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Intersecting Inequalities and Social Capital among Women Entrepreneurs in Kenya

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Abstract

Social capital influences access to information, emotional support, and business mentorship among women entrepreneurs. However, current research treats women as a homogenous group, assuming social capital is equally accessible among female entrepreneurs. This homogeneity assumption overlooks the intersecting inequalities within the social capital networks. This study explores how women entrepreneurs in Kiambu County access, mobilize, and utilize social capital. Specific objectives were to: identify the constraints and enablers that influence women entrepreneurs' ability to effectively leverage social capital and assess the entrepreneurial outcomes associated with the utilization of social capital. Using an intersectionality lens to examine how overlapping social positions shape access and use of social capital among women entrepreneurs in Kenya. A qualitative research approach was utilized with semi-structured interviews with women entrepreneurs in Kiambu County. Purposive sampling was employed to select women in small and medium enterprises. The participants were required to have operated their business for at least 2 years, independently owned it, held a business license, and actively participated in day-to-day operations. Data were collected through semi-structured interviews, transcribed verbatim, and analyzed using Braun and Clarke's (2006) six-step thematic analysis. Five themes emerged from the study: bonding social capital, bridging social capital, structural constraints, coping strategies, and entrepreneurial outcomes. The findings contribute to intersectionality theory, illustrating how overlapping social positions produce distinct patterns of inequalities in entrepreneurship. This underscores the need for policy and practice to account for complex, lived realities rather than treating women as a homogeneous group.

Keywords

Social capital, women entrepreneurs, Intersectionality lens, gender inequalities.

Introduction

The role of entrepreneurship in women's empowerment and economic growth is recognized across countries. This was acknowledged in the 2024 International Women's Day: When Women Win, the World Wins (Gill &Trumbic, 2024), supporting the contribution of women in economic and social progress (Lepeley, et al. 2019). A substantial body of research (Chatterjee, et al. 2022; Agarwal, et al., 2022; Maina & Mark, 2020; Shepherd et al., 2021; Kauffman Fellowship, 2020) reveals that women entrepreneurs contribute to job creation, innovation, social inclusion, community development, improved education, health, and nutrition. The World Bank Report (2025) found that women-led businesses in Sub-Saharan Africa contribute to approximately 80% in self-employment. In Kenya, women-led businesses account for nearly 20% of the national GDP (World Bank, 2021).

The Kauffman Fellowship (2020) report indicates that women plough back approximately 90% of their earnings into their families and communities. The United Nations recognizes women's empowerment as a precondition for reducing poverty, Sustainable Development Goals (SDG 1), and addressing inequality (SDG 5). The findings align with Maina and Mark's (2020) view that women-led enterprises are key agents of gender equity, thus positioning women's entrepreneurship at the core of SDG 5.

Although there is greater involvement of female-led enterprises, they continuously experience structural and cultural barriers, with limited access to finance remaining the greatest obstacle (GEM, 2021). The financial challenge is largely driven by gender-based inequalities (World Bank, 2021; Ismail et al., 2020). Additionally, restrictive employment opportunities and gendered norms compel women to engage in subsistence-oriented entrepreneurship (GEM, 2022; OECD, 2021; Coffman & Sunny, 2021). Typically, the subsistence-oriented business is predominant in developing countries, where business startups by low-income individuals are marked by limited investment in financial, human, and social capital. These businesses experience high failure rates, especially among women-led businesses (Acs 2006; GEM 2018). Shamieh and Bastian (2025) dispute this claim, arguing that the prevalence of male-centric methodologies presents women as less competitive than their male counterparts.

Prevailing studies have widely examined women entrepreneurs' access to financing, studying the contextual factors that exacerbate their exclusion. However, research has paid little attention to the mechanisms, strategies, and pathways through which women entrepreneurs can effectively mobilize and access capital. In line with Babajide et. al. (2022), the study proposes that women entrepreneurs can leverage social capital to secure resources, build networks, and acquire strategic information.

