurial skills awareness

The women business operators provided their views on whether they understood the concept of entrepreneurship and what they applied in their businesses. Their views were collected based on the responses provided against each question item as revealed in figure 3.

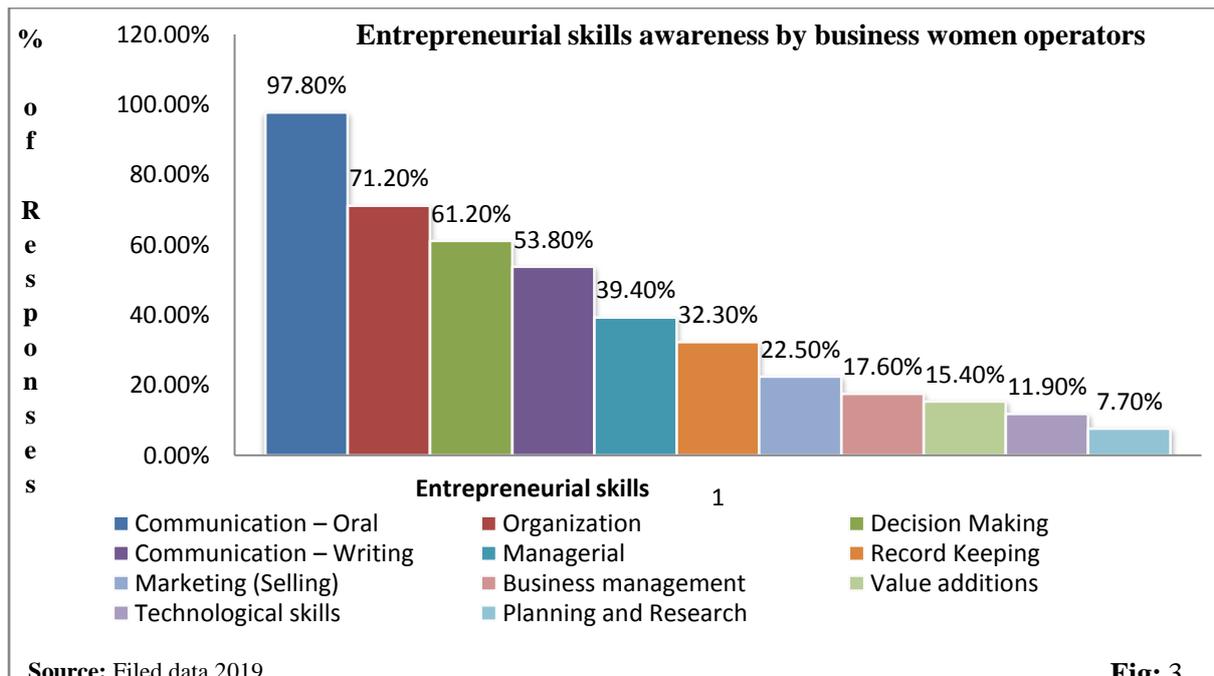


Fig: 3

First, the study established that respondents especially those aged above forty years had difficulties in explaining the concept of entrepreneurship. However, Communication – Oral awareness was common among majority of members at 97.8%. Those with well grounded communication skills avoided errors in their businesses. This was closely followed by business organisation at 71.2%, decision making at 61.2% and communication-writing at 53.8%.

However, the rest of the entrepreneurship skills tested were known by less than two fifth of the respondents with planning and research at the bottom with 7.7%. One of the respondents opined that: *We hardly get training by business supporters and mentees such as County government’s department of commerce; we only rely on what we know and what we hear from mass media.* This was a sure indicator that these business women required training in various areas of entrepreneurial skills. Another respondent lamented that: *Technological skills are a big challenge to most business people around. They are looking forward to County government to offering requisite technological services to business entrepreneurial community.* In this regard, Lenjo, (2017) and Ajuna, Ntale and Ngui (2018) findings concur that mentorship influenced performance of women entrepreneurship to a great extent because entrepreneurship eventually depends on inspirations. Education from a mentor could assist mentees from making faults in business decisions. Mentors help young entrepreneurs choose where they want to be in the future. Moreover, regular training due to emerging issues in the market is a necessity for entrepreneurs to make ends meet.

