Barriers Affecting Women Business Development in Kenya

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ABSTRACT

Women's entrepreneurship is widely recognized as a critical driver of inclusive economic growth, poverty reduction, and employment creation, particularly in sub-Saharan Africa. Despite increased policy attention and institutional support, women entrepreneurs in Kenya continue to face persistent structural, social, and individual barriers that affect the sustainability of their businesses. This study examines the barriers influencing business success among women business leaders in Kenya, with success operationalized as the number of years a woman's most successful business has been in operation. Using survey data collected from 52 women business leaders, the study analyzes nine commonly cited barriers: start-up costs, access to financing, market knowledge, employment commitments, family responsibilities, regulatory barriers, social capital, marital support, and ethnic discrimination.

Quantitative analyses were conducted using descriptive statistics, multiple regression with ANOVA, bivariate regression, and discriminant analysis. The findings indicate that while financial and regulatory barriers are perceived as significant obstacles at a descriptive level, they do not consistently predict business longevity when examined alongside other factors. Instead, market knowledge and employment commitments emerge as the most robust predictors of sustained business operation. Women who report better understanding of markets and fewer conflicts between employment and entrepreneurial activities tend to operate businesses for longer periods. Discriminant analysis further demonstrates that the combined barrier profile meaningfully distinguishes women whose businesses have achieved at least moderate longevity from those whose ventures are nascent or absent.

The study contributes empirical evidence highlighting the importance of informational and time-related constraints in shaping women's entrepreneurial outcomes in Kenya. The findings suggest that policy and programmatic interventions should complement financial support with targeted efforts to strengthen market intelligence, business development skills, and flexible work arrangements to enhance the long-term sustainability of women-owned enterprises.

Keywords: Women entrepreneurship; Business barriers; Business longevity; Market knowledge; Kenya

INTRODUCTION

Women's entrepreneurship has become a critical area of focus for global development, given its potential to reduce poverty, expand employment, and drive inclusive economic growth (Ahl, 2006; Minniti & Naudé, 2010; World Bank, 2019). International organizations—including the United Nations, the International Labour Organization (ILO), and the World Bank—have consistently highlighted the importance of investing in women-led enterprises as a means of strengthening social and economic outcomes across regions (ILO, 2018; OECD, 2017; UN Women, 2020; World Bank, 2019). Despite such progress, women continue to face structural and systemic barriers that affect their ability not only to enter entrepreneurial spaces but also to sustain their businesses over time.

In sub-Saharan Africa, women constitute approximately half of the micro- and small-enterprise sector and are central to local economies. However, women-owned businesses tend to be smaller, less profitable, and more vulnerable to closure compared to those owned by men (Bardasi et al., 2011; Nichter & Goldmark, 2009; Stevenson & St-Onge, 2005). In Kenya, structural constraints related to finance, regulation, market access, and

time allocation continue to shape women's entrepreneurial trajectories (Stevenson & St-Onge, 2005; World Bank, 2019). Prior research identifies multiple categories of barriers faced by women entrepreneurs:

- Organizational barriers, such as discriminatory norms, limited access to leadership networks, regulatory hurdles, and constrained access to credit.
- Interpersonal barriers, such as family responsibilities and marital expectations; and
- Personal barriers, such as limited managerial experience or insufficient technical knowledge (Carter & Shaw, 2006; De Vita et al., 2014; Roomi & Parrott, 2008; Kyalo, 2014; UNCTAD, 2014).

Recent scholarship further highlights the importance of information, aspirations, and human capital in shaping entrepreneurial performance and survival (Brixiová et al., 2020; Fafchamps & Quinn, 2018).

The present study examines barriers affecting women's success in business in Kenya, focusing on a sample of women business leaders using business longevity (years in operation) as a proxy for success The study explores how nine commonly cited barriers—start-up costs, access to financing, market knowledge, employment commitments, family responsibilities, regulatory barriers, social capital, marital support, and ethnic discrimination—relate to business longevity. By applying quantitative techniques (multiple regression with ANOVA, bivariate regression, and discriminant analysis), the study seeks to identify which barriers most strongly distinguish women whose businesses have endured from those whose ventures are short-lived or not yet started. The findings provide empirical insight into which constraints may be most salient for women already operating at a leadership level in the Kenyan business landscape.