Social capital is characterized as "missing" in the study of women-led enterprises. Social capital is identified as a public good, capable of influencing entrepreneurship outcomes (World Bank, 2021b). Accordingly, Putnam (2000) broadly defined it as networks, norms, and trust that promote cooperation and collective action. While conceptually distinct, Putman (2000) distinguishes between bonding and bridging social capital, with bonding social capital (representing individuals of a strongly connected team) and bridging social capital (between bonded communities). Harron (2020) observes a lack of sufficient studies in business, possibly due to differences in analytical units and diverse disciplines.

Although there are growing studies on female entrepreneurship and the significance attributed to social networks, existing studies often treat women as a homogenous group (Shamieh & Bastian 2025; Constantidis, Leb'egue, & Salamn, 2019). This simplistic assumption overlooks the intersectionality and interplay of social identities. Woldesbbet et al (2024) argue that female-led businesses in Africa are socially constructed and influenced by multiple and overlapping social identities. Accordingly, to (Neumayer et al. 2009; Eagly & Carli 2007), social capital is a gendered concept, demonstrating that compared to men, women have lower access to social capital, though it differs across contextual settings. For instance, Mengel (2020), in their study on gender differences in networking, found no gender differences in networking formation, network size, or centrality of their network. Interestingly, men tend to form homophilic networks, whereas women tend to form denser network may be used as a safety net.

While social identities account for the gender gap, Ibarra (1992) proposes that the position occupied or patterns of relationship in a network influence access to strategic relationships and resource acquisition. Additionally, Stam (2015) argues that the entrepreneurial ecosystem is complex; thus, the need to focus on positions. Martinez (2020) challenges researchers on women's entrepreneurship to adopt a more integrated approach, examining social positions in terms of power, time, and resources. This shift from social identities to positions provides a more nuanced understanding of how entrepreneurial advantage and disadvantage are shaped by overlapping and interacting social positions rather than a single identity. Using Crenshaw's (1989) intersectionality framework, the study explores how overlapping social positions influence the access to and utilization of social capital among female entrepreneurs in Kenya.

This study advances the scholarly literature on female-led enterprises in three ways. First, we build on the expanding line of knowledge base underscoring the critical roles of social capital among women entrepreneurs in a developing country. Secondly, by applying the intersectional framework (Crenshway, 1989), we build on the emerging body of research showing that social identities overlap and interreact to shape an individual's network position. Access to information, resources, and opportunities is determined by the central position a woman occupies within the networks.

The study research questions are as follows: (i) How do women entrepreneurs access and mobilize bonding and bridging capita in Kiambu County; (ii) What are the constraints and enablers that limit women's ability to effectively leverage social capital; (iii)What are the entrepreneurial outcomes associated with the utilization of social capital.

The paper is structured as follows: Section two on theoretical review, section three on methodology, and section four presents the findings. The discussion is presented in section five, while section six covers the implications. Lastly, the conclusion and suggestions for further studies.

Theoretical Framework

This study is guided by Social Capital Theory (SCT) and the intersectionality lens. SCT explains how social ties and networks shape an individual's access to resources and opportunities within the social and organizational context. The pioneering work of Bourdieu (1986), later expounded by Putnam (2000), proposes that social ties provide value to their members by enabling them to access resources and information embedded within their network. Bourdieu's view is that social capital residing in an individual is a result of their investment in networks. Equally, Porte (1998) posits that social networks are developed through investment in strategic orientation towards the institutionalization of a group, which is a reliable source of benefits. The studies highlight the value embodied in a network of relationships, illustrating that the central notion of the theory lies in relational capital that facilitates access to resources and information possessed by groups (Nahapiet &Ghoshal, 1998; Lin, 2001; Van Der Gaag & Snijders, 2005).

Subsequent scholarly inquiry by Lin (2001) and Woolock (1998) discusses how social capital cuts across diverse contexts, influencing areas such as employment, education, and community development. In entrepreneurship, SCT explains how women take advantage of relationships to overcome institutional and structural barriers in a resource-constrained environment.