Entrepreneurial Capabilities of women Business Operators

The study explored the opinions of entrepreneurial business women operators with respect to their entrepreneurial competencies they had attained that are utilised mostly in their day to day business activities. Assessments of their contributions are tabularized in Table 1

Table 1:- Entrepreneurial Capabilities of Women Business Operators

Entrepreneurial skill	n	Min	Max	Mean	Std. Dev.
Crucial ideas	142	2	8	5.47	.604
Forecast and investigation	142	2	8	3.69	1.291
Critical assessment	142	1	8	4.36	1.447
Planning	142	2	8	4.83	.898
Conversations	142	1	8	5.17	.533
Written communication	142	2	8	5.14	.612
Management	142	2	8	5.21	.602
Promotion and publicity	142	2	8	5.33	.493
Documentation	142	2	8	4.11	1.314
Trade organization	142	1	8	5.28	.621
Technological proficiency	142	1	8	3.21	1.395

Individual maturity skillfulness	142	1	8	5.16	.584
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N=142

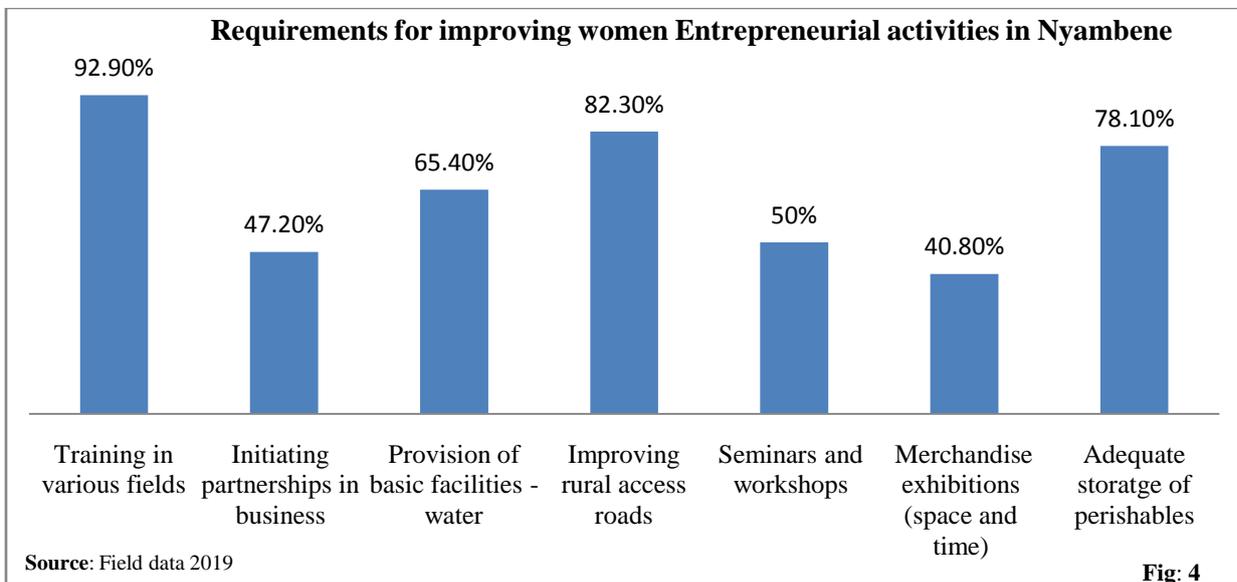
Source: Field Data 2019

Basically, from the data in Table 1, the participants firmly admitted (mean =5.0; std. dev = 0.604) that crucial ideas are a capability used in running their daily business ventures. Crucial ideas in business planning skills are a requirement for successful business implementation. Furthermore, the informants were of the same mind that (mean ≈ 5.00 std. dev < 1.000) planning business activities; conversations with key stakeholders; written communication; management of business; promotion and publicity; trade organization and individual maturity skillfulness in business ventures were some of the competencies of women business entrepreneurs of Nyambene region.