METHODOLOGY

Participants and data collection

Survey data were collected from 52 (out of 310) women business leaders in Kenya. Most respondents were married, self-employed, and highly educated, and many were engaged in leadership within their sectors. Age distribution was skewed toward mid- and later-career participants: the largest groups were women aged 50–59 and 60–69, followed by those in their 40s, with a smaller representation of women in their 30s and only a few in their 20s. The majority reported postgraduate qualifications (Master's degrees or higher) and identified as self-employed, with a minority employed in the public or private sector. This profile reflects a relatively experienced, leadership-oriented subset of Kenyan women entrepreneurs rather than a general population sample (Brush et al., 2009; Welter et al., 2017).

Measures

Success factor: years in business

Business success was measured as years in operation of the respondent's most successful enterprise. Longevity has been widely used as an indicator of entrepreneurial sustainability in developing-country contexts, where survival itself represents a major achievement (Nichter & Goldmark, 2009; Minniti & Naudé, 2010).

Success in business was measured using the following survey question:

"Describe the amount of time your most successful business has lasted."

Response categories were recoded into a numerical success factor, years in business, as follows:

- I have not started a business = 0
- Less than a year = 1
- 1–2 years = 2

- 3–4 years = 3
- 5 or more years or more than 5 = 4

This ordered variable served as the primary dependent variable in the multiple regression and bivariate analyses.

For the discriminant analysis, respondents were further classified into two outcome categories:

- Success (coded 1): businesses operating 1–2 years, 3–4 years, or 5+ years (codes 2–4)
- Non-success (coded 0): less than a year or no business started (codes 0–1)

This allowed a clearer evaluation of how barriers separate women whose ventures have achieved at least moderate longevity from those whose businesses are nascent or absent.

Barriers to business

Nine barriers were assessed using Likert-type items where respondents rated the extent to which each factor posed an obstacle to starting or growing their business:

- Start-up Costs: difficulty affording basic start-up costs and fees.
- Access to Financing: difficulty obtaining loans or credit due to lack of collateral or other constraints.
- Market Knowledge: insufficient knowledge of how to access the right markets and customers.
- Employment Commitments: a main job that prevents investing sufficient time in the business.
- Family Responsibilities: responsibilities to spouses or children that limit investment of time or resources in the business.
- Regulatory Barriers: difficulty understanding or complying with legal procedures (licensing, registration, etc.).
- Social Capital: lack of the necessary social connections or networks.
- Marital Support: insufficient support from spouses for business activity.
- Ethnic Discrimination: feeling disadvantaged in business due to tribe or ethnicity.

These barriers have been shown to be particularly salient in the Kenyan context (Kyalo, 2014; Stevenson & St-Onge, 2005). These dimensions are consistent with prior empirical and policy-focused studies on women entrepreneurs in Africa and other developing regions (Bardasi et al., 2011; Carter & Shaw, 2006; UNCTAD, 2014; World Bank Group, 2020).

To facilitate multivariate analysis, each barrier was converted to a numerical code using the following reversed Likert scale:

Response category	**Code**
A significant barrier	1
A very significant barrier	2

A barrier but not a problem for me	3
Not a barrier	4

Thus, lower codes indicate more severe barriers, and higher codes indicate that a factor is less of a barrier. This directionality is important for interpreting regression coefficients.

Data analysis

Analyses were conducted using SPSS standard statistical libraries. After checking for completeness and basic assumptions several analytic steps were performed:

- Descriptive statistics for the success factor and the nine barriers, including means and standard deviations. A line chart was produced to visualize the mean barrier codes across all nine barriers.
- Multiple regression analysis with Years in Business as the dependent variable and the nine barrier codes as simultaneous predictors. Model fit was assessed using the overall F-test, and an ANOVA table to examine each barrier's contribution.
- Bivariate regression focusing on the Start-up Costs barrier alone regressed on Years in Business, to provide a clearer view of a single financial barrier.
- Discriminant analysis using the nine barrier codes as predictors of the binary Success vs. Non-success outcome. A linear discriminant function was estimated, and classification accuracy was evaluated using 5-fold cross-validation.

The use of multivariate techniques responds to recommendations in the literature to consider the combined and interacting effects of multiple constraints rather than isolated barriers (Brush et al., 2009; De Vita et al., 2014).

Line charts were used rather than bar charts to convey a more continuous, profile-like view of the barrier landscape.