According to Crenshaw (1989, 1991), networks are not equally accessible, and therefore the study incorporates the intersectionality framework. The intersectionality theory was introduced by Crenshaw in her seminal legal article on Black feminism. Rather than solely relying on the intersection of gender and race, Crenshaw (1991) noted that the identities were treated as mutually exclusive categories of experiences in analysis, overlooking the overlapping forms of disadvantage that interact and reinforce each other, intensifying systematic inequalities (Meyer, 2012).

Stam (2015) argues that the entrepreneurial ecosystem is complex; thus, there is a need to focus on positions. A similar view of positionality is also held by Martinez (2020), who argues for a move towards an integrated approach, examining social positions in terms of power, time, and resources. This shift from identity to position provides a more nuanced understanding of how entrepreneurial advantage and disadvantage are shaped by overlapping and interacting social positions rather than a single category of identity. According to Mohsin and Nazir (2021), women operate from an unequal position within the power structures. However, despite the structural power position, women navigate and challenge the existing inequalities, achieving success in their business ventures. Drawing on Crenshaw (1991), the power positions are further shaped by social identities such as religion and class. Applying both the intersectionality lens, the study shows that social capital is not equally accessible to all women entrepreneurs. The theory positions women-led enterprises as socially embedded systems where social identities shape how women benefit from social capital.

Bonding Capital, Bridging Capital and Entrepreneurship Outcomes

There has been increasing scholarly work showing the contribution of bridging capital and social capital on entrepreneurial success. Past literature stresses that bonding social capital is embedded in family and close-knit groups, offering emotional support, trust, and facilitating access to resources (Woodlock, 2000; Tiwari & Shastri, 2023). Scholars such as Wuthnow, (2002) and Craig et al., (2023) suggest that bridging social capital links people with heterogeneous teams, facilitating access to broader information, mentorship, financial opportunities, and markets. Using the intersectionality lens, the current study proposes that bridging and bonding social capital are structured by intersecting inequalities that influence female entrepreneurs capacity to engage in and gain from networks.

Trivedi et al. (2025) qualitative study explored the mechanism that women at the Base of the Pyramid (BOP) utilize and access social capital. The study established that they cultivated social capital by transcending traditional boundaries, challenging gendered roles, and fostering an entrepreneurial sisterhood. Trivedi's study demonstrates that in a resource-constrained setting marked by extreme poverty, restrictive gender norms, inadequate education, and patriarchal social structures, women leverage social capital to navigate structural and socio-cultural barriers. The women joined the Self-Employed Women Association (SEWA), positioning themselves within networks that supported access to training, financial literacy, and external networks for study positions. In a similar study, Atarah et al. (2023) results suggest that women in West Africa formed cooperatives as a mechanism for improving access to finances and markets.

The study resonates with Trivedi et al. (2025), showing that the relationship between the market women and their rival sellers often transcends their differences in religion, ethnicity, language, and generation. This reinforces the centrality of social networks in shaping market access and economic participation. The preceding studies respond to calls for research examining how women in resource-constrained environments respond to structural factors that enable or constrain networks (Lassale &Shaw, 2021). The findings challenge the widely held claim of women entrepreneurs' vulnerability and instead demonstrate how they produce agency by creating networks and collective institutions. However, the same studies do not account for structural inequalities and social differences among the women, failing to provide a complete account of how social capital produces inequalities among women.

Babajide, et. (2022) study on 276 micro-institutions in Nigeria demonstrated that trust, network ties, and a supportive relationship produce social cohesion within group networks, which in turn support business operations and microfinance success. Conversely, reliance on bonding capital was found to restrict access to external business networks, essential for business growth. The study also reported that bonding capital was closely linked to education and marital status, while bridging capital was associated with loan officers. While the study is significant, it does not explain how education and marital status influence women's entrepreneurial experiences, thus producing distinct entrepreneurial outcomes.

Neneh (2018), studied Family Work Conflict (FWC) and its effect on the performance of women–owned businesses in South Africa. The results showed that FWC had a negative effect on business performance, while women-owned businesses that had established strong bonding capital experienced less FWC, compared to those with weaker ties. Equally, Obento and Bane (2018) establish that female entrepreneurs leverage social ties, networks, and relationships to sustain and scale businesses. The study corroborates with Chetty and Fourie (2025) who found that mentorship and trusted networks provided support and resources required by women entrepreneurs in progression from side-hustle into full entrepreneurship in South Africa. Despite being structurally disadvantaged, the study positions social capital as a key mechanism for expanding women's networks, enhancing knowledge exchange, and building professional confidence.