On the contrary, the respondents concurred that they are incompetent in (mean ≈ 4 std. dev = 1.291) forecasting and investigations in relation to their business operations, critical assessment of their business plans and daily activities, documentation of the relevant business records and proficiency in technology. These findings wererobustlysupport by Global Entrepreneurship Monitor (2017) and Penaluna(2018) which established that the impact of an entrepreneurial venture operated in rural Egypt by young women required technological proficiency, competencies in planning, forecasting, and book keeping for upward growth. From the foregoing women business entrepreneurs in this region are inadequate of certain entrepreneurial skills that should be taught to them in order to translate to improved performance in business.

Improving Women Entrepreneurial Activities in Nyambeneregion

The respondent provided their views on what should be done to enhance business entrepreneurial activates in Nyambene region as presented in figure 4.



From the findings in table 4, majority 92.9% of the informants viewed training in various entrepreneurial skills and competencies as anenabler with multiplier effect in improving their entrepreneurial ventures. Meanwhile 82.3% respondents opinedthat improving rural access roads; provision of basic facilities like water and entrepreneurial incubation centre 65.4%; and initiating seminars and workshops by Department of Trade of the County government 50% among others;were viewed as major enablers to entrepreneurial growth among women business ventures.

One respondent lamented that: *We run a milk business but have no access to a coolant for storing milk after purchase from farmers. Moreover, the roads are in poor state and impassable during rainy seasons.* These factors of entrepreneurial growth were associated with County government’s capacity to engage the local community in improving business environment.

Moreover in concurring with these observations, Sanjay (2012), UNDP (2015). andUN (2018) emphasized that in Indonesia there was great need to provide various enablers such as all weather roads for entrepreneurs to access and market raw materials and finished product besides addressing merchandise storage facility limitations.

Regression Analysis Model

The study endeavoured to establish the potential of women entrepreneurs in enhancing business ventures in rural areas of Nyambene region using regression analysis model $Y = \beta + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$ by Rawlings, Pantula, and Dickey (1998). The model variables were Y- enhancing business ventures in rural areas; β - Constant; X_1 - entrepreneurial capabilities of women; X_2 - improving entrepreneurial activities; X_3 entrepreneurial awareness and ε is the assumed error value. The model summary is illustrated in table 2.

Table 2: Summary of the model

Model	R	R squared	Adjusted R Square	Std. Error of the Estimate
1	.694*	.481	.456	.2663

*Forecasters: constant-entrepreneurial capabilities of women; improving entrepreneurial activities; entrepreneurial awareness.

Results of table 2 indicate R=.694; implying that entrepreneurial capabilities of participants contributed 68.4% of the deviation on the effect of women entrepreneurs in enhancing business ventures in Nyambene region. This is because women business capabilities in planning business activities; conversations with key stakeholders; written communication; management of business; promotion and publicity; trade organization and individual maturity skillfulness in business ventures were the enablers of enhancing business ventures in the region. Further, the results of coefficient of ($r^2 = 0.481$) predestined that 48.1% of business venture enablers of women entrepreneurs in Nyambene was clarified by improving entrepreneurial activities and entrepreneurial awareness among the women business players. Thus, these outcomes underline the importance of business enabling efforts in enhancing business ventures by women entrepreneurs.

Table 3:- ANOVA tabulations

Model	SS	df	MS	F	Sig.
Repression	39.78	4	15.01	13.24	.000**
Residual	139.24	137	1.32		
Total	179.02	141			

**p < 0.05
 Source: Field Data, 2019
 i. Forecasters:- (constant), entrepreneurial capabilities of women, improving entrepreneurial activities and entrepreneurial awareness
 i. Effect of women entrepreneurs in enhancing business ventures.