RESULTS

Descriptive statistics

Across the 52 respondents, the mean Years in Business was approximately 2.90 (SD ≈ 1.22), corresponding to a typical respondent having a business that has operated between 3–4 years and 5+ years. Only three women reported never having started a business, and four reported less than a year of operation, suggesting a sample heavily weighted toward women with established enterprises.

When barriers were examined, the reversed coding (1 = significant barrier, 4 = not a barrier) allowed identification of the most problematic constraints by looking at lower mean scores. The line chart of mean barrier codes showed that Access to Financing and Regulatory Barriers had the lowest mean scores (means ≈ 2.23 and 2.35 respectively), indicating that respondents, on average, experience these as the most serious barriers. Start-up Costs also had a relatively low mean (≈ 2.48), suggesting that capital-related issues remain central challenges for these women business leaders reflecting longstanding evidence on financial exclusion and institutional complexity faced by women entrepreneurs in Africa (ILO, 2018; Stevenson & St-Onge, 2005; World Bank, 2019).

In contrast, Marital Support and Ethnic Discrimination had the highest mean codes (around 3.48 and 3.44), indicating that they are, on average, closer to "not a barrier" in this particular sample consistent with findings that women who persist in entrepreneurship often develop coping mechanisms or selective networks over time (Welter et al., 2017). Family Responsibilities and Employment Commitments sit in the middle of the profile

(means just above 3 for family and just below 3 for employment), signalling that work–family and time-management issues are present but not universally overwhelming.3.2 Multiple regression and ANOVA

A multiple regression was estimated with Years in Business as the dependent variable and all nine barrier codes entered simultaneously as predictors. The overall model was statistically significant:

- $R = .62$
- $R^2 = .387$
- Adjusted $R^2 = .256$

Thus, approximately 39% of the variation in business longevity among these women can be explained jointly by the nine perceived barriers.

An ANOVA table was computed for each barrier. Key results are summarized below:

Table 1. Regression Model Summary for Years in Business

Source	**df**	**SS**	**MS**	**F**	**p**
Regression	9	33.07	3.674	2.95	.008
Residual	42	46.88	1.117	—	—
Total	51	79.96	—	—	—

The model was statistically significant ($p < .01$), indicating that the barrier variables collectively predict business longevity.

Table 2. ANOVA Results for the Regression Predicting Years in Business

Predictor	**df**	**Sum of Squares**	**Mean Square**	**F**	**p-value**
Start-up Costs	1	0.23	0.23	0.20	0.65
Access to Financing	1	6.40	6.40	5.73	0.021
Market Knowledge	1	13.00	13.00	11.64	0.0014
Employment Commitments	1	8.25	8.25	7.39	0.0095
Family Responsibilities	1	0.57	0.57	0.51	0.48
Regulatory Barriers	1	0.41	0.41	0.36	0.55
Social Capital	1	0.34	0.34	0.31	0.58
Marital Support	1	0.25	0.25	0.23	0.64
Ethnic Discrimination	1	0.20	0.20	0.18	0.68
Residual	42	46.88	1.12	–	–

These results show that, when considered sequentially, Access to Financing, Market Knowledge, and Employment Commitments have statistically significant F-values and p-values below 0.05, indicating that each

of these barriers contributes meaningfully to explaining years in business. The remaining barriers did not reach statistical significance in this model.

Table 3. Regression Coefficients for Predicting Years in Business

Predictor	Coefficient	Std. Error	t Stat	P-value	Lower 95%	Upper 95%
Intercept	1.5483	0.8231	1.8804	0.0669	-0.1153	3.2120
Start-up Costs	0.0250	0.1879	0.1333	0.8946	-0.3550	0.4051
Access to Financing	-0.5185	0.1721	-3.0131	**0.0044**	-0.8658	-0.1711
Market Knowledge	0.4657	0.1489	3.1284	**0.0032**	0.1650	0.7664
Employment Commitments	0.3229	0.1420	2.2745	**0.0282**	0.0363	0.6095
Family Responsibilities	0.1296	0.1690	0.7661	0.4488	-0.2123	0.4715
Regulatory Barriers	-0.1390	0.1793	-0.7537	0.4527	-0.5007	0.2227
Social Capital	0.0610	0.1562	0.3923	0.6986	-0.2520	0.3740
Marital Support	-0.0916	0.1501	-0.6106	0.6102	-0.3957	0.2126
Ethnic Discrimination	0.0768	0.1767	0.4246	0.6757	-0.2802	0.4340

Examination of the regression coefficients provides further insight. Using the reversed coding (higher scores mean less of a barrier), the following patterns emerged:

- Market Knowledge had a positive and statistically significant coefficient ($B \approx 0.47$, $p \approx 0.003$). This indicates that women who perceive market knowledge as less of a barrier (higher coded scores) tend to have businesses that have operated for more years. In substantive terms, better market understanding is associated with greater business longevity.