Conversely, other studies have reported mixed findings on the role of networking among women entrepreneurs. For instance, Dar and Mishra (2020) found that social status and relations improved SME performance in India, while family support failed to support performance. Neneh's (2018), study revealed that high bonding and bridging capital often failed to offset family-work conflicts. Raevskaya and Tatarko's (2022) findings indicate that structural and bonding capital positively influenced Russian female entrepreneurs in launching a business. Additionally, family cohesion and intra-family trust had a non-significant relationship. Moreover, the study found that the positive relationship was mediated by perceived behavioral control (one's feeling of being able to act upon one's intention), but cognitive family social capital (family cohesion and intra-family trust) had no association with the intention to start a business among Russian women. Crowley and Barlow's (2022) study revealed that formal and informal networks were positively associated with entrepreneurship, while trust showed a negative association with entrepreneurship.

Other studies collectively revealed how the Coronavirus Disease (COVID-19) pandemic intensified the gendered and structural barriers for women-led enterprises (Tiwari & Shastri, 2023; Górska, et al., 2022; Torres et al., 2022). In the aftermath of the global lockdown and school closure, many women entrepreneurs experienced reduced working hours, interrupted business operations, and limited capacity to expand or effectively manage their enterprises, as their productive time was redirected toward household and childcare duties. Goldstein et al. (2022) introduce the term " motherhood penalty," highlighting how COVID-19 intensified gender disparities. With increased domestic responsibilities, the nature of business marked by small size and heavy reliance on the owner largely affected women-led businesses (Moburak, 2021; Campos, Benito et al., 2023).

However, OECD (2023) highlights geographical differences with high-income countries, with women-led businesses employing at least 20 employees. While the findings point to high-income countries, even in developing countries, the women's business experiences were not uniform. In addition, Tiwari and Shastri (2026) caution the overly stated claim of vulnerability of women-led businesses, explaining that, on explaining, they can demonstrate resilience.

The ongoing discourse underscores the role of bonding capital in facilitating emotional and financial support. While bonding social capital offers short-term benefits, it rarely leads to business growth or broader access to resources, as documented in the studies (Babajide 2022). Trust within close networks, though valuable, can hinder entrepreneurship by limiting external connections. In a consequent study, Turely et al. (2025), revealed that weak ties provided leverage from advancement, while strong ties constrain access to heterogeneous ideas and external opportunities crucial for entrepreneurial success. This resonates with the OECD (2015), showing the gender differences in networking behaviors, with women showing a higher inclination to bonding capital.

Methodology

This study utilized a qualitative approach and a phenomenological design to examine how overlapping social positions shape access and use of social capital, using an intersectional lens among women entrepreneurs in Kenya. Creswell and Poth (2018) define qualitative research as a means of exploring and understanding the meaning individuals and groups ascribe to social or human problems. In this study, a qualitative research design offers an in-depth understanding of lived experiences and the social process among women entrepreneurs.

The study applied purposive sampling to identify participants who were willing to participate and provide rich, detailed information. The inclusion criteria include: i) owned and operated a business in which the county government of Kiambu registered them as the owner ii) had been in business for at least 2 years, iii) actively participated in day-to-day operations.

In line with the Kenya Data Protection Act 2009, informed consent was obtained from all participants before data collection, and only those who consented to participate were included in the study. Additionally, the confidentiality of responses, adherence to ethical guidelines and standards in research involving human participants, respect, dignity, and privacy were maintained throughout the study.

