Stockholm School of Economics
Master Thesis in Business & Management

Female Entrepreneurial Motivation in Urban and Rural Kenya

A qualitative study examining the differences in female entrepreneurial motivation in urban and rural areas in Kenya

Abstract

Female entrepreneurship has for a long time been proven to be a driving factor of economic development, especially in developing countries such as Kenya. Moreover, economic development can be further enhanced by reducing urban and rural disparities in entrepreneurial opportunities in order to liberate the full potential productivity in all areas. Although some research has been done in the area of female entrepreneurship, a theoretical gap still persists. Followingly, the purpose of this thesis is to shed additional light on female entrepreneurial motivations in rural and urban areas in Kenya in order to reduce the research gap and create insights that might stimulate the Kenyan economy through increased female entrepreneurship. This purpose is embodied by the research question of *"What underlying factors motivate women in Nairobi and Kiambu to pursue a career as entrepreneurs, and do they differ?"*. Ajzen's Theory of Planned Behaviour has laid the basis for the thesis, and has been further strengthened by Alderfer's ERG-theory and a gender perspective. A qualitative study with 16 semi-structured interviews and observations was used to examine the women's entrepreneurial motivations in the two areas. The analysis finds that the motivation differs to a large extent in Nairobi and Kiambu. Women in Nairobi are motivated by self-fulfilment and find support in a professional network, while women in Kiambu are more motivated by religious faith, family support and an aspiration to acquire more freedom. Finally, a further discussion is held, outside the direct scope of the study, showing that Nairobi is similar to Tönnies's 'Gesellschaft', incentivising entrepreneurial behaviour to become more individualistic, while Kiambu, similar to a 'Gemeinschaft', influences the entrepreneurial behaviour to become more traditional.

Keywords: female entrepreneurship, entrepreneurial motivation, Kenyan entrepreneurship, female entrepreneurial intention, Theory of Planned Behaviour

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“So for me, as a woman, it’s easier because once I grow, I don’t grow alone, I grow as a whole. I grow as a family. Because once I grow, I grow for me, my children, and my husband.”

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1. Introduction

This section introduces the subject of interest by presenting an extensive background and a problematisation uncovering a research gap. Thereafter, the purpose of the study is introduced, leading to a research question that aims to fulfil that purpose. Lastly, delimitations are outlined to clarify the chosen scope of the study.

1.1 Background

Since the 1940's, the concept of entrepreneurship and its potential role in the economy as a driving factor for economic development has gained importance. Joseph Alois Schumpeter, one of the 20th century's most influential economists, published his book *Capitalism, Socialism, and Democracy* in 1942 in which he developed the theory of dynamic economic growth, also known as "The Process of Creative Destruction" (Schumpeter, 1942b). He explained it as follows: "The same process of industrial mutation—if I may use that biological term—that incessantly revolutionizes the economic structure from within, incessantly destroying the old one, incessantly creating a new one. This process of creative destruction is the essential fact about capitalism" (Schumpeter, 1942a). This insight about how economies grow was both unique and perspicacious at the time and has therefore marked the field of entrepreneurship to date.

Since then, entrepreneurs and entrepreneurship have known many varying definitions. Schumpeter, in his early work, defined entrepreneurs as businessmen of exceptional ability and daring that can undertake innovations and launch enterprises while exploiting opportunities for profit. He defined innovation as consisting in the introduction of a new good, the introduction of a new method of production, the opening of a new market, the discovery of a new source of supply of raw materials and the introduction of a new organisation in an industry. (Schumpeter, 1912) He later on reviewed that definition to a less individualistic one where the corporations themselves—instead of exceptional individuals—which have both the resources and economic power to develop and market new products and processes are the main source of business innovation (Schumpeter, 1942b; Schumpeter, 1947a; Schumpeter, 1947b).

Since then, many more definitions have been given. Baumol, for example, defined entrepreneurs as being ingenious and creative in finding ways that add to their own wealth, power, and prestige (Baumol, 1996). Shane and Venkataraman (2000) state that one widely quoted definition of entrepreneurship is that it is about the discovery and exploitation of opportunities (Shane & Venkataraman, 2000). Entrepreneurship has also been generally described as the creation of new forms and the process by which enterprises are founded and become viable (Rodrigues, 2018). For the purpose of this study, it is decided to conform to a broader definition of entrepreneurship given by the Global Entrepreneurship Monitor (GEM) in order to capture all conceivable aspects of entrepreneurship. GEM defines entrepreneurship as any attempt at new business or new venture creation, such as self-employment, a new business organisation, or the expansion of an existing business, by an individual, a team of individuals, or an established business (Global Entrepreneurship Monitor).

As mentioned above, Schumpeter (1942) stated that entrepreneurship is the driving force of economic progress. This concept has since been further developed and confirmed by later studies. Although some researchers have found mixed empirical evidence for this (Acs, 2006; Van Stel, Carree & Thurik, 2005), most still agree upon the importance of entrepreneurship for the economy. Many studies have shown that entrepreneurship does make a fundamental contribution to development by promoting structural change and growth and enabling people to escape from poverty and inequality (Gries & Naudé, 2010; Goedhuys & Sleuwaegen, 2010; Bennett, 2010; Kimhi, 2010; Tamvada, 2010). It has also been found that entrepreneurship is an important factor for economic development through employment, innovation and welfare effects (Acs, Desai & Hessels, 2008). In line with this, others also agree that entrepreneurship is the main vehicle of economic development and that the more entrepreneurs there are in an economy, the faster it will grow (Dejardin, 2000; Anokhin, Grichnik & Hisrich, 2008). The significance of entrepreneurship has even found its endorsement in EU's enterprise policy, which sees entrepreneurship as a core capacity for growth, employment and personal fulfilment (European Commission, 2004).

In Africa, the significance of entrepreneurship is all the more important. As a developing continent with great promises of growth and opportunity, but still facing critical challenges such

as the need to create a significant number of jobs for its booming population, Africa has great potential to be uplifted by entrepreneurship, for all the above-mentioned reasons (World Economic Forum, 2015). As stated by the World Economic Forum (2015), the biggest business opportunities in the coming decade will be created by Africans who start businesses, generate jobs and wealth, and capture growth opportunities, and African entrepreneurship is therefore central to Africa's future prosperity. Moreover, studies have been carried out to test the empirical evidence of entrepreneurial activities leading to economic growth in Africa. One of them, using GEM data for twelve African countries, found that entrepreneurship does promote economic growth in these countries (Adusei, 2016).

Realising the importance of entrepreneurship for economic development, the Kenyan government has implemented a wide-ranging set of strategies to encourage youth to initiate their own small businesses and thus promote the entrepreneurial culture in Kenya. Entrepreneurship is now a part of the Kenyan educational curriculum and the government has also introduced efficient business registration platforms while upgrading technological infrastructure. This in order to improve the ease of founding a business and encourage this behaviour. (Nairobi Business Monthly, 2016; University of Pennsylvania African Studies Center, 1993) These initiatives have partly contributed in an increase in promising entrepreneurs in Kenya. Forbes Magazine published in March 2017 its list of the 30 most promising young entrepreneurs in Africa, among them three Kenyans (Forbes, 2017).

Other institutions have also shown interest in the Kenyan entrepreneurial arena. The World Bank funded the Kenya Industry and Entrepreneurship Project, injecting some 50 million dollars to increase innovation and productivity in select private sector firms. The project comprises three components: strengthening the innovation and entrepreneurship ecosystem, increasing productivity and innovation at the firm level, and project implementation support and monitoring and evaluation analyses to ensure the implementation and sustainability of the project's activities. (Republic of Kenya, 2018; The World Bank, 2018) Because of the importance of entrepreneurship for economic growth in general, and the African and Kenyan economy more specifically, the findings of the study are assumed to be of interest for institutions and non-

governmental organisations whose goals are to reduce poverty in the world through economic growth in developing countries.

One important contributor to entrepreneurship is female entrepreneurship as women-owned businesses are one of the fastest growing entrepreneurial populations in the world. They make significant contributions to innovation, employment and wealth creation in all economies (Brush et al., 2006), leading to an increasing interest in understanding them and their motives in order to support them better. Indeed, it is said that higher levels of female entrepreneurship can contribute to a higher quality of entrepreneurship through conferring greater diversity (Berger & Kuckertz, 2016; Verheul, Stel & Thurik, 2006). Apart from diversity, employment and wealth creation aspects, it is of importance to realise that raising the proportion of female entrepreneurs is a worthwhile objective in itself as it has been proven that female founders focus less on economic goals than men and instead devote more time to pursuing also social goals (Berger & Kuckertz, 2016). Furthermore, the GEM report (2007) also stated that investment in women's entrepreneurship is an important way for countries to exponentially increase the impact of new venture creation. This because not only do women tend to pursue social goals as well as economic ones, but they are also more likely to share their gains in education, health, and resources with members of their families and their communities at large, thus benefiting society. According to the GEM, real progress can therefore not be made without an investment in both men and women in a given country. (Global Entrepreneurship Monitor, 2007) Similarly, the World Economic Forum (2016) stated that unless women are to make a full contribution, Africa will never master the fourth industrial revolution that will enable it to catch up, and even overtake, decades of under-investment (World Economic Forum, 2016). Because women contribute positively to entrepreneurship, and thus to economic development, it is of further interest to study and understand their motivations to become entrepreneurs in the hope of stimulating that motivation and promoting female entrepreneurship.

Yet another aspect that has been shown to be a vital contributor in reducing poverty and stimulating the economy is reducing urban and rural disparities, together with achieving gender equality (UNIDO, 2003). According to the Food and Agriculture Organizations of United Nations, the majority of the world's poor live in rural areas, and yet, resources and policies

continue to be biased in favour of urban development (Food and Agriculture Organizations of United Nations, 2018). This biased development and imbalance leads to detrimental effects on both rural and urban people. The growing number of rural poor seeking work in overcrowded cities stretch social and physical infrastructure and economic opportunities in the urban areas beyond their capacity. According to UNIDO, mobilising the potential productivity and entrepreneurship of rural people and particularly of women is indispensable to achieve the resilient economic growth that will pull people above the poverty line. (UNIDO, 2003)

1.2 Problematisation

As shown above, finding ways to empower women's participation and success in entrepreneurship is critical for more sustainable and successful economic development in both urban and rural areas in all countries. In spite of this, female entrepreneurs are still under-represented in the field. Indeed, examination of entrepreneurial behaviour around the world leads to the clear picture of a gender gap in venture creation and ownership activity and shows that men are still overly represented (Global Entrepreneurship Monitor, 2007). As well as being under-represented, women entrepreneurs are also understudied leading to a gap in academic research and thus also in entrepreneurial theory (Brush et al., 2006).

1.3 Purpose and Research Question

The purpose of this study is to close part of the above-mentioned research and theoretical gap and better understand women's motivation, in Kenya's urban and rural areas, to become entrepreneurs. The hope is that this will, in turn, help organisations that collaborate with women in these developing countries to better adapt the help they offer to match women's needs and thus increase their motivation to become entrepreneurs. This to increase the level of female entrepreneurship overall, which has been proven to be beneficial for the economic development of countries. To achieve this, the study will attempt to answer the following research question:

"What underlying factors motivate women in Nairobi and Kiambu to pursue a career as entrepreneurs, and do they differ?"

1.4 Delimitations

In light of the above research question, the current study will focus exclusively on female entrepreneurs in Kenya, thus leaving male entrepreneurs outside the scope of the study. This in order to enhance the importance of understanding female entrepreneurs specifically, as they are considered to have a marginally greater impact on economic development.

Furthermore, it is decided to include all types of female entrepreneurs in the study. Although prior research tends to sort entrepreneurship in different categories in order to isolate their respective effect on the economy (Carree & Thurik, 2010; Wong, Ho & Autio, 2005), including all types of entrepreneurship is thought to capture more general and unbiased results on what factors motivate female entrepreneurs. Consequently, female owners of various types of venture in terms of size, age and industry are included in the scope of the study.

The study is limited to female entrepreneurs in Nairobi and Kiambu exclusively in order to capture the potential differences in motivation between urban and rural areas in Kenya, where urban areas are represented by Nairobi and rural areas are represented by a few chosen rural regions of Kiambu County. These two areas were chosen given the accessibility of interviewees and limited to only two cities due to time limitations for data collection.

Lastly, the way the underlying motivational factors are studied will be further explained in the following sections.

2. Literature Review

The following section outlines current research and theory that is of interest to the previously stated research question of what underlying factors motivate women in Nairobi and Kiambu to pursue a career within entrepreneurship, and their possible differences. The body of research covers female entrepreneurship and entrepreneurial motivation. Furthermore, a literature review on motivation theories was also made in order to create a more extensive theoretical framework and give additional explanatory value to the research question.

2.1 Prior Research

2.1.1 Female Entrepreneurship

In order to answer the research question, it is of great importance to first gain some background knowledge about female entrepreneurship to understand how to relate to the subject.

The Absence of Women in Self-Employment

One important and recurrent finding in prior research on female entrepreneurship is the absence of women in entrepreneurial careers. Indeed, self-employment is still a male-dominated career choice even though female entrepreneurship is on the rise (Delmar & Davidsson, 2000).