- Employment Commitments also had a positive, significant coefficient ($B \approx 0.32$, $p \approx 0.028$). This suggests that respondents who experience fewer time conflicts between their employment and their business report longer-running ventures.

- Access to Financing displayed a negative coefficient ($B \approx -0.52$, $p \approx 0.004$). This result is counter-intuitive: it suggests that women reporting fewer financing barriers (higher code) have, in this model, somewhat shorter business histories when other barriers are controlled.

- The remaining barriers (Start-up Costs, Family Responsibilities, Regulatory Barriers, Social Capital, Marital Support, and Ethnic Discrimination) had non-significant coefficients, indicating that once the three key barriers are accounted for, their additional explanatory power for years in business is limited in this sample.

Taken together, the regression and ANOVA results suggest that informational and temporal constraints (Market Knowledge and Employment Commitments) are tied to business longevity

These findings align with theoretical and empirical work emphasizing opportunity recognition, information access, and time allocation as key determinants of entrepreneurial survival (Shane, 2003; Brixiová et al., 2020; Fafchamps & Quinn, 2018). While access to financing remains a critical policy concern, its relationship with

business longevity appears complex and context-dependent, particularly among more established women entrepreneurs (Bardasi et al., 2011; World Bank Group, 2020).

Bivariate regression: Start-up Costs and Years in Business

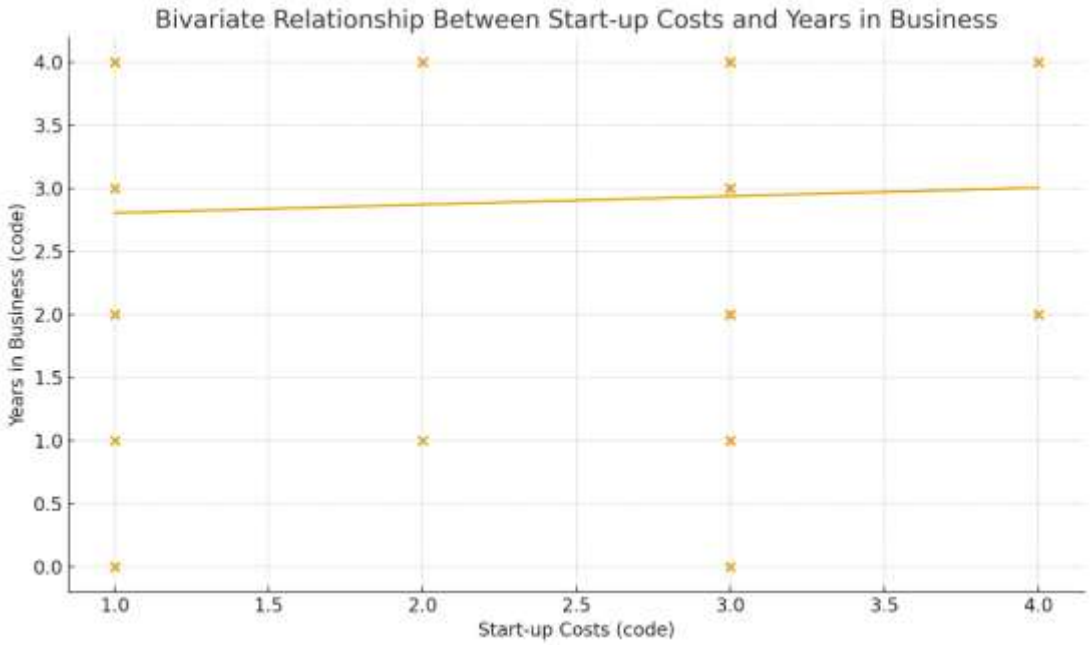
A separate bivariate regression was run with Start-up Costs as the single predictor and Years in Business as the outcome. The model fit was very weak:

$R^2 = 0.003$, Adjusted $R^2 = -0.017$

F(1, 50) = 0.15, p = 0.701

The slope for Start-up Costs was small and non-significant (B ≈ 0.07, p = 0.701). In the fitted line plot (Chart 1), data points were widely scattered around the regression line, with no obvious trend. This indicates that Start-up Costs, considered alone, explain essentially none of the variation in years in business among these women leaders.