In-person interviews were carried out with the women who met the criteria and also willing to participate. The participants chose the appropriate time for interviewing their business. To create a rapport, the interview began by collecting personal information, such as the number of children, marital status, whether they had assistance in running their business, and domestic help at home. Information on how they accessed their networks, frequency, challenges, and experiences as women entrepreneurs was also collected. The interviews were semi-structured and lasted for about 50-90 minutes. Drawing from earlier research by Lassle and Shaw (2021), field notes were taken from observation and informal conversation to enrich the interviews. All interviews were audio-recorded and transcribed verbatim.

Data collection continued until thematic saturation was achieved, at which point no new themes were identified. Fush and Ness (2015) argue for a saturation point of 12-20 interviews in homogenous groups. However, the current study was guided by an intersectional lens, on the assumption of a heterogeneous population. Data saturation was reached when the 30th respondent no longer yielded new information.

Data Analysis

Data analysis followed an iterative process following Braun and Clarke's (2006) six-step thematic analysis. The researchers familiarized themselves by repeatedly reading through the interview transcripts and comparing them with the field notes, to create meaning from data construction. Data was coded inductively to identify similar patterns, followed by grouping similar codes, and then refined to avoid vagueness. Themes were developed iteratively through comparison of codes. To ensure trustworthiness, participant data analysis was conducted by two researchers. Themes were refined, interpreted, and the final report was prepared.

Findings

Demographic information was collected to characterize the study population, including age, marital status, and number of children, relevant to understanding patterns of social capital and entrepreneurial behavior. The findings are presented in Table 1.

Table 1: Demographics of Women Entrepreneurs

Characteristics	Categories	Distribution
Marital Status	Married	16
	Single	12
	Widowed	02
Age	20-30 Years	05
	31-40 Years	13
	41-50 Years	07
	Over 51Years	5
Years in Business	2-5 Years	05
	6-10 Years	07
	Over 10 Years	18
Average Number of Children	Married	3
	Single	2
	Widow	2
Domestic Support	Full-time	16
	Part-time	11
	No Support	03
Average number of employees	Married	3
	Single	2
	Widowed	1

Source (Field data, 2025)

The findings in Table 1. Illustrates the demographic summary of the 30 participants interviewed in the study. The majority (n16) of the participants were married, followed by single women (n12) and widowed (n2). About age, (13) of the participants fall in the age bracket of 31-40. On education, a majority (22) of the participants had achieved tertiary education. Participants had varying years of experience, with the majority(n18) having over 10 years of experience running their business.

As regards caregiving responsibilities, most (n21) of the participants were engaged in several caregiving tasks. The participants also differed in terms of domestic support, with the majority(n16) having full-time support.

Five themes emerged from the qualitative analysis: bonding social capital, bridging social capital, structural challenges, coping strategies, and entrepreneurial outcomes as summarized in Table 2.

Table 2: Summary of Themes

Theme	Code	Description	Example
Bonding capital	Family, close-knit ties, Informal group relations,	Close relational networks from family and informal groups	*Our ''chama'' loans us money for stock and emergencies* *I rely on my mother and sister when business is down, and sometimes to pay business rent* *Once I was sick, my sister took my child in and also ensured that business was going on*
Bridging social capital	Business referrals, informal mentorship, peer learning	A broader network beyond family and immediate community occurs through digital technologies such as WhatsApp, YouTube, and Facebook	*Facebook and WhatsApp are my main shops."* *We promote each other's products in church meetings*
Structural constraints	Time, cost/financial constraints, Child-care responsibilities, lack of trust, limited digital know-how Limited mentorship	The barriers that face women entrepreneurs	*Licenses are too expensive for small businesses."* *"Banks demand collateral we don't have* *"I close early to cook for my family."* *"Friends borrow goods and don't pay*
Coping Strategies	Resource mobilization through informal networks, employing domestic workers, self-financing, skill-building,	The extent to which they demonstrate capacity for resilience and innovation .	*I have a full-time nanny at home* *I have casual help when I can*
Entrepreneurial Outcomes	Economic, social, emotional, and psychological loans, informal support, fulfillment, survival, independence, emotional support, financial support, work-life balance	Refers to the extent to which entrepreneurship contributes to business success.	*Success means my business feeds the family* *I'm proud I can provide for my children*

Source (Field data , 2025)

Bonding social capital

From the study, it emerged that the participants construct their experiences of entrepreneurship through interaction with immediate family members, business peers, and their immediate community. Close-knit networks emerged as key to emotional well-being, childcare, financial support and business referrals. It also facilitated access to business information and resources.