According to Delmar and Davidsson (2000), this absence is explained due to the fact that women still have the main responsibility for the family and the children, leading to women often entering self-employment only once the children have reached adulthood. Furthermore, the authors mean that patriarchal pressure in society also hinder women from becoming entrepreneurs as they will, for example, have more difficulties obtaining bank loans to start their enterprises. Lastly, Delmar and Davidsson mention theories of identity construct as a possible explanation for women not entering entrepreneurship. These theories have found that the self-employed as a group show characteristics that a woman will traditionally not identify with. It therefore seems logical, from an identity construct point of view, that women will be under-represented as entrepreneurs as they might not be interested in entering that group. (Delmar & Davidsson, 2000)

Moreover, the absence of women in entrepreneurship can be explained by the logic of social learning (Manolova et al., 2012). Social learning theory bridges the gap between behaviourist and cognitive learning theories, meaning that a combination of environmental and psychological factors should influence behaviour. According to Manolova et al., women's under-representation as entrepreneurs is a result of their different socialisation experiences, which hinders them to fully attain their potential as they lack strong expectations of personal efficacy towards many career-related behaviours. (Manolova et al., 2012)

Finally, a study undertaken in Northern Ireland in 2012 found that women perceived that the enduring message from their socio-cultural context was that a woman's place was in the home, looking after her family. This perception might explain the low presence of women amongst entrepreneurs. (McGowan et al., 2012)

Women and Entrepreneurial Motivation

In order to understand women's entrepreneurial motivation, it is important to be aware of gender differences within this area. One recurrent finding is that women are less likely than men to start a venture for monetary reasons (Hisrich & Brush, 1984; Shane, Kolvereid & Westhead, 1991; Jennings & Brush, 2013). Indeed, as stated by Jennings et al. (2013), female founders focus less on economic goals than their male counterparts and instead devote more time to pursuing social goals. This finding is however mitigated by Bird & Brush (2002), which found that women business owners frequently pursue both economic and social goals. Brush et al. also found that women are more likely than men to start businesses to achieve a work-family balance (Brush et al., 2006), which is in line with McGowan et al. (2012) that states that a sizeable number of women, unlike men, choose entrepreneurship to balance work responsibilities and earning potential with domestic or familial commitments.

Furthermore, Shane, Kolvereid & Westhead (1991) found that achieving something and getting recognition for it is a greater reason for women to start their ventures and that women are less likely to start a business to be on the forefront of technological development, but more likely to do so to develop an idea or product. Other reasons for women to start a career as entrepreneurs which differ from men are self-realisation, recognition, and innovation (Manolova et al., 2012).

As research has found differences in motivation between men and women, it has become of interest to consider gender as a lens with which to conduct research, not just a variable to measure context.

Gender Aware Framework

Due to an identified gender gap in academic research on women's entrepreneurship, Brush et al. (2012) have developed a Gender-Aware Framework for women's entrepreneurship by building on an existing framework that articulates the 3Ms—market, money, and management—which are required for entrepreneurs to launch and grow ventures. The authors add two factors to the model. The first one being motherhood to highlight the household and family context of female entrepreneurs. The second one being the macro/meso environment to capture considerations beyond the market, such as expectations of society and cultural norms (macro environment) and intermediate structures and institutions (meso environment). (Brush, De Bruin & Welter, 2009) The extended model is displayed below where one can see how the different factors interplay with each other, with motherhood at the centre to not only be reminded of the importance of considering the role and position of a woman in the family, but also symbolising the centrality of meaningful gender awareness and analysis to the whole framework.

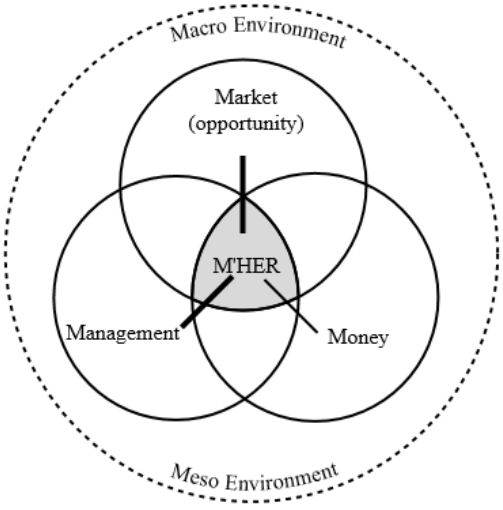


*Figure 1. Gender Aware Framework (*Brush, De Bruin & Welter, 2009)

The authors' contribution to the entrepreneurship literature, by adding a gender and context perspective to it, is of high relevance to this study and will therefore be kept in mind during data collection and analysis.

2.1.2 Entrepreneurial Motivation

Knowledge about entrepreneurial motivation theories is also highly necessary in order to understand what motivates women to pursue entrepreneurial careers in Nairobi and Kiambu, and thus answer the research question. Efforts to explain what makes entrepreneurs become entrepreneurs have been made in the past decades. One of the earliest research focus was to use individual characteristics to explain entrepreneurial behaviour with features such as 'risk-taking', 'individually oriented', 'hard-working', 'sees the big picture'. This research focus stems from what is commonly referred to as the Trait school. (Beugelsdijk & Noorderhaven, 2005; Mitton, 1989)

Recent research has however moved away from this concept of entrepreneurial personality and agreed that while some of these traits are innate, most can be taught and learned. As a result, the belief that the environment and experiences matter for entrepreneurial behaviour, because it moulds the individual, has taken a continuously greater importance in the entrepreneurship literature. This has led to a contingency perspective that sees entrepreneurship as a response to particular situations. (Cappelli & Huang, 2014; Gilad & Levine, 1986) Within this contingency perspective of entrepreneurial motivation, two main theoretical bodies are found to be the most widespread and commonly referred to. These are the Push and Pull theories (Gilad & Levine, 1986; Williams & Williams, 2014) and Entrepreneurial Intention theories (Shapero & Sokol, 1982; Ajzen, 1985), which will be thoroughly described below.

Push and Pull

In line with the contingency approach to entrepreneurship mentioned above, Push and Pull theories of entrepreneurial motivation have emerged. On the one hand, supporters of the Push Theory argue that entrepreneurs establish their own business because they perceive their environment as hostile and turbulent and see entrepreneurship as a solution to escape their situation. Thus, according to this theory, people are pushed into entrepreneurship due to negative

situational factors. (Gilad & Levine, 1986) These factors can vary from dissatisfaction with existing employment to loss of employment or career setback, as mentioned by Gilad and Benjamin (1986), but also stress associated with balancing work-life roles (McGowan et al., 2012).

On the other hand, supporters of the Pull Theory of entrepreneurship argue that people are pulled towards entrepreneurship because of attractive, potentially profitable opportunities—opportunity-driven entrepreneurship. Research supporting this theory has, for example, found that a high percentage of entrepreneurs come from homes where one or more family members have had an entrepreneurial career (Gilad & Levine, 1986). Other factors that can attract people into entrepreneurial activities are the desire for self-fulfilment or independence, greater wealth, or being one's own boss (McGowan et al., 2012).

These two theories, or hypotheses, have originally been considered to be competing to a large extent, meaning that people starting a business do so either because of negative or positive situational factors. This belief has however been contradicted by research that has shown that entrepreneurial motivation can be based on a combination of push and pull factors together (Williams & Williams, 2014). In line with this, McGowan et al. (2012) have find that both push and pull factors were at work in their study—focusing on negative and positive factors that lead to female entrepreneurship—and that in a number of cases a negative push factor acted as the trigger for women to take a positive step they had been considering for some time.

Entrepreneurial Intention

Focus on human and entrepreneurial intention (EI) has also gained increasingly large importance in entrepreneurial motivation research. These concepts were introduced in the early 80's, and the research focus became substantiated rather quickly. There are two major leading theories with extensive empirical evidence within the field of EI, namely Ajzen's Theory of Planned Behaviour (TPB) and Shapero's Model of Entrepreneurial Event (SEE) (Shapero & Sokol, 1982; Ajzen, 1985; Martins, Santos & Silveira, 2019; Krueger & Carsrud, 1993). Although the models are similar, Ajzen's TPB, which is the most dominant theory within the field, takes on a broad focus on general behaviour, while Shapero's SEE is more adapted to entrepreneurial behaviour.

Shapero includes an additional dimension of propensity to act as well as a narrower assumption on what creates behaviour, namely that inertia guides human behaviour until something interrupts or displaces that inertia. (Shapero & Sokol, 1982; Krueger Jr, Reilly & Carsrud, 2000) As Ajzen's TPB is seen as the most dominant theory within this subject (Martins, Santos & Silveira, 2019), and has been found to give slightly higher explanatory value for entrepreneurial intention than SEE (Miralles, Riverola & Giones, 2012), it is chosen as the main theoretical framework for the study. Furthermore, as the study aims to abductively investigate women's entrepreneurial intention, a broader framework might generate more comprehensive findings than a slightly narrower one.

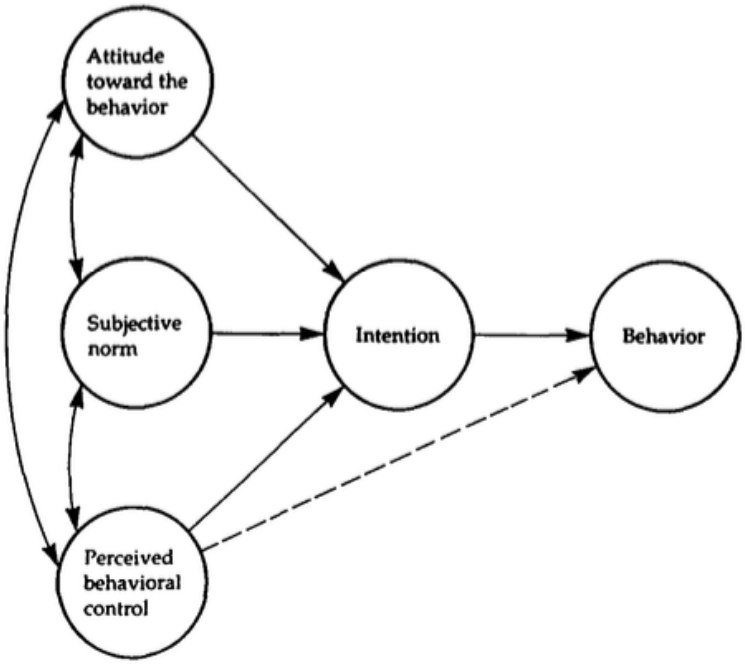


Figure 2. Theory of Planned Behaviour (Ajzen, 1991)

Ajzen states that most human behaviour is goal-oriented and can therefore be referred to as planned behaviour. Although routine behaviour might not require a plan that needs following, Ajzen argues that before becoming a habit, or a routine, the behaviour must have involved mental planning of some sort. (Ajzen, 1985) TPB defines intention as the individual's intention to perform a given behaviour. Furthermore, the intention is also assumed to capture the motivational factors that might influence a behaviour, such as willingness to work. Naturally, the

stronger the intention is to engage in a behaviour, the more likely should its performance be. It is important to note that behavioural intention can only find expression in action if the action is under volitional control, meaning that the person can decide to pursue the action. According to Ajzen, volitional control is affected by requisite opportunities and resources such as time, money, skills and cooperation from others. It is thus clear that actual control affects intention and behaviour. Furthermore, there are three factors that influence intention in Ajzen's TPB; perceived control, attitude towards the behaviour, and subjective norm. Each of these factors, called antecedents, contains a set of salient beliefs that control how the factors influence the intention; control beliefs, behavioural beliefs and normative beliefs. Each of the factors and corresponding beliefs will be further explained. Furthermore, the antecedents also interrelate and affect each other. (Ajzen, 1991)

First of all, Ajzen mentions the factor of perceived control and its interaction with intention. Perceived control considers a more psychological approach to actual control. It reflects to what extent the individual feels in behavioural control and in what ways this might affect intention and actions. Ajzen argues that perceived control is an individual's perception of the ease or difficulty of performing the behaviour of interest. This differs from another famous research on control, the locus of control, which is a generalised expectancy that remains stable across situations, while perceived control can vary across situations and actions (Rotter, 1954; Rotter, Chance & Phares, 1972). The underlying control beliefs that form the perceived control can, according to Ajzen, come from for example own experience of the behaviour, second-hand information of the behaviour, past experience of friends, and other factors that might reduce or increase the perceived difficulty of performing the action. If individuals feel that they have many resources available and that there are few obstacles, their intention toward the behaviour will be affected positively. (Ajzen, 1991)

Secondly, Ajzen argues that attitude toward the behaviour will also affect intention. This refers to the degree to which a person has favourable or unfavourable evaluations of the behaviour. The behavioural belief and following attitude is often formed through an expectancy-value model of attitudes. Accordingly, behavioural beliefs usually develop depending on what positive and

negative attributes an individual links to the behaviour and the outcome of the behaviour. (Ajzen, 1991)

Thirdly, Ajzen assigns the last predictor of intention to subjective norm. The subjective norm is the perceived social pressure to perform—or not perform—the given behaviour. The underlying normative belief controls how the subjective norm influences intention. It demonstrates the likelihood that important people or groups close to the individual approve or disapprove of performing a certain behaviour. The strength of the belief is formed through the strength of each of these referents and the individual's willingness to conform to their opinions. Ajzen gives a global scale to measure subjective norm by asking respondents to rate to which extent important ones would approve or disapprove of a certain behaviour and how much the individual would care about these opinions. (Ajzen, 1991)

Although predominant in the field of EI, Ajzen's TPB has also received criticism over the years. One of them questions whether a theory explaining all volitional behaviour based on only four explanatory concepts can be sufficiently elaborated. Criticism has also questioned the theory's sole focus on rational reasoning, which excludes unconscious influences and emotions' effect on behaviour. (Sheeran, Gollwitzer & Bargh, 2013; Sniehotta, Presseau & Araújo-Soares, 2014; Conner et al., 2013) The main source of criticism has however been based on the limited predictive value of the TPB, meaning that individuals can form an intention but still subsequently fail to act. This limited predictive value is unaddressed by the theory, and is therefore seen as a weakness. (Orbell & Sheeran, 1998) However, as this study aims to understand female entrepreneurs' conscious motivation to become entrepreneurs, the theory is still relevant as a theoretical foundation, even though it has received criticism for lack of inclusion of unconscious influences. Furthermore, as the study only includes female entrepreneurs who have formed an intention and thereafter already engaged in the behaviour, the limited predictive value is considered to be of no concern and the theory is considered valid for the purpose of the study.