Chart 1. Bivariate Relationships Between Barriers and Years in Business



The R^2 for Start-up Costs alone was low and the F-test non-significant, reinforcing the conclusion that financial entry costs by themselves do not differentiate more successful from less successful entrepreneurs once a woman has reached a leadership level.

Discriminant analysis: success vs. non-success

To better understand which barriers help differentiate between women who report successful business outcomes and those who do not, we created two distinct categories based on the years their most successful business had operated. These categories were coded as 1 (success) and 0 (non-success) using the following structure:

Success (1)

- 1–2 years
- 3–4 years
- 5 or more years

Non-Success (0)

- Less than a year
- Not started a business

Using this categorization, 45 respondents were classified as successful, while 7 fell into the non-success group. This grouping allowed us to examine how effectively the barriers could predict whether a woman falls into the success or non-success category.

The overall discriminant function was statistically significant, indicating that the set of barriers, taken together, meaningfully distinguishes between the two groups. The significance level and proportion of explained variance both suggest that the predictors have value in classifying women based on their level of business success.

To identify which specific barriers played the strongest role, we examined the standardized coefficients. The results showed that Market Knowledge and Employment Commitments were the most influential positive predictors of success. Women who reported stronger understanding of their target markets and fewer employment-related constraints were more likely to fall into the successful category.

In contrast, Access to Financing showed a negative relationship, indicating that women who experienced greater difficulty obtaining financial support were more likely to fall into the non-success group. Other predictors contributed less strongly and did not show statistical significance when distinguishing between categories.

Finally, the classification results indicated that the discriminant model correctly assigned approximately 77.1% of all cases into their respective success or non-success groups. This level of accuracy suggests that the barrier variables provide meaningful insight into the entrepreneurial outcomes of women leaders and contribute to understanding what differentiates more enduring ventures from those that do not persist.

DISCUSSION

This study set out to explore how perceived barriers relate to business success among Kenyan women business leaders. The results indicate that, within this relatively experienced and highly educated group, not all barriers are equally salient for explaining business longevity. While capital-related issues such as access to financing and start-up costs were rated as important obstacles at the descriptive level, they did not consistently emerge as the strongest predictors of success in the multivariate analyses. Instead, variables reflecting market knowledge and employment commitments were more robustly associated with the number of years women had sustained their most successful business.

The finding that market knowledge is significantly linked to years in business aligns with theoretical perspectives that emphasize the importance of information, networks, and strategic orientation for entrepreneurial survival. Women who know how to identify viable markets, reach appropriate customer segments, and adapt to changing demand are better equipped to maintain their businesses over time. This finding partially contrasts with earlier Kenya-based studies, which emphasize finance and family-related constraints as dominant barriers at earlier stages of entrepreneurship (Kyalo, 2014). This supports gender-aware entrepreneurship frameworks that emphasize context, agency, and structural interaction rather than single-factor explanations (Ahl, 2006; Brush et al., 2009). In the Kenyan context, where informal networks and local market structures play a prominent role, deficiencies in market knowledge may translate quickly into lost opportunities and business failure. The positive regression coefficient and discriminant loading for the market knowledge barrier underscores that reducing informational constraints is one of the most promising levers for enhancing women's business longevity.

The significance of employment commitments similarly highlights the temporal dimension of entrepreneurship. Many women in this sample are balancing paid employment with entrepreneurial activity.

The regression results indicate that those who experience fewer conflicts between their primary job and their business tend to report longer operational histories. This suggests that the ability to devote consistent time, attention, and managerial effort to the enterprise is crucial for its survival. In practical terms, facilitating more flexible work arrangements, or supporting transitions from employment to full-time self-employment when appropriate, may be particularly beneficial for women seeking to sustain and grow their businesses.