The outcomes of computations of ANOVA presented in Table 3 show that the correlation between entrepreneurial capabilities of women in enhancing business ventures was significant (F = 13.24; p < 0.05), hence null hypothesis was negated. This meant that entrepreneurial capabilities of women had positive effect on women entrepreneurs in enhancing business ventures in Nyambene region.

Table 4: The Model Coefficients

Model	Unstandardized Coefficients		Standardized Coefficient		
	B	Std. Error	Beta	t	Sig.
(Constant)	.782	.585		1.246	.162
Entrepreneurial capabilities of women	.481	.083	.213	2.720	.059
Improving entrepreneurial activities	.616	.151	.247	2.378	.029
Entrepreneurial awareness	.567	.149	.231	2.356	.034

i. * Forecasters: (constant), entrepreneurial capabilities of women, Improving entrepreneurial activities and entrepreneurial awareness

i. Outcome: effect of women entrepreneurs in enhancing business ventures.

The analysis in Table 4 confirm that entrepreneurial capabilities of women at (t = 2.720; p < 0.05) at 95% confidence scale had statistical significance on women entrepreneurs in enhancing business ventures in Nyambene region. Furthermore, the correlation between improving entrepreneurial activities on women entrepreneurs in enhancing business ventures at (t = 2.378; p < 0.05) was evidently self-assuring at 95%. Moreover, the relationship between entrepreneurial awareness and its impact on women entrepreneurs in enhancing business ventures at (t = 2.356; p < 0.05) was statistically admissible at 95% assurance level. Therefore the trio null hypotheses were annulled and alternative hypotheses were supported. From

these interpretation, beta values in table 4 were used to construe the regression model as follows: $Y = 0.78 + 0.48X_1 + 0.61X_2 + 0.56X_3$; where Y, X_1 , X_2 and X_3 connote variable effect of women entrepreneurs in enhancing business ventures, entrepreneurial capabilities of women, improving entrepreneurial activities and entrepreneurial awareness among women business players respectively in Nyambene region. Therefore, the effect of women entrepreneurs in enhancing business ventures was described by; 0.48 entrepreneurial capabilities of women; 0.61 improving entrepreneurial activities; and 0.56 entrepreneurial awareness by women business players. In this case the model application was therefore certified useful.

IV. CONCLUSION

In conclusion, the study documented that although few women business entrepreneurs had non-formal education; majority of women business entrepreneurs had basic education and therefore could be offered training on skills and competencies as enablers of running their businesses. On entrepreneurial awareness by business women operators, the study concluded that respondents aged above forty years had difficulties in explaining the concept of entrepreneurship. This is because entrepreneurship is a recently introduced concept in the world of trade. Besides, Oral communication and business organisation were famous with informant. On the contrary, less than two fifth of the informants were unfamiliar with record keeping, managerial skills, planning and research in business, value addition and technological skills among others, therefore pointing to a grey areas of training.

The study observed that entrepreneurial capabilities of women business operators included crucial business ideas, business planning skills and individual maturity skillfulness in business ventures among others. However, the respondents were inadequate in capabilities of forecasting and investigations, critical assessment of their business plans and daily activities, documentation of the relevant business records and proficiency in technology.

On improving women entrepreneurial activities in Nyambene region the study documented that majority of the informants viewed training in various entrepreneurial skills and competencies as key enablers with multiplier effect in improving their entrepreneurial ventures. Thus, correlation between entrepreneurial capabilities of women in enhancing business ventures was significant ($F = 13.24$; $p < 0.05$). In furtherance to this, improving rural access roads, provision of basic facilities like water, providing entrepreneurial incubation centre and initiating seminars and workshops by Department of Trade of the County government was confirmed as key enablers of women entrepreneurial activities.

Finally, the study concluded that $Y = 0.78 + 0.48X_1 + 0.61X_2 + 0.56X_3$; where Y, X_1 , X_2 and X_3 signify potential of women entrepreneurs in enhancing business ventures, entrepreneurial capabilities of women, improving entrepreneurial activities and entrepreneurial awareness among women business players respectively in Nyambene region.

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