2.1.3 Developing Ajzen's Framework in a Motivational Setting

As mentioned in the above section, Ajzen's theory describes how underlying antecedents affect the intention to perform a certain behaviour. Furthermore, intention is assumed to capture the motivational factors that might influence a behaviour, but does not focus primarily on these. As the research question aims to create an understanding of women's motivation to become entrepreneurs, more attention should be drawn to the motivational aspects of intention. For this reason, theories of motivation are reviewed to complement intention.

2.2 Motivation Literature

In order to strengthen Ajzen's framework with regard to the research question, a literature review on motivation is presented. The area of human individual motivation has for a long time been a popular focus of research and academia. The width of research in this area has created many different approaches and theories to what actually constitutes human motivation and which factors contribute to improve it. These many approaches are very intertwined in terms of findings, however, their identification of the main driver of motivation can still be categorised into two larger groups, namely, content theories and process theories. (Berl & Williamson, 1987)

2.2.1 Content Theories

A large body of research focuses on motivation as a basis for satisfying underlying human needs. This body of research is associated to what is commonly called content theories of motivation, which are concerned with what it is that arouses or starts a behaviour. (Berl & Williamson, 1987) Content theory researchers have a more intrinsic view of the human nature, taking the perspective that there are inner human needs that control and steer our actions. Many researchers within this field agree that humans have various needs, and motivation to fulfil these, but no consensus has been reached on how these interplay with each other.

Maslow's Hierarchy of Needs

Maslow contributed to the motivation literature as early as in 1943 with his Hierarchy of Needs, which, over time, has become one of the most known and commonly used content theories. The theory structures human needs—which act as motivators—in a hierarchy consisting of

physiological needs, safety needs, belongingness or love needs, esteem needs, and the need for self-actualisation. The theory is such that the needs are ordered hierarchically, which implies that individuals must satisfy lower-level needs, at least to a certain extent, before progressing on to meet higher-level needs. (Maslow, 1943) Later on, during the 1970's, Maslow expanded his own model to also include cognitive and aesthetic needs, that is, knowledge or meaning, and the search for beauty and balance. (Maslow, 1970a) He later also added transcendence needs—helping others achieve self-actualisation. (Maslow, 1970)

Maslow's Hierarchy of Needs has however received much criticism, both for the components of the hierarchy and for the weak empirical evidence of the theory (Berl & Williamson, 1987). Indeed, Maslow's many needs have been shown to overlap each other, which has encouraged modifications that involve fewer needs and therefore, less overlapping (Barnes, 1960; Harrison, 1966; Alderfer, 1969). One of the most known developments of Maslow's theory is Alderfer's Existence, Relatedness, and Growth theory, which was developed as a response to the criticism on Maslow.

Alderfer's Existence, Relatedness, and Growth Theory

Alderfer's Existence, Relatedness and Growth (ERG) theory has compressed Maslow's Hierarchy into the three aforementioned need categories: existence, relatedness and growth. These need categories revolve around obtaining material existence needs, maintaining interpersonal relatedness with significant others, and seeking opportunities in order to reach unique personal development and growth. (Alderfer, 1969) While similar, Maslow and Alderfer's theories differ in that Alderfer, although admitting the existence of a satisfaction-progression mechanism, also includes a frustration-regression path. According to him, an individual can become sensitive to lower level needs again when frustrated at the level that they find themselves at. Furthermore, contrary to Maslow's perception, Alderfer's levels of needs are not mutually exclusive, meaning that more than one level of need can influence an individual simultaneously. Moreover, according to Alderfer, existence needs are relative to the close reference group that an individual is connected to. (Alderfer, 1969) Empirical studies have supported Alderfer's theory throughout the years, making it the most current, valid and reachable content theory of motivation (Berl & Williamson, 1987).

Herzberg's Two-Factor Theory

Yet another content theory approach to what constitutes an individual's motivational needs and in which situations different needs are stronger was developed by Herzberg in 1959 (Hertzberg, Mausner & Snyderman, 1959; Bassett-Jones & Lloyd, 2005; Berl & Williamson, 1987). His Two Factor Theory of Motivation is specifically grounded in the field of job motivation and classifies the human needs into two categories of hygiene and motivating factors. Hygiene needs are contextual by nature as they involve the surroundings of the job, while motivating factors are concerned with the content of the job itself. Hygiene factors function as demotivators when not fulfilled and only neutral when satisfied whereas motivating factors are neutral when not fulfilled but act as motivators when they are present. (Hertzberg, Mausner & Snyderman, 1959)

Beyond Maslow, Alderfer, and Herzberg

Other researchers' work, such as McGregor's Theory X and Y (1960) and McClelland's Learned Need theories (1987) also belong to this content theory field of motivation literature. However, as McGregor's theories revolve mainly around how managers treat their employees according to which assumptions they make about their nature, they are less pertinent in the context of this study to understand the nature of female entrepreneurs' motivation and will therefore be overlooked (McGregor, 1960). Similarly, McClelland's Three Needs theory—need for power, need for achievement, and need for affiliation—although interesting as it mentions context (as in gender, age, race and culture) is not relevant to our study as the focus of the theory revolves around what place individuals usually take in an organisation based on what kind of need is dominant for them (McClelland, 1987).

2.2.2 Process Theories

From the late 1960's, the focus changed from content theories to examining how people are motivated and what it is that sustains motivation (Kermally, 2005). As for their view on human nature, process theories can be seen as considering humans as mostly extrinsically motivated. This due to the fact that the majority of the theories expect humans to calculate the expected gain against the calculated effort, not the enjoyment of doing the task.

Vroom's Expectancy Theory

One of the most widespread theories in this field of research is the Expectancy Theory, first proposed by Victor Vroom in 1964 (Vroom, 1964; Kermally, 2005). The Expectancy Theory has mostly been researched in job contexts, and measured with a quantitative approach by using statistical analysis (Van Eerde, Thierry, 1996; Kermally, 2005; Beiu & Davidescu, 2018a). The Expectancy Theory has been described as a process theory of motivation as it emphasises individuals' perceptions of the external environment and the interactions that arise as a consequence of these expectations. According to the theory, an individual will feel motivated when three conditions are fulfilled: the personal expenditure of the effort will result in an acceptable level of performance (expectancy), the performance level achieved will result in a specific outcome for the person (instrumentality), and the outcome attained is personally valued (valence). (Vroom, 1964; Isaac, Zerbe & Pitt, 2001) The Expectancy Theory has received much criticism about the model's complexity, lack of research evidence and lack of inclusion of the social context (Lloyd & Mertens, 2018; Kermally, 2005). The criticism has led to a large number of modifications of the model, including adding a social variable, a power variable, and a social cognitive variable (Beiu & Davidescu, 2018b; Lloyd & Mertens, 2018; Durocher, Fortin & Côté, 2007; McMurrian, 1998).

Adams's Theory of Equity

Adams's Theory of Equity (1965) can be seen as a more dynamic process theory as it focuses on a relative outcome instead of an absolute outcome (Adams, 1965; Adams & Freedman, 1976). According to this theory, all individuals compare their job inputs and outcomes with those of relevant others, and act in a way to eliminate potential inequities (Adams & Freedman, 1976; Rakarom, 2001). Considering this relativity, the Equity Theory comprises a slightly broader social and power perspective compared to the Expectancy Theory.

Locke's Goal-Setting Theory

Other researchers' work, such as Locke's in 1968, has contributed to process theories in shedding more light on how dedication and goal setting affect the performance quality. The Goal-Setting Theory predicts a positive relationship between goal difficulty and performance,

thus contradicting the Expectancy Theory, which would predict a positive relationship between perceived expectancy of succeeding and performance. (Locke & Latham, 1994)

2.3 New Proposed Analysis Model

2.3.1 Discussion of Relevant Literature

As shown in the previous section, content and process theories differ in their views on human nature and in their choices of research focus. Content theories are of a more intrinsic nature, focusing on what lies at the basis for motivation, while process theories, as a more extrinsic research, focus on the process of how an individual effort potentially leads to a gain. Considering the research question, "*What underlying factors motivate women in Nairobi and Kiambu to pursue a career as entrepreneurs, and do they differ?"*, the study mostly focuses on the what rather than the how, which leads to a larger interest in content theories. Furthermore, Ajzen's TPB can be seen as somewhat similar to process theories, as it also explains that the intention to perform an action is built upon the perception of effort, control and potential future gains. It is therefore believed that including motivational content theories will better expand the TPB, add more nuanced results and analysis to the study and therefore also reach larger theoretical contribution.

Within content theory, it is suggested that the most relevant theory to use is Alderfer's ERG-theory due to the strong empirical evidence proving that the theory is current, valid and reachable. This because it summarises Maslow's Need Theory and is more dynamic in terms of the needs hierarchy, while also being more clearly defined than Herzberg's Two-Factor Theory.

With regard to the research question, it is anticipated that social and environmental contexts, and variations in these, will play a role in what motivates female entrepreneurs. In order to take these aspects into consideration, Brush et al.'s Gender Aware Framework described above will be kept in mind when analysing the results and possibly partially integrated to Ajzen's model.

2.3.2 New Integrated Framework of Entrepreneurial Motivation

As discussed in detail above, Alderfer's ERG-theory has been established as the most suitable framework to supplement intention in Ajzen's TPB. The new integrated framework can be seen in Figure 3. Furthermore, the literature review on female entrepreneurship also suggests that a gender perspective can add explanatory value to the motivation of female entrepreneurs. Exactly how this gender perspective can further enhance the new integrated framework is however not determined at present and will instead be investigated in the empirical findings and analysis.

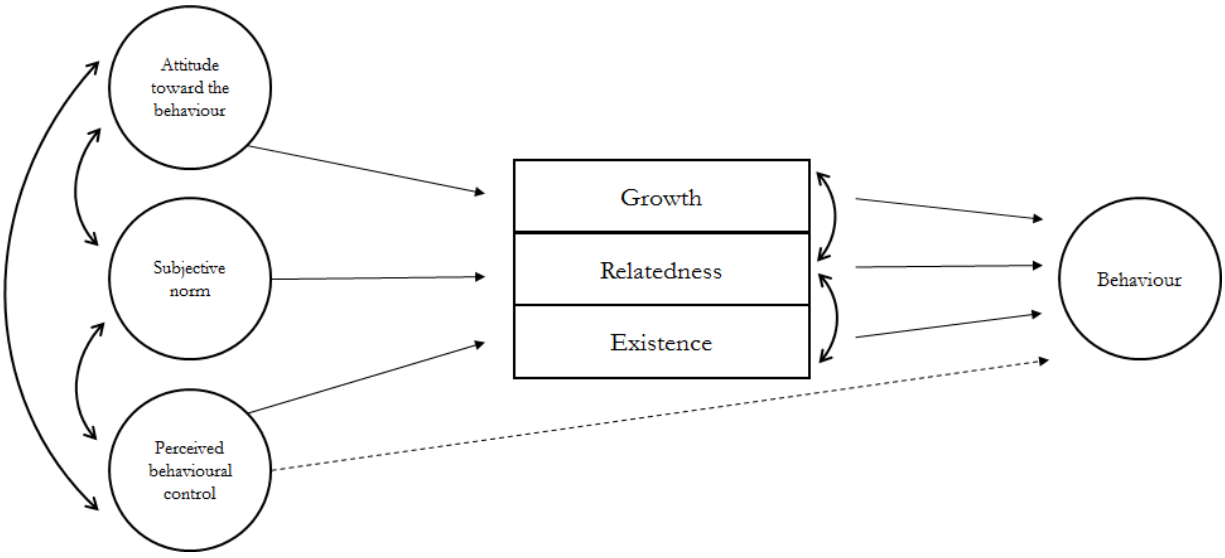


Figure 3. New Integrated Theoretical Framework with Ajzen and Alderfer

3. Methodology

In this section, the scientific research approach is outlined and the research design described in detail, along with a reflection on the methodological fit. Finally, a critical quality discussion of the study and data is held.

3.1 Scientific Research Approach

The study aims to understand how women perceive their underlying motivation for becoming entrepreneurs while understanding how varying contexts can affect the perception of motivation. Accordingly, the study takes an interpretivist research stance, acknowledging that individual perception of the world is unique (Bell & Bryman, 2013). In line with the study's aspirations to understand differences in context and human perceived motivations, the study's ontology is constructionist, meaning that social properties are outcome of social interaction, and therefore, socially constructed (Bell & Bryman, 2013).

3.2 Research Design

Due to the scientific research approach being interpretivist and constructivist, the research takes the design of a qualitative nature with interviews. This in order to understand in depth the research subjects' social reality in what motivates them to become entrepreneurs. The research process has furthermore been abductive, a combined approach of both deductive and inductive methods. The interview template was created with support from extensive theoretical research, which is considered a deductive approach. However, throughout the data collection and analysis, empirical insights were found that could allow us to develop the initial theories further, in line with a more inductive research approach.

3.2.1 Semi-Structured Interviews

The interviews have been of a semi-structured format, facilitated by an interview template (see Appendix 1). This format was chosen as it offers the flexibility to cover pre-chosen subjects, while also giving the opportunity to capture subjects with enhanced explanatory value (Bell & Bryman, 2013). As a result, the interview guide has been slightly adjusted during interaction

with the interview subjects, meaning that specific questions have been added or disregarded depending on their perceived relevance.

Furthermore, all interviews have given their consent to be recorded. The decision to record was made as it allows for the interviewers to focus strictly on the interview discourse and ask potential supplementary questions. Moreover, recording also enables transcription, which both facilitates the structuring of the empirical data and increases the dependability of the study by keeping interview records. (Bell & Bryman, 2013) This will be further developed in the quality discussion.

Moreover, the interview settings have been at the interviewees' offices or in their homes to make the interviewees more comfortable when sharing their thoughts on their entrepreneurial motivation. Two interviewers have been present to decrease the risk of failing to ask relevant follow-up questions.