The role of financing barriers was more complex. Descriptively, access to financing and regulatory barriers were among the lowest-scored (most problematic) obstacles. However, in the multiple regression model, the Access to Financing coefficient was negative, suggesting that women who report fewer financing barriers sometimes have shorter business histories once other variables are held constant. This counter-intuitive result likely reflects multicollinearity and the limits of a modest sample size; it may also indicate that women with long-running businesses become more aware of financing constraints as they seek to scale, whereas women with newer or smaller ventures have not yet fully confronted these challenges. Consequently, the present data should not be taken to imply that financing is unimportant, but rather that its relationship with business longevity is not straightforward in this particular group.

Interestingly, barriers related to family responsibilities, marital support, and ethnic discrimination were not significant predictors of business longevity in this study. While these factors are widely documented in the literature as serious constraints to women's economic advancement, they appear less differentiating among this sample of leaders. One likely explanation is selection: women who have already navigated family expectations, secured at least some level of spousal or community support, and found ways to cope with ethnic bias are precisely the women who are able to establish and maintain businesses long enough to be considered "leaders" in their context. Another possibility is that, within more mature enterprises, structural and market factors overshadow earlier relational constraints. In either case, the findings do not negate the existence of these barriers in the wider population; rather, they indicate that by the time women reach leadership and multi-year business survival, informational and time-management challenges may be more central than family or cultural opposition.

The discriminant analysis reinforces these conclusions by showing that the combination of barrier scores can predict success versus non-success better than chance, with market knowledge and employment commitments again playing prominent roles. However, the relatively small number of women classified as non-successful (n = 7) means that discriminant coefficients must be interpreted with caution. Still, the analysis illustrates how a multivariate viewpoint—considering the full barrier profile rather than any single factor in isolation—illuminates the complex ways in which women's experiences of constraint are tied to their entrepreneurial trajectories.

CONCLUSION

In summary, this study of Kenyan women business leaders demonstrates that barriers related to market knowledge and time availability—rather than purely financial or familial constraints—are the strongest predictors of business longevity in this particular group. Women whose businesses have survived for multiple years are more likely to report that they understand how to access appropriate markets and that their employment commitments do not heavily conflict with their entrepreneurial activities. While capital and regulatory barriers are perceived as significant obstacles, their statistical relationship with success is weaker once informational and temporal factors are considered.

These findings suggest that interventions aimed at supporting women entrepreneurs in Kenya should not focus solely on financial inclusion and regulatory reform, important as these may be. Equally vital are programs that enhance women's market intelligence, mentoring, and business development skills, as well as policies that enable them to allocate sufficient time to their enterprises. Business incubators, sector-specific training, peer learning circles, and coached transitions out of conflicting employment roles may all play a critical role in strengthening the longevity of women-owned businesses.

This study contributes to the literature on women's entrepreneurship in Africa by demonstrating that market knowledge and employment-related time constraints are central to business longevity among Kenyan women

business leaders. Policy interventions should complement financial inclusion with targeted support for skills development, market access, and flexible employment arrangements. Future research should adopt longitudinal designs and multidimensional measures of success to deepen understanding of women's entrepreneurial pathways (Minniti & Naudé, 2010; Welter et al., 2017).

A few limitations should be considered when interpreting these findings. First, although the sample of 52 respondents represents approximately 17% of the identified population of women business leaders, the relatively modest sample size limits statistical power and the extent to which the results can be generalized. In particular, the number of predictors relative to the sample size may reduce the stability of coefficient estimates and increase the likelihood that smaller or more nuanced effects remain undetected.

Second, the study relies on cross-sectional data, which restricts the ability to draw causal inferences. While significant associations were observed between certain barriers—such as market knowledge and employment commitments—and business longevity, it is not possible to determine the direction of these relationships. For example, limited market knowledge may contribute to business failure, but it is also plausible that unsuccessful ventures retrospectively shape perceptions of inadequate market knowledge. Longitudinal research designs would be required to clarify such causal pathways.

Finally, the operationalization of business success as years in operation captures only one dimension of entrepreneurial outcomes. While longevity is a meaningful indicator of sustainability, it does not account for other important dimensions such as profitability, growth, employment creation, or subjective definitions of success. Women entrepreneurs may prioritize outcomes such as work–family balance, autonomy, or social impact over business duration alone. Future studies could therefore adopt multidimensional measures of success and examine how different configurations of barriers relate to diverse entrepreneurial goals over time.

Taken together, future research could build on these findings using larger or stratified samples and longitudinal designs to validate and extend the observed relationships across different categories of women entrepreneurs in Kenya.

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