Selection of Interview Respondents

The initial contact established with female entrepreneurs was made by a convenience sample by screening the Internet for hubs and organisations dealing with entrepreneurs in Nairobi and rural areas in Kiambu. Thereafter, an email was sent to these hubs and organisations asking for permission to reach out to some of their female entrepreneurs. This process corresponds to a convenience sample, considering the fact that the contacts were established due to the organisations' accessibility on the Internet. This convenience sampling process led to established contact with two larger hubs in Nairobi, and one international non-profit organisation helping mostly women establish and nurture an entrepreneurial career in rural areas. Moreover, a snowball sampling process was also significant in finding additional interview respondents by asking the already participating respondents if they had relevant contacts. (Bell & Bryman, 2013) For a display of the interview respondents, please see Appendix 2.

Furthermore, it was preferred to only have English-speaking interview respondents. This because full understanding of the respondents' social reality is required in order to fully investigate the research question, and carrying out the interviews in English decreased the risk of missing any

important linguistic and sociocultural factors due to translating difficulties (Xian, 2008). Hence, selection of interview respondents also followed a convenience sampling process due to language accessibility.

3.2.2 Observation

The method of observation was called for in the research to enable the researchers, who were not familiar with the sociocultural setting of entrepreneurs in Nairobi and Kiambu, to gain an insider perspective on the social identity and constructed reality of the interview respondents (Bell & Bryman, 2013). The observations were made by visiting the offices and homes of the interviewees, and thus seeing the interviewees' entrepreneurial businesses such as farms and market sales up-close. Furthermore, as the field research was ongoing during two months, continuous observations were made during this time to reach understanding of the context. As constructivists, it is important to note that objectivity is unachievable, leading to subjective observations (Flick, 2009). To increase the quality of the study, the observations, recorded by pictures and notes, have been thoroughly noted in the empirical findings.

3.3 Structure and Analysis of Data

The structure and analysis of the data has partly followed the method of grounded theory, developing theory from data. However, since the research method has been abductive in the relationship between theory and data, theoretical research was also made before collecting data. Lastly, the research process has been iterative, meaning that the data collection and analysis have been processed simultaneously. (Strauss & Corbin, 1990)

As common in grounded theory, coding was used to structure and analyse the data. The data was structured with open coding and was therefore subject to comparing, conceptualising and categorising analysis. (Strauss & Corbin, 1990) The outcome from the code structuring was various categories that were found to be important to explain the motivation of the interview respondents for becoming entrepreneurs. The categories were identified by reading all interview transcripts and marking similar subjects and formulations from the different interviews. The interview data was perceived to be theoretically saturated when the interview respondents

covered the same categories as had already been identified and no new categories could be discovered. (Strauss & Corbin, 1998)

3.4 Quality Discussion

To assess and ensure the quality of the research, reflection upon reliability and validity measurements were included in the research process. Since the study follows a qualitative methodology and a constructivist perspective, the quality reflection has been structured according to Lincoln and Guba's (1985) alternative qualitative quality criteria of credibility, transferability, dependability and conformability. As constructivists analysing the social realities of the respondents, the criteria of conformability has been excluded due to the view that objectivity is impossible (Flick, 2009).

3.4.1 Credibility

Credibility, similar to internal validity, refers to what degree the findings mirror aspects of the interview respondents' social reality (Lincoln & Guba, 1985). One of the most used techniques to ensure credibility is to use respondent validation (Bell & Bryman, 2013). However, respondent validation has not been possible in this study, due to a lack of time and difficulty to reach respondents through email and phone exchange. The credibility has alternatively been strengthened by the process of triangulation, referring to the approach of multiple observers, theoretical perspectives, sources of data, and methodologies (Denzin, 1970). The triangulation was completed by using observation as a complementary methodology to the interviews, using the sources of data against each other to validate the findings.

3.4.2 Transferability

Transferability, similar to external validity, refers to the measure of the extent to which the findings would hold in another context or in the same context at another time (Lincoln & Guba, 1985). To ensure and facilitate transferability, interviews have been transcribed to guarantee that the empirical material offers thick description. Furthermore, the scope and limitations of the study have previously been clearly defined in order to clarify which context the study has taken place in. The rich details and clear scope of the study can in this way facilitate for other

researchers to make judgements about the possible transferability to other social environments. (Geertz, 1973)

3.4.3 Dependability

Dependability, similar to reliability, refers to the level of repeatability of the results (Lincoln & Guba, 1985). To ensure higher levels of dependability, the process has been thoroughly described. Accordingly, full records of the various phases have been kept, varying from selection of interview respondents, observation, notes, interview transcripts and data analysis coding decisions. Furthermore, both peers and supervisors have been used in an auditing manner to validate the research process and its consistency.

3.5 Ethical Considerations

All interviewees have been informed about their anonymity in the study, with the purpose of making them more comfortable to share their thoughts. However, some of the interviewee subjects have allowed for the study to publish pictures of them, this in order to strengthen the method of observation. Moreover, all interviewees have accepted the recording of the interviews in order to be more fairly represented by their thoughts in the study.

3.6 Limitations

Certain aspects of the study can be considered limitations to the findings. These are discussed below in order to increase the transparency of the study.

First of all, there is a degree of selection bias in the study due to the convenience and snowball sample. Indeed, the sampling is skewed due to self-selection bias as the interview respondents could choose whether or not to participate in the interview. Furthermore, the snowball and convenience selection process also decrease the random selection since the interview respondents have been in contact with the same hubs and organisation. However, the negative effects from the non-randomised selection are believed to be compensated for by the rich details received from not having to translate the interviews as well as from a time management perspective.

Moreover, many of the interview respondents are not used to being interviewed and it was perceived as being an exciting occasion for many of them. This can potentially have skewed the results as there is a possibility that many of the interview respondents might have wanted to answer what they thought was sought for, instead of their actual perceived thoughts.

Furthermore, the study is, to a certain degree, not completely cleared from research bias. The two researchers have similar experiences and knowledge from their education at Stockholm School of Economics, which might have skewed the analysis of the data in a certain way. However, this research bias has been reduced by being self-reflexive in being aware and reflecting upon one's own assumptions and biases.

Lastly, the aspect of time presents a limitation to the study. The interview respondents were asked to reflect upon what laid the basis for their motivation to become entrepreneurs, after already having become entrepreneurs—many years ago for some. Time and entrepreneurial experience can naturally change the memories of feelings, and this distorted memory can therefore misrepresent the actual motivation behind why they became entrepreneurs. However, the alternative research method would be to only ask recent entrepreneurs, but the decision was made that the analysis would be deeper with a wider selection of entrepreneurs varying in levels of experience.

4. Empirical Findings

In this section, the empirical findings from the interview data and observations are outlined. The empirical findings from the interviews are organised by recurrent themes that have been identified and coded in three main categories of motivators, community & culture and financial concerns. Lastly, the observations are presented and further strengthened with pictures.

4.1 Interview Data

4.1.1 Motivators

This section introduces factors that have been recurrent in the interviews that the women have perceived as motivating when starting their businesses.

Financial Goals

One of the main identified motivator that has come back in all but four interviews is a financial motivator. Indeed, twelve out of the sixteen women that were interviewed mentioned monetary reasons for starting their own enterprise. In Nairobi five women brought this factor up. Interviewee 15 explained that she got motivated by the monetary implications of focusing full-time on what initially only was a hobby: "*So it was a hobby that I realised, oh my goodness, I can earn money from this"*. This was confirmed by Interviewee 6 who answered: *"Yes, definitely",* when asked if there had been any financial motivations for starting her own business. Another woman, Interviewee 3, who quit her job as an independent digital contractor to build a company developing digital educational platforms for universities, mentioned money as a positive factor for becoming an entrepreneur. When asked if she enjoys having her own business more than being employed, she answered: *"Yes, I like it, I like the independence that you get. The money is also not too bad (laughing)"*. Later during the interviewee, she admitted: "*I see my [entrepreneur] friends earn more money, but I know I will eventually get there"*, showing that she is, to some extent, driven by financial motivation. Interviewee 16 also felt that she needed more money to live the comfortable life that she wished for and therefore started her own business so that she could afford it: *"He [the husband] worked but he couldn't provide for me. You see he wouldn't give me everything. I want to have my hair looking nice. I want to have my*

nails sometimes done, I want to meet the girls outside for a drink. But you see I couldn't afford it, so I had to find a way of trying to make some income".

In Kiambu some of the women who mentioned money as a motivator had been employed before starting their businesses, but decided to quit as they realised they could earn more by being self-employed, as clearly expressed by Interviewee 12. After mentioning how much she can now earn from selling piglets she commented: "*That money I was not earning when I was employed".* This was also confirmed by Interviewee 14: "*So it gave me a good income. Small, but at least manageable. So I decided to quit employment, let me just start my own business".* She later on described more about the household's financial situation when starting her business, which explains why she did it: "*When I started my husband didn't earn much. He used to get a little, at time it was challenging cause you know we have a child. The child needs to eat, the basic needs yeah, the shelter, clothing and everything. So it became hard for us".* Two other women, Interviewees 9 and 10, confirmed that their financial situations are better now than when they were employed: *"Yeah the money is good"*, and *"Me, I was employed for commissions, and it's better than those commissions"*, thus hinting that they might have been additionally motivated by money when deciding to become entrepreneurs.

Social Contribution

Another recurrent purpose for the women to pursue a career in entrepreneurship is to contribute to society. Half of the women in Nairobi and half of the women in Kiambu mentioned that a wish for social contribution has motivated them to become entrepreneurs. This wish to contribute to society has often emerged after identifying a need in their close environment. As Interviewee 4, who started a maternity and healthcare centre in a Nairobi slum, put it: *"I said I'll take the challenge. Because I really felt that the women needed the services that they were looking for and that that service should be provided within their area, where they stay so that they can easily access the service. So that is what motivated me the most".* Later in the same interview, she expanded further upon her wish to contribute to society by addressing a need gap: *"Yes, I just felt I needed to help the women. That moment, especially when they are delivering. That moment when the mother comes in labour and she needs to deliver her baby is a very crucial moment in our life. So I felt I needed to address that gap".* Similarly, Interviewee 3 identified a

technological gap in Kenyan education, and is now trying to fill that gap with her business in digital educational services, thus contributing to society. Another woman, Interviewee 15, working within the field of makeup in Nairobi, identified that many women have a problem with their self-esteem and saw a need for women to get a confidence boost: *"So my motivation was the reaction of the ladies. I realised that people have self-esteem issues. Many ladies feel like they're not pretty, and when you do makeup on them you boost their confidence. At the end of the makeup, when you find a lady feeling beautiful, it's very fulfilling".* Interviewee 1 also mentioned this desire to help others as a motivator to starting her business: *"So it's more about helping entrepreneurs from the informal setting to get an exposure that they wouldn't get if they were just stuck in a kiosque in Kibera, you know. And someone is just making something so nice and you just want to help them".*

For the women in Kiambu, the possibility to employ and feed others was a motivation to become an entrepreneur. As Interviewee 12, who has a business in farming put it: *"I have been employed for 10 years, but now, I can't compare when I was employed and now, at least now, I can reach so many people. I can also employ. Some other people can get benefits from me. But when I was employed, only me was benefiting from, but now, at least I can feed so many".* This goal of being able to help other families also came back later in the interview: *"So at least, and I thank God, I can feed some other families. There is somebody waiting for me. There is somebody waiting just to see my call. He or she will know that they will get something. So that motivated me a lot".* Interviewee 10 was also motivated by the possibility of employing others and being able to help: *"But I was saying, one day, one time, I'll get my own job and I'll help other people who don't have. That was my mission".* Similarly, Interviewee 9 answered: *"It was to uplift the standards of the many people",* when asked about her main motivation for starting her own enterprise.

Freedom

Many of the women also perceive freedom as a motivating factor to pursue a career within entrepreneurship. They talked about wanting their own independence, time flexibility and being free to take their own decisions. In Nairobi, half of the women mentioned freedom as a motivating factor, while all women except for one in Kiambu thought of freedom as a big motivator for them. In Nairobi, Interviewee 5 expressed her appreciation for freedom over time

and decision-making as follows: *"The freedom of making decisions. [...] Yes, the freedom, yes. I want to earn money when I am free. Like I value my time more than I value the money, to be honest. You can give me a lot of money, I'll be in your office 8-5, I'll compare that against my freedom and the things that I'm able to do. Like I value my freedom".* Two other women in Nairobi, Interviewee 2 and 15, mentioned their appreciation for flexibility in terms of time: *"Well, it's flexible. I'm here sitting with you in this room. This would've never happened unless it was a business, a client meeting, this would've never happened",* and *"We had long shifts, we had offs on odd days so you couldn't really relate to the social life".* Furthermore, Interviewee 3, as mentioned above, stated that she prefers being self-employed because she feels freer: *"I like the independence that you get".*

Similarly, the women in Kiambu have seen freedom as an important motivator to become entrepreneurs and this factor has come back in all interviews but one. Interviewee 12 described the difference, according to her, between being employed and self-employed: *"It motivated me because, when I'm employed, it is like I'm in jail. But now, I can do whatever I want. And I am able to think now, before, I was not thinking, God, I was just sitting there. You see?".* Interviewee 9 also perceived freedom in entrepreneurship in a similar way: *"But when you have something of your own, like that stand of my own, I am free in another way. [...] When I have to go somewhere, I just close my business".* Interviewee 13 also explained her freedom and independence: *"I like my business because I get my time. If I want to go anywhere I can go. If I have visitors like you, I can wait, but if I was employed I can't do that. I can do anything if I employ myself. So sometimes I have chickens, sometimes I have pigs, so when employed, I can't do that".* This feeling was also shared by Interviewee 7 who summarised: *"It's better here, I am free".*

Furthermore, another aspect of freedom was also lifted in two of the interviews in Kiambu, namely, the freedom of being in control over your own income. Interviewee 10 described this freedom as: *"Even if it is small, it is yours. You're not sharing with others".* She was also encouraged by her mother to pursue a career within entrepreneurship for this very reason: *"Yes, my mother used to tell us so. Your job is better than employment. Because when you get a 100 shillings, there's no one to share with, it's your own money".*

Motherhood Flexibility

Motherhood has also been a recurrent theme in most of the conducted interviews. The women who mentioned motherhood often meant that having their own business has offered them more time and flexibility to be able to handle maternal responsibilities on top of their professional duties. In Nairobi, the motherhood flexibility aspect of entrepreneurship was not as pronounced as in Kiambu, which possibly depends on the fact that three of the eight interviewees in Nairobi do not have children. However, it still surfaced in four interviews. These women acknowledged that being an entrepreneur when having children is easier as they can spend more time taking care of them. One woman, Interviewee 3, explained that it is easier to attend to her motherhood duties now that she has her own business: "*Because I run my own business, sometimes when emergencies come up, I can be able to actually attend to them. And if I was employed, I wouldn't be able to. I wouldn't be able to take care of my kids".* Another woman, Interviewee 5, mentioned that due to being self-employed, she is able to drop off and pick up her children from school as well as play dates, which she values. She stated that: "*It gives you that freedom as a woman".* The same argument was lifted by Interviewee 2 when asked if it is easier to be self-employed, rather than employed, now that she has children: *"Yes, that for sure is the biggest plus. That I have more time at home. I can drop her off at school, I can pick her up sometimes when I can, yeah. I can be home early. I couldn't do that before".* A fourth woman, Interviewee 16, who has started her own business as a cake baker, also explained that it is a great advantage to be an entrepreneur when the children are very young: " *[...] within no time, when the baby is like six months old, it becomes an advantage because you can work as you watch your child. [...] It's amazing, it's a good balance".*

As for the four remaining interviewees in Nairobi, they were either convinced that having children that need to be taken care of when starting a business would have made it very difficult, or their opinion were mixed. One of them, Interviewee 4, who has children that were already independent when she started her business, was asked if she believed her experience would have been different if she had started when her children were still young. She believed it would have been very challenging: *"If they were younger probably things would have been a bit different. Because, you see, it would have been more risky because I needed to provide for their schooling. And considering that my first two years were really tough, so I can imagine, how would I have*

managed, you know, with small kids?". This point of view was shared by both Interviewee 1 and 15 that do not yet have children but believed that their journey towards entrepreneurship would not have been as smooth had they had children when they started. Interviewee 1 expressed it as: "*Oh that would be difficult. Kids are a burden".* Lastly, Interviewee 6, who does not have children either, first said that it would have been harder to be self-employed if she had children but changed her mind and admitted that there is a flexibility advantage associated to being an entrepreneur that would make it easier to make time for the children than if one were employed.

This motherhood flexibility aspect was more predominant in Kiambu where seven of our eight interviewees raised this argument. As Interviewee 14 expressed it: *"I realised it's something good because [...] when your child is sick or something like that you have time to, you know, interact with the children, your husband".* This was also confirmed by Interviewee 13 when asked if it is easier to be self-employed because she can be more flexible and take care of her children: "*Yeah I take care of them when I have my business".* Two women in Kiambu even stated that having children is what made them start their own business. Interviewee 11 mentioned that after being employed for three years, she quit when she gave birth to her first child as she needed to have time to take care of him: "*When I got this baby, I decided to sell the pampas. Because you know when you are selling you are near to your child as you hawk*[1] *with him".* Another woman, Interviewee 12, explained, when asked about her main motivation to start her business: "*[...] I have a small kid. That kid of mine was getting sick. So I was missing the job, so the owner was very harsh. So here is good cause when my kids gets sick I'll not attend, I'll take care of my kid".* Two other women in Kiambu had not been self-employed when their children were young but could agree that had they been, they would have been more free to display their time as they wished and been more present with their children. Interviewee 9 stated: "*Yes, I would have done much more".* As for Interviewee 7, she explained that she unfortunately was employed when her children were young and they were therefore taken care of by her mother, but she now takes care of her granddaughter, as she is more flexible when owning her farm.

[1] Door to door selling

Self-fulfilment

Another motivational aspect for the women in Nairobi to pursue a career within entrepreneurship was to reach a higher level of self-fulfilment. All women in Nairobi except for one talked about self-fulfilment as a motivation for starting their own business by mentioning their need to challenge themselves in order to grow, find more meaning in life or follow their passion and desires. Five of the women in Nairobi stated in their interviews that passion was one of their main motivations for why they became entrepreneurs. As Interviewee 15 put it: *"But you know, you only live once. And if deep within you, you know you are passionate about something, that passion can really create for you a platform that following other people's dreams wouldn't. So I'm actually living for me now".* Interviewee 16 also found her passion in her bakery business: *"For me, I love what I do. So for me to go into entrepreneurship, I went into something that I love. [...] Yes, I found my passion and made it my business. So it's a dream come true".* Interviewee 4 sees passion as a necessity in order to stay motivated: *"And you really need to have that big heart and have the passion for it".* Finally, Interviewee 2 also expressed that the reason for her to go into entrepreneurship was grounded in following her passions: "*I was only acting on my passions and my desires".*

Apart from being motivated by a passionate drive, the women were also motivated by challenging themselves and being able to grow. Interviewee 4 purposefully quit her job because she felt that it was not challenging enough: *"So I left the bank because I got bored. I felt it wasn't challenging enough for me, and after having worked there for 18 years, I said, let me just try on something new. Because I voluntarily retired, I said let me just go and try something different that I feel would challenge me and give me a bit of satisfaction".* Interviewee 6 also felt that she was not challenged enough in her employment: *"Actually, when I was employed, I felt I wanted more. I felt there's so much energy within me".* Another woman, Interviewee 3, felt that challenging herself is part of her personality: *"I like the challenge of building something out of nothing. Temporarily destroying it again, and build again, so I think it's internal to my personality".*

None of the women in Kiambu stated self-fulfilment as a great motivation when becoming entrepreneurs. This does however not mean that they were not passionate about their business.

Many of them were passionate to contribute to society, for example Interviewee 10, who dreamed about being able to employ and help other people. However, in this section, we see passion and self-fulfilment as being passionate strictly for one's own gain and according to this definition, none of the women in Kiambu talked about dreams of growing or following their passion to reach self-fulfilment.

Inadequate Working Condition as a Push Factor

All the above factors that have contributed to women's motivation to become entrepreneurs have been positive factors, or pull factors. However, push factors were also identified in the interviews. Indeed, four out of eight women in Nairobi felt pushed out of employment due to dissatisfaction with their previous employment. Interviewee 16 felt: *"Every time I got a job it felt like I was being underpaid. [...]They [prior employers] would misuse you and suck the blood out of you".* Meanwhile, two others were unsatisfied with their working hours which made it difficult to live the life they wanted to live. As Interviewee 2, who had just had her first-born daughter, put it: *"I didn't want to be in employment anymore [...] we worked late hours, working to eleven, midnight was not unusual, so it was a bit too much [...] it pushed me out [...]".* Another woman, Interviewee 15, felt that she was missing out on her social life because of the inconvenient working hours at her previous employment: *"[...] I was working at the customer care service. And we had long shifts, we had offs on odd days so you could actually not relate to the social life".* Finally, Interviewee 6 also mentioned that she felt pushed out of employment due to continuous conflicts at her workplace, which eventually made it impossible for her to stay.

Similarly, four out of eight women in Kiambu mentioned their poor working conditions as reasons to have left employment and instead start their own business. Interviewee 11 explained: "*I was facing so many challenges in work. They can come in and harass you, then tell you, you didn't do this, you didn't do this".* Two of them also shared that wages were an important issue when they were employed, as they were both too low and sometimes not even paid out at all. Interviewee 12 expressed this situation as follows: *"[...] when I am employed, it is like I am in jail. [...] The money was not enough at all. And actually, I worked there for almost five years, and I think that they have never paid me in full amount. I was getting 1000*[2]*, maybe 1200*[3]

[2] Approximately 9.88 USD (8/5-2019)

[Kenyan shillings], can you imagine? And you have a family. So that actually killed my morale. [...] So out of the frustration, then I decided now, let me go get my own shop". The other woman, Interviewee 8, confirmed*: "Initially I was employed somewhere, I was earning 3 500*[4] *[Kenyan shillings] per month, you can imagine, and sometimes they couldn't even pay me, so they just escaped with my money".*

4.1.2 Community and Culture

This section raises factors that were identified during the interviewees that have affected the women's motivation to become entrepreneurs, either positively or negatively.

Family

Family and friends seem to have had a lot of impact on some of the women in their motivation to become entrepreneurs. Some women have found strength in strong family support while others have gained strength by finding inspiration in an entrepreneurial family role model.

Family Support

Family support has affected several women. Five of the women in Nairobi expressed gratitude over shown support from their close ones. As interviewee 4 put it: *"My children were very supportive. I have three kids and one boy. Very, very supportive. Actually, they kept telling me, 'mommy, go for it'. We can see the passion, we're sure you will make it. Anything else didn't matter, because I had the support from my family. So I think that is the most support I'd feel".* Interviewee 16 also received much support from her husband and mother: *"He was very supportive. Actually he bought my first machine, but it broke down"* and *"My mom supported me fully".* The women also experienced improved confidence in the reassurance from close ones that they could make it, as Interviewee 6 explained: *"Oh they told me that I'm able to. My family and friends were very supportive".*

However, half of the women in Nairobi actively mentioned that some of their close ones were greatly opposed to them starting their own business, but they decided not to consider their

[3] Approximately 11.86 USD (8/5-2019)
[4] Approximately 34.58 USD (8/5-2019)

opinion. Interviewee 2 and Interviewee 3 explained what their families thought about them going into self-employment: *"Oh no, they thought I was crazy",* and *"So people think I'm crazy, but I don't care, I don't need the external validation"*. Interviewee 15 explained that sometimes it is necessary to overlook all the concern that is raised by her family: *"Oh, the reality is that when you are starting your business, the least support is your family. That's a reality. […] but sometimes you just have to try. So that you know better"*.

In Kiambu, six of the women talked extensively about the support that they have received from their close ones. None of the Kiambu women spoke about disapproval or discouragement from their families or friends. Interviewee 8 received a lot of support from both her husband and her father: *"Because he is the one who bought the computer for me, and giving me money, he brought the computer and this printer. So mmm, I think I wouldn't have made it. Yeah. He is a very nice man"* and *"Okay, when I told my dad that I wanted to go open my own business, okay, he only encouraged me. He told me that I have nothing to support you with, but you just go with my blessing"*. Interviewee 9 also had support from family and friends: *"[…] So they told me you can make it. In fact, they were the ones who told me what I see here, you can even do it […] my friends helped me. So I didn't find it to be that hard"*. Her husband also showed support even after realising that her business would not bring in much money: *"He had no problem with it. He had no problem. Yeah. He doesn't have a lot of money, but the little that he has, he does support me. And I've been married for many years"*.

Inspiration

Inspiration from family, friends, and close ones has also been a recurrent theme boosting the women's motivation, especially in Kiambu, to pursue a career within entrepreneurship. In Nairobi, only one woman, Interviewee 5, mentioned inspiration in her interview speaking about her mother: *"[…] So I used to look up to her, you know, and then she's able to bring us up, she's always there when you need her and she's also making money on the side. So that's a person who motivated me"*.

In Kiambu, five of the women were greatly inspired by their mothers. Interviewee 8 was both inspired by her mother and by a close friend: *"So I'm the one who was going to pick the stock for*

her, so I got inspired. […] Yeah, she really inspired me" and *"But, actually, she inspired me, she inspired me. The way she was organising the business, the way she was good […] so she still inspires me, that lady"*. Interviewee 14 was also inspired by her mother: *"My mom is a business woman, yeah, she's grown so big. So she's my motivator. When I see her, I tell myself, one day I want to be like her"*. One of the women, Interviewee 9, even felt that the inspiration from her mother was a great pull factor to why she wanted to become a farmer: *"Yeah, from an early age. You know when you see them doing this, you feel like you ought to follow that, it's like an inheritance"*.

Religion

Religion and faith are subjects that were mentioned several times during the interviews. They have given strength to many women when they started their businesses. In Nairobi, two out of eight women explained that their success in business was somehow related to God's will. One of the women, Interviewee 16, told us that her success depended on the fact that she was able to sell her cakes at good prices, but also because she was able to get customers thanks to God: *"Yes because these cakes would bring in some good amount of money. Let me say maybe even plus God's intervention. He made sure that I got clients, to do the cakes"*. Similarly, Interviewee 6, when asked if there is anything in her background that she thought might have helped her in her entrepreneurial journey, answered: *"I'll say two things, for me, personality and I would say faith. My faith in God. I can say my faith in God really has always contributed to any success I get in business"*.

In Kiambu, talk of God, and religion as a whole, prevailed to a greater extent. Indeed, six out of the eight women interviewed there mentioned God at least once during their interviews. Some to thank God for helping them achieve as much as they have: *"[...] I thank God so far, it has been a very long journey, but I thank God now I have a copier [...]",* as Interviewee 8 put it, or in Interviewee 12's words: *"So at least, and I thank God, I can feed some other families"*. Others mentioned God as a force that helped them believe in themselves and gave them courage. Interviewee 7 for example, explained that she felt courageous when she started her own business because *"[...] God controls everything",* which gave her the strength to continue. Interviewee 8 also confessed that she was doubting herself at first but that she managed due to God: *"Initially,*

I was fearing because I never knew how the business would be, but with the grace of God so far, here I am here". Finally, one woman expressed that God gives her hope for the future success of her business: *"[...] God will bless me one day, one time it will come, and I will get a small land"*.

Gender

Gender has been a recurrent theme in both Nairobi and Kiambu. Seven out of eight women in Nairobi and seven out of eight women in Kiambu mentioned gender roles or gender in a more general term during their interviews. However, their perspectives on this varied and were to some extent also opposing.

Negative Influence

Some of the women that mentioned gender meant that being a woman has somehow been a hinder in their entrepreneurial journey, they see it as a negative contributor to their careers. In Nairobi, six women shared this opinion. One common thought was that there is pressure from society, and the traditional norms in Kenya, that a woman's place should be at home, taking care of the children, which limits them in their professional life as they cannot be as focused as men when at work. As Interviewee 16 sees it: *"Our African men don't like to go to school visits apparently. They're not supportive, I don't know, it's a cultural thing, they're feeling more macho, like children are for women"*. Interviewee 2, in line with this, also said: "[...] *everybody plays a part in putting together a home, but then, people still view roles as traditional, like the woman takes care of the house, the kids"*. One woman, Interviewee 5, also reflected on the fact that women have to stay flexible because it is their duty to take care of the children: "*Men tend to take full-time jobs, and women tend to work where we are flexible"*.

Others in Nairobi also commented that being a woman, per se, complicates their situation as entrepreneurs. Two women mentioned the constant need to prove themselves as women as people tend not to trust them or not listen to them. "*[...] There's also the cultural view that [...] people put more confidence in male led companies. So like I always have to prove myself",* as Interviewee 3 put it. Interviewee 5 agreed: "*When they are being told by a man do this and this, they tend to, you know, listen and all that. When you say something, they first don't take it serious. You have to prove yourself, and it's tiring"*.

It was also said that it is harder to do business as a woman because most of the deals are made in unofficial, social settings where men socialise together, but where women are not welcome in the same way. One last aspect worth mentioning, that was brought up by Interviewee 1 is that women receive differential, negative, treatment by financial institutions. She explained that is due to the fact the women are always scared, which acts as a barrier.

In Kiambu, the negative gender aspects were not as evident. Only two women mentioned being held back by the fact that they are women. One of them, Interviewee 8, talked about the difficulties of obtaining financial loans, as mentioned by Interviewee 1 above. She explains: "*You know sometimes they think women are the minorities, they think they'll give you the money and that she won't be able to return the money. But for guys, for men, they just go get their loans, just easily actually. But with the ladies, pfff, it's tough. It's tough"*. The other one, Interviewee 14, talked about gender roles in Africa and the hindrance that it poses for a woman in her career: "*Women, they are told: you take care of the children, in the African way, you know"*. She also mentioned the difficulty to focus on one's job as a woman, compared to men: "*Cause you see, like you, you're in business, your mind is on your child, your mind is where, in the house. You see, you are there. If you are a man you can focus, and when you focus you do well. [...] You see, those are the things that are distracting us"*.

Positive Influence

Although some women see their gender as a negative factor, others actually talked about it positively. In Nairobi, four women mentioned being a woman as something that drives them, or at least something that might not be a burden anymore. Interviewee 3, who explained that being a female entrepreneur means always having to prove herself, as mentioned above, also said that it does not bother her in any way. When asked if it demotivates her to know that because she is a woman, it might be harder for her to gain people's trust, or obtain bank loans, she replied: "*It excites me, the challenge excites me. I'll still get it, it doesn't make me feel bad. It doesn't hinder me. [...] So it doesn't really make me feel bad that I'm a woman"*. Two of the women also mentioned the improvement that has been taking place in Kenya for women these past few years. As explained by Interviewee 15: *"So we have been asking for equal space in society. [...] So I*

think the ball is on your court [as a woman]. So probably like 20 years ago it would be a little harder because men were given more preference. Women just do the easy jobs, take care of the family and things like that. But the shocker now is that the girls have really been empowered". Accordingly, Interviewee 2 who talked about the traditional views of women's role in the home also said: "*We Kenyans are trying. I think a lot of women here are trying to break out from that tradition. Because it's very oppressive, to be honest"* and later "*I feel like the women are more empowered".* These women thus show that although there might have been oppression against women in the past, there has been an awakening and women in Kenya are now claiming their space, which might make it easier for them to run their businesses. In line with this, Interviewee 16 already thinks that it is easier for her to be an entrepreneur as a woman because her family values drive her to success: "*So for me as a woman it's easier because once I grow, I don't grow alone, I grow as a whole. I grow as a family. Because once I grow, I grow for me, my children, and my husband. [...] So I find it easy as a woman".*

In Kiambu as well, five of the women shared this view that being a woman actually is an advantage for business. Three of the women agreed that they can run their businesses better as women. As Interviewee 10 said when asked if she thinks that it would have been easier to have her business if she was a man: "*Oh no. What a man can do, the woman can do it better".* This very same response, almost word for word, was received from Interviewee 12 when she was asked the same question: "*[...] what a man can do, women can do better".* Interviewee 7, who also shared this point of view explained: "*I guess I'd be better, cause I have more ideas than the men".* Furthermore, one woman, Interviewee 11, stated that "*A woman can go to anyone and speak to anyone. But men fear. They have a little bit to fear. To face people"*, which makes it easier for a woman in her field, hawking, to work compared to a man.

Network

Network is also a factor that half the women in Nairobi, but none in Kiambu, have experienced as a support and source of knowledge, and has therefore contributed to their motivation to become entrepreneurs. Interviewee 3 explained: *"And there's like nothing, like whatever I'm going through, someone else is going through too and can help me through it, and that is why I tell you that network is important".* Interviewee 1 agreed with this: *"But I think I learned a lot*

from entrepreneurs". Two of the women, Interviewee 5 and 16 have also gained more support from their network of fellow women: *"We just learn how to survive, supporting each other, going to other businesses, other women entrepreneurs, you know, but yeah. And having those mentors. Yeah. Who tells you how to work. Those friends who have been in the industry, who've made it, those some, those are the ones that I talked to. Alright",* and *"Because I talked to my fellow women and what is interesting, women we understand each other, we understand where we come from, all of us"*.

4.1.3 Financial Concerns

Many of the women in both Nairobi and Kiambu have also mentioned feeling afraid of not having enough money when starting their own business. This is a factor that has contributed negatively to their motivation to become entrepreneurs, but luckily has not hindered them entirely.

In Nairobi, five of the eight women mentioned that they perceived money as a worrying factor before becoming self-employed. Interviewee 5 stated that she perceived money as a concern: *"It's not easy when you're starting, because first of all, you're used to being on salary, now here you will not be, you aren't expecting anyone to pay you at the end of the month"*. Another woman, Interviewee 15, was also scared of not having enough money: *"Yes, I was scared of not having money to pay rent, not having money to buy my products"*. However, two of the women who expressed worries over money were also confident that they could someday overcome these issues, as Interviewee 1 expressed it: *"Like I said, I didn't have any resources, but I never felt that would stop me from what I wanted to do […] So I just felt like the only thing that could stop me doing what I want was myself"*. Similarly, Interviewee 3 showed confidence by saying: *"But, the biggest challenge has always been financial, because you have to have money to scale. But others have done it, so so can I"*.

In a similar manner, also five of the eight women in Kiambu were afraid of the financial struggles that entrepreneurship could create. Interviewee 12, before starting her pig farm was afraid of the financial aspects: *"Sometimes I was very frightened, scared even, starting this project, pig will it die? You see, will I be able to feed?"*. Interviewee 8 worried: *"I think the thing*

that I was fearing most is, will I be able to pay rent?". Some of the women also expressed fear of not getting enough customers as a financial worry, as Interviewee 3 put it: *"Because when you start a business, you don't know who will buy".*

4.1.4 Summary of Interview Data

To conclude, this section summarises what similarities and differences have been found in the interview data between Nairobi and Kiambu. In terms of motivators, the data reveals that women in Nairobi and Kiambu have not been motivated by the same factors when becoming entrepreneurs. One factor that seems to have motivated most women in both areas is the wish to contribute to society. Apart from this, the data shows that motivators such as financial goals, freedom, motherhood flexibility, passion and working conditions as a push factor, have been of different motivational value for the women in the two areas. In Nairobi, the financial motivation for entrepreneurship has been to improve a living standard, while in Kiambu, the women have pursued a career within entrepreneurship in order to be able to afford bare necessities such as feeding a family or paying rent. Furthermore, it also seems like the women in Kiambu have been pushed into entrepreneurship to a larger extent due to poor working conditions in their previous employments, while women in Nairobi more freely have chosen to be self-employed. Additionally, the women in Nairobi have also more clearly followed their passions when entering entrepreneurship, while the women in Kiambu have strived to increase their sense of freedom. Finally, motherhood has been found to be a central motivating factor in most of the women's entrepreneurial journey. However, the flexibility of being self-employed while being a mother was mentioned more often in Kiambu compared to Nairobi as a contributing motivating factor to becoming an entrepreneur.

As for the aspects of community and culture, the data also shows differences in which constellations the women have looked for and found support in their entrepreneurial motivation. Indeed, the women in Kiambu seem to have had more family support, and also gained more inspiration from close ones, while the women in Nairobi have gained more support through networks. Another aspect that seems to have given support to many women in Kiambu is religion. Support from God played a large role in terms of building confidence and increasing the motivation for the women in Kiambu.

4.2 Observations from the Field Study

During the data collection on the field, observations on people, places and perceived atmospheres were gathered in the hope of bringing additional explanatory value to the study's results.

4.2.1 Nairobi

Urbanisation

One main observation from Kenya was that urbanisation seems to be an omnipresent factor in the country. Public transportation in Nairobi was always crowded, and the roads were continuously under construction to make place for more cars and people in the future. It was also made clear that there are not as many job opportunities in the countryside as there are in Nairobi.



View of the city from one of the entrepreneurship hubs

European-Like Entrepreneurial Environments

Similarities were observed between the entrepreneurial settings that were discovered in Nairobi and the ones that can be encountered in Stockholm. On 25/2 and 26/2, two entrepreneurship hubs were discovered to hold interviews with Interviewees 1, 2 and 3. During these two days, as well as during the interview with Interviewee 6 at her office, the same familiar entrepreneurial environments that were recognised from school projects when working closely with start-ups in Stockholm were found. There were large, casual, open-space offices filled with young entrepreneurs working alone on their laptops, taking breaks together to drink coffee at the hub's coffee house. The Hubs also organise events for entrepreneurs so that they get the chance to meet each other and broaden their networks, something that can be found in Swedish hubs.

Interconnectedness of Female Entrepreneurs

Another aspect that was noticed during data collection in Nairobi was the interconnectedness between the female entrepreneurs and the seemingly large informal network that they have built. Indeed, every woman that was interviewed knew several other female entrepreneurs that she could recommend as interviewee for the study. This gave the impression that there is an abundance of female entrepreneurs in Nairobi and that they have built a community of their own.



Two of the women with strong entrepreneurial connection

4.2.2 Kiambu

Smaller Local Areas

During field visits to Kiambu on 5/2 and 6/3, it was noticed that all of the interviewed women lived in smaller, rural and more local areas. There were few households and stores in the close environment of the women, they lived quite far from Kiambu's centre, and the roads to get to them were inadequate and in extremely poor conditions. Furthermore, many low-technological farms, thus requiring intensive labour, were found in these areas.



Farm belonging to one of the interviewees

Close Relation between Women

Stemming from the field visits in Kiambu, the observation that women had close relationships with other women in their immediate surrounding in the rural area could be made. Indeed, on the 6/3 during interviews with interviewees 10, 11 and 14, many of the neighbouring women from the area came to assist the interviews and it was understood that the women have close relationships and often spend time together.



Neighbouring women from one of the rural areas in Kiambu

Churches Central in Community

One main observation from the field visit in Kiambu was the centrality of churches. Indeed, these could be found in the centres of each smaller area in Kiambu. There were also signs in front of the various churches showing that they also operate as schools for the children in the area.

Limited Public Transportation

The interviewed women in Kiambu live in an area, which has very limited access to public transportation. In order to reach their homes from Kiambu centre, one must transfer from local minibus, to tuktuks, to motorcycles several times to get to them, making the trips very long and inconvenient.

Poverty

An overall impression after two data-gathering days in Kiambu was that poverty prevails in the rural areas that were visited. Many of the women did not have access to computers or Internet, restraining them in what kind of businesses they could start. Many of the interviewees also mentioned difficulties in farming due to lack of water, and some also mentioned a underlying worry to not be able to feed their children properly.

5. Analysis

In this section, the data is thoroughly analysed in the light of the new framework proposed in section 2.3.2 in the literature review. Moreover, in order to give additional explanatory value to why women in Nairobi and Kiambu have pursued a career within entrepreneurship, a gender perspective is applied to further strengthen the model to better fit the data.

5.1 How Motivational Antecedents Determine which ERG-need is Desired

In order to understand what underlying factors motivate women in Nairobi and Kiambu to become entrepreneurs, the analysis will shed light upon the empirical findings through the theoretical lenses of Ajzen and Alderfer.

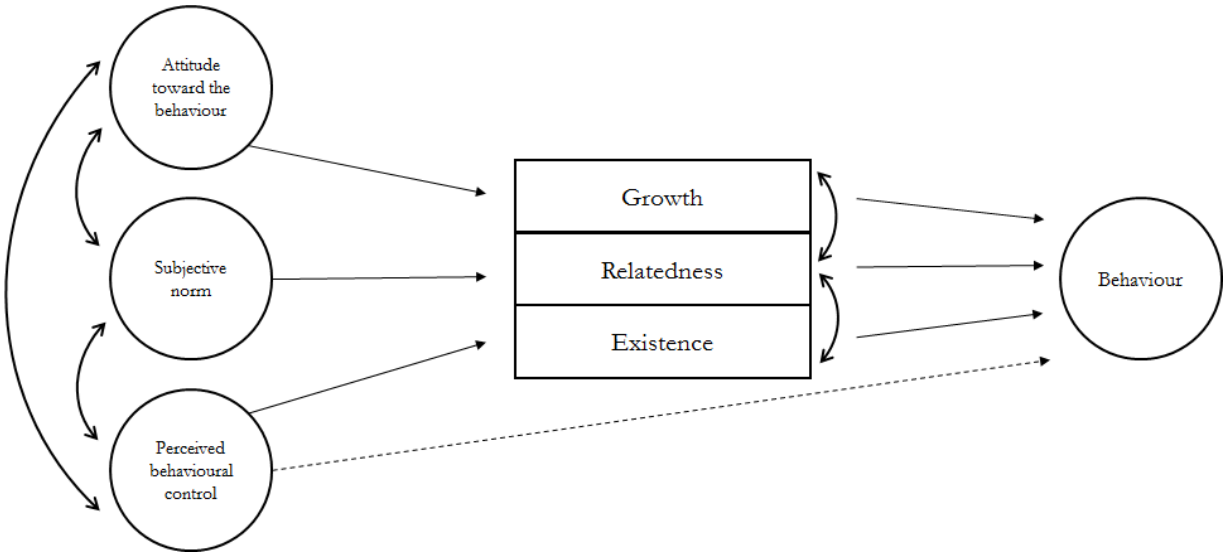


Figure 3. *New Integrated Theoretical Framework with Ajzen and Alderfer*

5.1.1 Perceived Behavioural Control

As previously explained, perceived behavioural control represents an individual's perception of the ease or difficulty to perform the behaviour and comes from past experiences—both own experiences and second-hand information—and other factors that might increase the perceived difficulty of performing the behaviour (Ajzen, 1991).

There are great differences in how the female entrepreneurs in Nairobi and Kiambu have obtained enough perceived behavioural control to find the motivation to start an enterprise. In Kiambu, the women felt that God was, to a large extent, in charge of their future success or failure, thus transferring their perceived behavioural control to God instead of taking ownership over it. As one woman expressed it during her interview: *"[...] God will bless me one day, one time it will come, and I will get a small land."*

In Nairobi, as fewer women mentioned their faith in God, the women are thought to hold more personal ownership over their perceived behavioural control. They identified challenges related to starting their enterprises but felt that they had the potential to overcome these and that taking on the challenges would lead them to self-fulfilment and personal growth. This suggests that women in Nairobi were aware of the difficulties of starting an enterprise, but that they thought of themselves as capable to conquer these, which must have increased their perceived behavioural control.

Although they differed in their nature, women in both Nairobi and Kiambu seem to have had high perceived behavioural control before starting their businesses. They however differed in that the women in Kiambu seemingly gave up their perceived behavioural control to an alternate higher power while the women in Nairobi took more personal ownership over their perceived behavioural control. A common factor for the majority of the women in both areas, which might have decreased their perceived behavioural control was the financial concerns that worried them before becoming self-employed.

5.1.2 Subjective Norm

Subjective norm represents the perceived social pressure to perform, or not perform, a given behaviour. This antecedent demonstrates the likelihood that important people or groups close to the individual will approve or disapprove of performing a certain behaviour. The strength of the belief is formed through the importance of each of these referents and the individual's willingness to conform to their opinions. (Ajzen, 1991)

Coming from different social backgrounds—urban versus rural—the women in this study have, as can be anticipated, received varying impressions of what their environments think about them becoming entrepreneurs. Many of the women in Kiambu have mentioned great support from their family, especially from their mothers, including inspiration and blessings to proceed with a career within entrepreneurship. This family support seems to have encouraged the women to dare take the chance of becoming entrepreneurs. Some women were even supported financially by members of their family to buy the first tools needed in order to set up the business. For the women in Kiambu, this genuine support seems to have had major positive impact on their motivation to become entrepreneurs.

Similarly, in Nairobi, family support seems to have been a contributing factor to positive subjective norm, although it was not as pronounced as for the women in Kiambu. Furthermore, the women in Nairobi also sought approval and support elsewhere, namely in their personal networks. Indeed, instead of only looking for support in a close family context, many of the women found support in networks of fellow students, women and other entrepreneurs that approve of their intentions of becoming entrepreneurs. It therefore seems like the Nairobi women have widened their social context to also include those who will approve of their behaviour when their families would not, while the Kiambu women's social context stays more narrowly defined as close family.

The women in both Nairobi and Kiambu had, to some extent, supportive social environments approving of their entrepreneurial plans, which consequently led to higher intention and motivation to pursue those plans. This given support only differs in where it was found, as mentioned above.

5.1.3 Attitude Toward the Behaviour

According to Ajzen, attitude toward the behaviour refers to a person's favourable or unfavourable evaluations of the behaviour. This behavioural belief and attitude is formed through an expectancy-value model of attitudes, meaning that the individual attributes certain negative and positive aspects to a given behaviour, in this case, entrepreneurial behaviour. (Ajzen, 1991)

To understand how motivation to become an entrepreneur is built, it is therefore according to Ajzen important to investigate what positive or negative feelings the individual had about entrepreneurship before engaging in the behaviour. As found in the empirical findings, all the interviewed women had certain expectations of what entrepreneurship would give them in terms and gains and losses.

First of all, the women in both Kiambu and Nairobi had varying expectations of what it would imply, financially, to become self-employed. While some envisioned that entrepreneurship could lead to a better financial situation compared to being employed, others saw self-employment as a source of more worries concerning financial stability as it meant giving up the assurance of a salary at the end of every month. The financial aspect therefore functioned as both a positive and negative association to entrepreneurship for the women.

Secondly, the women in both areas also expected social contribution to be a positive potential gain from entrepreneurship. As many of the women did not have any freedom or independence when employed, they did not feel able to contribute to society in the same way as they could when running their own enterprise and being able to employ and help others. Furthermore, many of the women in Kiambu, as opposed to the women in Nairobi, also associated being self-employed with a freedom and independence regarding time and decision-making, which also contributed positively to their attitude toward entrepreneurship.

In conclusion, many resemblances are found between women in Nairobi and Kiambu in the expectancy-value model of entrepreneurship, with positive attributes of financial gain and social contribution and a negative attribute of financial instability. The process of building this attitude toward entrepreneurship has however differed greatly between women in Nairobi and Kiambu as it partly forged through subjective norms which we have seen vary between the two areas.

5.1.4 Antecedents' Interrelation

As previously explained, the antecedents all interrelate and affect each other, and the total impact from these antecedents affect the intention and motivation to perform an action (Ajzen, 1991). This interrelation becomes clear in the dataset and the above analysis of the antecedents.

To further illustrate this interrelation, a closer look can be taken at the motivational antecedents of women in Kiambu. Many of the women felt greatly inspired by their entrepreneurial mothers and received support from them, which in the analysis is seen as a contributing factor to women's motivation through positive subjective norms. However, having a close family member active in entrepreneurship can also improve perceived behavioural control. This due to the fact that the women have gained a second-hand experience on the ease and difficulties of being an entrepreneur. Lastly, the data also shows that women in Kiambu with entrepreneurial mothers have been more encouraged to become entrepreneurs, thus leading to a subjective norm factor enhancing positive attitude toward entrepreneurship.

In Nairobi, the same interrelations can be seen in the women's networks. Having an established network of fellow entrepreneurs and women can give the women second-hand information about entrepreneurship, which can improve their perceived behavioural control. This network can also give more positive support in terms of social norms. Lastly, the data also shows that the women's network help the women form a positive attitude towards entrepreneurial attitude.

5.1.5 Motivational Needs

The above-mentioned interrelating antecedents influence the intention and motivation to become an entrepreneur. Analysing these antecedents and their effect leads to an identification of which human needs, according to Alderfer's classification, the women in Nairobi and Kiambu aim to satisfy by undertaking entrepreneurship.

As described before, existence needs correspond to physiological needs and material safety needs, relatedness corresponds to interpersonal safety needs, belongingness and interpersonal esteem needs, and finally growth needs correspond to self-confirmed esteem and self-actualisation needs. (Alderfer, 1969)

Existence

As the data reveals, many of the women in both Kiambu and Nairobi had financial motivations for pursuing a career within entrepreneurship. These motivations however differed in that the women in Kiambu aimed to gain a stronger financial position to better cover fundamental needs such as having food on the table, paying rent and paying school fees, while women in Nairobi aimed to get more money to increase their already relatively higher standards of living. According to Alderfer, existential needs are relative to the close reference group that an individual is connected to (Alderfer, 1969), meaning that even though the women in Nairobi have an overall stronger financial position than the women in Kiambu, they still became entrepreneurs to fill their relative existential needs.

Many women in Kiambu also aimed to fulfil their existence needs by gaining a larger amount of freedom due to entrepreneurship. This freedom over time, income and decision-making can also be seen as an effort to satisfy larger existence needs, in order to become more in control over their life situation.

Relatedness

As for the human need of relatedness, it can be seen that both women in Kiambu and Nairobi feel belongingness to a social context. In Kiambu, this social context mostly arises from their close families, while in Nairobi, networks seem to play a larger role in terms of belongingness. The data also reveals that women in the two areas equally seek to increase their relatedness by aiming to contribute socially through entrepreneurship. To contribute to society gives a higher sense of relatedness as it creates stronger bonds between the women and their social surroundings.

Growth

Finally, significant differences were found between the women in Kiambu and Nairobi in their intention to satisfy the need for personal growth. Women in Nairobi have actively mentioned the willingness to follow their passion when entering self-employment, and in doing so, also reach a greater level of self-actualisation. Furthermore, the women also mentioned a desire to grow individually and personally when starting an enterprise. This wish to follow one's passions and

to grow was not mentioned in Kiambu, leading to think that these women have not yet reached this ultimate level in Alderfer's classification.

This differential fulfilment of human needs that have been found in the analysis is illustrated below in Figure 4.

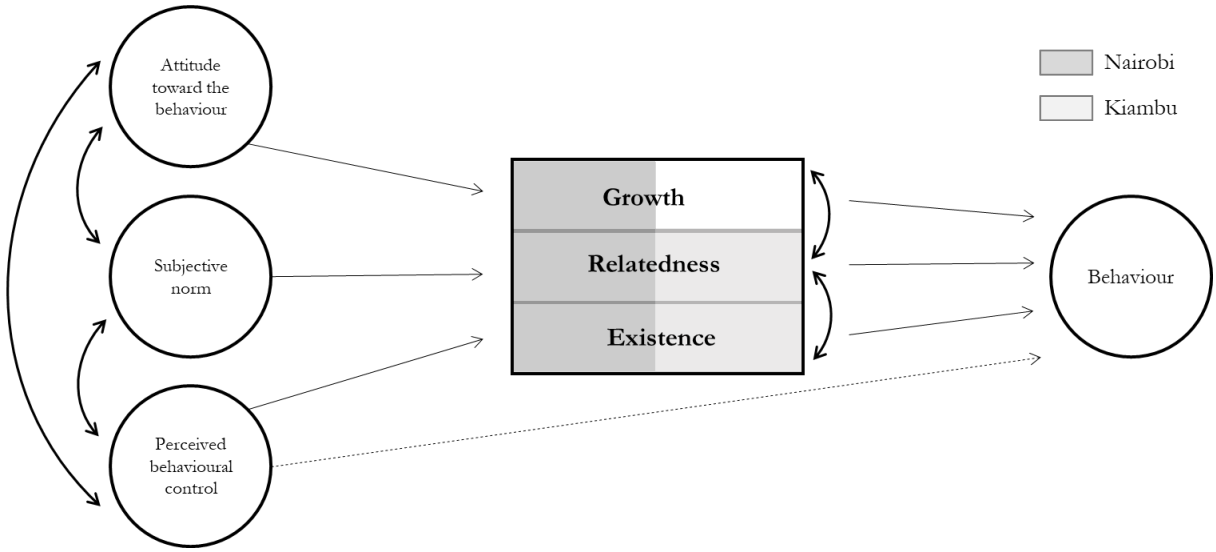


Figure 4. Antecedents and Motivational needs

5.2 Centrality of Gender and Motherhood in Female Entrepreneurship

Another aspect that has arisen from the empirical findings that is of vital importance for the antecedents in Ajzen's framework and for women's motivation to become entrepreneurs is the gender aspect. The centrality of gender to the women's social reality is similar to Brush et al.'s (2012) acknowledgement of gender and motherhood as a central part of female entrepreneurship. Gender can be seen as affecting all antecedents in Ajzen's TPB, as it affects the social norms and social contexts that surround the women and therefore also women's perceived control and attitude towards entrepreneurship.

In terms of social norms, it is clear that gender has affected the women's social contexts and how certain behaviours are more sought for from society than others. Many of the women mentioned that the traditional gender roles in Kenya determine that women should primarily be responsible

for the household and children. This responsibility demands much time and attention from the women, making it more difficult for them to have a job where they are not flexible. This forced need of flexibility creates a push factor for the women to exit the traditional labour market and enter self-employment as a way of gaining larger freedom and flexibility.

Several women also mentioned that Kenya traditionally has had oppressive gender structures where women have not been seen as equals to men. One thing that many women, mostly in Nairobi, mentioned is the constant need to prove themselves in order for clients, employees and others involved to trust them as leaders in a company, which decreases their perceived behavioural control. Furthermore, the women mentioned that they cannot focus only on starting their enterprise as they still have household and maternal responsibilities, which made them believe that entrepreneurship is more challenging for them than for a man and thus also contributes to diminishing their perceived behavioural control.

However, many women, especially in Kiambu, also perceived that their behavioural control to some extent is higher due to their gender. These women mentioned that being a woman makes entrepreneurship easier as they have more motivation to become successful and overcome challenges in order to provide for their children and households in general. Furthermore, several women also mentioned that the traditional gender views in Kenya have been challenged by a movement of female empowerment. This female empowerment has given increased confidence to women, which can be seen in that many of the women state that what a man can do, women can do better.

As mentioned previously, a main push factor for why women pursue a career within entrepreneurship is to gain flexibility, which they could not find in regular employment. This anticipated flexibility is one of the main positive factors contributing to a positive attitude toward entrepreneurship. In contrast, the women were also aware that entrepreneurship could generate a certain degree of financial instability. Many of the women mentioned that pursuing a career in entrepreneurship while having small children frightened them due to the financial instability that can emerge from being self-employed. Being a woman, with all the family responsibilities that

comes with it, could therefore lead to a slightly more negative expectancy-value model of entrepreneurship.

In conclusion, gender and motherhood have been a central explanatory factor to why women in Kiambu and Nairobi pursue a career within entrepreneurship as it has affected all antecedents in Ajzen's model. In order to further enhance the importance of this gender perspective, the theoretical framework has been modified to also include a gender dimension (See Figure 5).

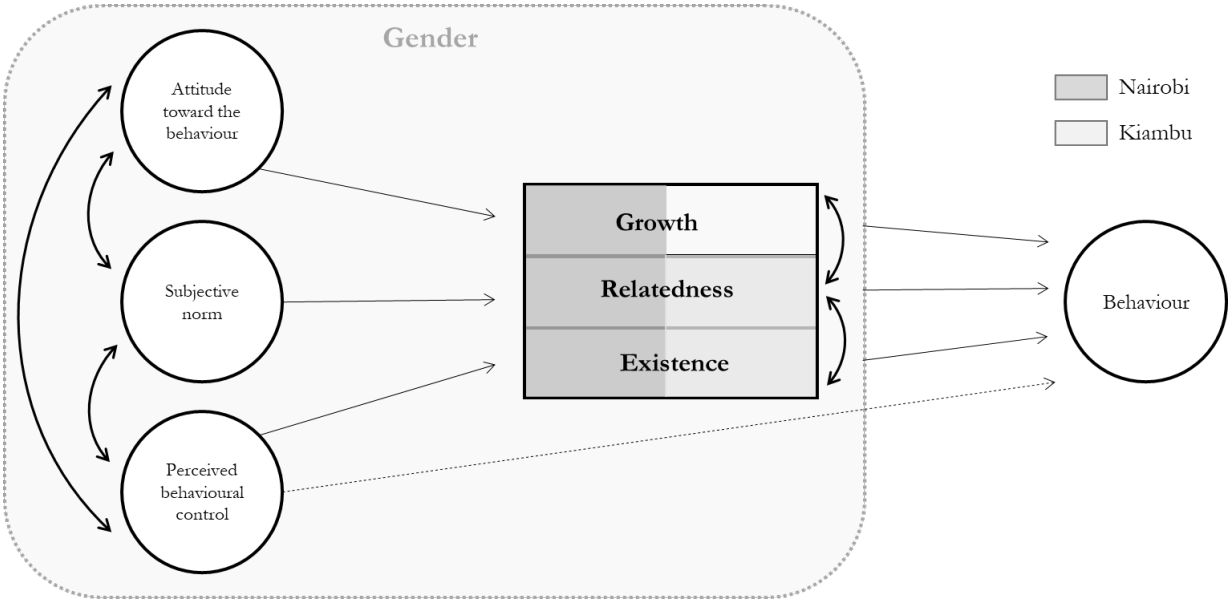


Figure 5. Complete Model of Entrepreneurial Motivation for Women in Nairobi and Kiambu

6. Concluding Remarks

In this section, a conclusion describes how the thesis has successfully answered the research question of what underlying factors motivate women in Nairobi and Kiambu to pursue a career within entrepreneurship and if they differ. Furthermore, the study's theoretical contribution is outlined.

6.1 Conclusion

The purpose of this study was to contribute to a better understanding of women's motivation to become entrepreneurs in Kenya's urban and rural areas. This subject is of high importance as entrepreneurship has been proven to have the ability to contribute positively to economic development, and women, in turn, contribute to a higher quality of entrepreneurship. In order to build this understanding, women's motivations have been analysed through the theoretical lenses of Ajzen's TPB and given further explanatory value to by also taking Alderfer's motivational needs and a gender perspective into consideration. In order to summarise the findings in a way that clearly answers the research question, Ajzen's antecedents will not be brought up here. Instead, only the underlying factors behind attitude toward the behaviour, subjective norm and perceived behavioural control, which constitute the empirical findings of the study, will be mentioned below.

The analysis enabled to answer the given research question, namely: *"What underlying factors motivate women in Nairobi and Kiambu to pursue a career as entrepreneurs, and do they differ?"*. It was found that these factors differed considerably between the two areas, even though two common factors were identified—financial motivation and social contribution. Indeed, women in Nairobi found their sources of motivation from their passions and wishes of self-fulfilment, and their extended networks of female entrepreneurs, which give them strength. In contrast, women in Kiambu were highly motivated by their faith in God, by the great support they received from their families—and their mothers specifically—and by freedom and independence over time and decision-making.

These differences have led to differences in levels of motivational needs according to Alderfer's classification. It was found that women in both areas have motivational needs that correspond to

existence needs and seek to satisfy needs for relatedness through building networks, seeking support from their families, or wanting to contribute socially with their entrepreneurship. However, only the women in Nairobi seem to be seeking to satisfy the need for growth.

Moreover, motherhood and gender in general were found to influence the women and their motivations at all levels of the analysis, whether in the underlying factors, in Ajzen's antecedents, or in the motivational needs directly.

6.2 Theoretical Contribution

The above analysis highlights in what ways this study has contributed to the body of research within female entrepreneurship, and more specifically female entrepreneurial motivation. Building on Ajzen's TPB, which has been used extensively in research on EI, the study incorporates Alderfer's motivational needs to replace Ajzen's original term, intention. This contributes to a more complete understanding of how Ajzen's three antecedents interact with different levels of motivation.

The inclusion of a gender perspective to this male-dominated field of research also contributes to the field of entrepreneurial motivation. Indeed, including gender, not only as a variable but as a lens, contributes to a better understanding of the effect that gender, here women, can have on motivation. This is of utmost importance as its effect could potentially mitigate, if not cancel, the effects of Ajzen's antecedents and must therefore been taken into consideration to obtain a full understanding of women's motivations to become entrepreneurs.

7. Further Discussion

This section introduces a deeper discussion that goes beyond the scope of the study in order to further shed light on why women's underlying motivation to become entrepreneurs differ in Nairobi and Kiambu.

To create further explanatory value to *why* motivational differences exist between the women in Nairobi and Kiambu, it is of great importance to understand how the women's social contexts are constructed, in accordance with a constructionist ontology (Bell, & Bryman, 2013).

The empirical findings display the perceived differences between the environments in Kiambu and Nairobi. In Kiambu, the main observations were that the women lived in smaller communities, often with a church as the village centre. The public transport to reach these areas was very limited, both in terms of accessibility and condition of the roads. Furthermore, the women in Kiambu seemed to have strong connections to their female neighbours in terms of support and friendship. In Nairobi on the other hand, many of the female entrepreneurs seemed to be active in modern entrepreneurial environments, having access to entrepreneurial events and therefore also being in touch with other female entrepreneurs outside of their closest geographical circles.

The observations can add explanatory value to why the nature of the networks differs in Kiambu and Nairobi. As described above, women in Kiambu have found support in a close family setting, while women in Nairobi more strategically have widened their network and found support in similar individuals who have also been engaged in entrepreneurship. In Kiambu, as the public transportation is limited and the women are poorer, it might be more difficult for the women to move within the area, meet other people and widen their network. Instead, the small community creates stronger bonds and interdependence between the local people. In Nairobi, the women are not as restricted in terms of geographical movement, which leads to them not being as dependent on their closest network. Additionally, as the modern entrepreneurial environment in Nairobi also offers events for female entrepreneurs, it creates a junction for women to create broader networks.

Furthermore, the observations can further explain that women in Kiambu and Nairobi have different perceived behavioural control due to their religious reasoning. Women in Kiambu have transferred their perceived behavioural control to the power of God, while the women in Nairobi have taken a larger ownership of their perceived behavioural control by embracing potential future difficulties and taking on challenges. As described in the observations, the women in Kiambu mostly live in smaller communities with a church in the local centre. In these communities, the church plays a vital role in building social connections by gathering the local people in varying configurations, such as church services and schooling. These communities are therefore formed in religious contexts where the church functions as a physical meeting point and support for the people. In Nairobi, the social context is not as geographically centred and limited around religion, and the social life is not as dependent on the church as there are many other places made for making social connections, such as hubs, events and restaurants. As religion is more present in the overall social context in Kiambu than in Nairobi, it follows that religion is also more present, and weighs more, in the women's entrepreneurial journey in comparison to Nairobi.

Lastly, the observations also give a potential explanation to why women in Kiambu and Nairobi experience gender differently in terms of how it influences their perceived behavioural control. Women in Kiambu seem to come from poorer communities with many labour-intensive farms. Due to this labour-intensity, it can be assumed that all individuals, including the women, in the small labour force are needed to contribute to the community's well-being. In Nairobi however, urbanisation has led to a growing labour force, while the supply of employment has not increased proportionally. It is thus possible that employers in Nairobi might not be forced to employ women in the same way as in Kiambu, as the male labour force is sufficient to fill the working positions. This suggests that women in Kiambu are allowed and encouraged to partake in the labour activity to a much larger extent, while women in Nairobi might not be given the same opportunity to enter the labour market. Furthermore, many women in Kiambu have mentioned being inspired by their mothers in their entrepreneurial journey. This could indicate that the women in Kiambu, as a small community, have been participating in the workforce for generations, while the women in Nairobi have not partaken in the labour activities in the same way. As a result of these different gender labour structures, women in Kiambu might have

become more positive towards being working women, while women in Nairobi perceive being a woman as a negative factor.

The discussion above displays Nairobi and Kiambu as two significantly different communities, giving rise to different behaviours and mental structures. In Nairobi, women take more ownership of their entrepreneurship by acting more out of self-interest in aiming to reach self-fulfilment and by actively forming supportive networks. In contrast, the women in Kiambu are more family- and community-oriented, and conform to the religious community faith in their entrepreneurship. To further understand the differences between these two communities, a parallel can be drawn to Tönnies's sociological theory of 'Gemeinschaft' and 'Gesellschaft'. On the one hand, 'Gemeinschaft' describes a traditional community with a stable social order based on organised religion, which is reinforced by the family and the church. Furthermore, this type of community is also characterised with strong close-knit relations—often bound by blood. On the other hand, 'Gesellschaft' is a more modern society based on the construct of economic rationality—involving more transitory relations—with a rational and self-interested underlying motive. (Tönnies, 1957; Asplund, 1991) Kiambu's environment, with attributes similar to a 'Gemeinschaft', influences the entrepreneurs' behaviour by incentivising engagement in traditional behaviours valued by the social order, such as farming in this context. Nairobi, similar to a 'Gesellschaft' influences entrepreneurial behaviour to become more individualistic in terms of ownership and self-interest of the behaviour. As this study focuses solely on female entrepreneurs that have been successful in taking their intention to become entrepreneurs to actual behaviour, it would be valuable for future research to examine how the sociocultural aspects, such as the constructs of 'Gemeinschaft' and 'Gesellschaft' influence the behaviour of all women to become entrepreneurs, and not only the successful ones. This could shed further light on what opportunities women in rural and urban areas perceive that they have to become entrepreneurs, and how the context affects what type of entrepreneurship that is incentivised. This could be of great value for organisations and governments to promote entrepreneurship in rural and urban areas, and therefore also provide a base for reducing the rural and urban disparities in order to stimulate the economy.

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9. Appendix

Appendix 1 - Interview Template

Introduction

- Presentation of the purpose of the MSc Thesis and the interview, and explain how the interview respondent can give increased explanatory value
- Ask for permission to record interview

Background questions

- Tell us more about your enterprise. (Industry, value proposition, location, creation date)
- Do you still have an active role in the enterprise? What role is that?
- Is this the first enterprise that you've created?

Motivation/Intention

- How come you started your own enterprise?
- What motivated you to start your own enterprise?
- What would you say was your main drive when creating your own enterprise?
- Did you have any entrepreneurial role model that inspired you to start your own business?
- Do you remember any specific situation that motivated you to become an entrepreneur?
- Do you remember any specific situation that demotivated you to become an entrepreneur?
- Was there anything that made you feel that you were pushed towards starting your own business?

Perceived Behavioural Control

- Was it always clear to you that you had the potential to start your own business? Where do you think that this feeling came from?
- Was there anything that you perceived could hinder you from starting your own business?
- What were the actual hinders when you were starting your own business? Were they the same as the ones you thought of before?
- Is there anything in your background that made it easier for you to create your own business?

Subjective Norm

- What did your close ones think of entrepreneurship? (Family, friends, partners)
- Did they show that they believe in you?
- Did their opinions matter a lot for you?

Attitude toward the behaviour

- What did you think of entrepreneurship before you became an entrepreneur? (Positive/negative aspects)
- What influences made you think of entrepreneurship this certain way?
- Did you have any other professional options before becoming an entrepreneur (other job offers that were attractive)?

Gender:

- What is your family situation?
    - Are you married?
    - Do you have any children?
    - Are you the main wage earner in the household?

- How do you perceive the cultural environment that you are in and women's position in it?
    - How do the gender roles and responsibilities traditionally look like in your society?
    - Do you feel like entrepreneurship is usually associated to men?
    - Do you think that your experience as an entrepreneur would have been different if you were a man?

Appendix 2 - Table of Interview Respondents

Interview Respondent	**Date**	**Location**	**Industry of Enterprise**
1	25/2-2019	Nairobi	Office Service
2	26/2-2019	Nairobi	Digital Marketing
3	26/2-2019	Nairobi	Digital Education Services
4	27/2-2019	Nairobi	Healthcare
5	4/3-2019	Nairobi	Administration
6	4/3-2019	Nairobi	Real Estate
7	5/3-2019	Kiambu	Farming
8	5/3-2019	Kiambu	Administration
9	5/3-2019	Kiambu	Farming/School
10	6/3-2019	Kiambu	Door-to-door seller
11	6/3-2019	Kiambu	Door-to-door seller
12	6/3-2019	Kiambu	Farming
13	6/3-2019	Kiambu	Farming & Recycling
14	6/3-2019	Kiambu	Cooking
15	14/3-2019	Nairobi	Makeup
16	14/3-2019	Nairobi	Bakery