Notably, the women in the study acknowledged that family support is a core pillar for sustaining their business. This was confirmed by P20, aged 35-44, single mother of two, stated that;

As a single mother, COVID-19 was a trying moment. I relied on 'chama' and family for basic provisions such as food and my house rent.

Although it was not common across the respondents, P5, 25-34, married with 3 children, stated that: My husband looks after the children when we have no nanny at home.

To demonstrate family support, here are excerpts from some participants. P2 and P4, both young single mothers, with one child each and no full-time nanny, reported that, once I was sick, my sister took my child in and also ensured that business was going on (P4); and pP2 stated that they often seek family support in looking after children,

P2, I rely on my mother and sister when business is down, and sometimes to pay business rent, also

P15, I call my family for support to look after my children over the weekends when the business is busy.

P22, mid-aged, married with 2 children, and has a full-time nanny, narrates spousal support in starting the business. Yes, in starting the business, my husband took a business loan to support my business.

Similar experiences of P1 and P3, of a young, married, with one child, and no children respectively, stated: Sometimes my husband provides financial support.

Further, as regards informal relations,

P18 reported that; I interact with fellow entrepreneurs on a daily basis. We discuss business challenges, and support each other financially through loans in our 'chama.'

Peer networks were formed through interaction with other female entrepreneurs through frequent interaction, particularly informal savings groups (Chama). Approximately two-thirds of the respondents were members of informal saving groups popularly known as 'chama'. They stated that they frequently interact with their fellow entrepreneurs through regular meetings in the chama. The peer interactions with friends or other female entrepreneurs were beneficial as they provided the members with financial, emotional, and sometimes caregiving roles and business advice, customer referrals.

P 26, a mid-aged mother of two, highlighted the following: I have created networks from friends of friends and business associates, where I can access business information. Similar experience of P25, indicated that, in our Chama, we support each other financially and emotionally in case of bereavement or the birth of a new child. I have benefitted from customer referrals from friends, and our chama loans us money for stock and emergencies.

Asked about the benefits of interactions, the responses ranged from:

customer referral, discuss business challenges, we are in a chama where we lend each other for expansion of our business

Bonding relationships, particularly those with family and chama members, emerged as the cornerstone of women's entrepreneurial resilience.

Bridging social capital

The participant stated that social media has been key in reaching a broader network. The majority of the respondents stated that they do not have opportunities to attend formal membership programmes, but their social media accounts have been key in learning. The majority of the respondents reported that they mainly used Facebook, WhatsApp groups, Instagram accounts, YouTube, and TikTok. P 17 stated,

"Facebook and WhatsApp are my main marketing tools. I use social media on a daily basis for posting on WhatsApp, and I am also in several business groups in what's apps and Facebook.

P19, a salon owner, reported that; I learn new designs from YouTube.

Through social media, I can do house calls, where I sometimes braid hair away from my salon.

Apart from social media platforms, the women entrepreneurs also engage in networking through church groups and local associations: one woman (P30) reported, We promote each other's products in church meetings.

Asked about being a member of a mentorship group, only a few responded that they were members, with responses ranging from (P26 and 27);

No, I do not have the resources to be part of one, finances and time for membership.

No, I have not come across any

No, I think it is for big or professional-oriented businesses

Asked about success stories from networking on social media, the participant gave diverse responses, for instance, one stated ;

I have customers outside my immediate environment

I do deliveries in many locations from the Facebook and WhatsApp group.

The results show that bridging capital has shifted towards digital ecosystems that complement, rather than replace, traditional social networks and face-to-face interactions in facilitating entrepreneurial opportunities and access to resources.

Structural Challenges

Structural challenges explain the barriers faced by women entrepreneurs. From the participants narratives this included; time, cost/financial constraints, Child-care responsibilities, lack of trust, limited digital know-how and lack of mentorship.. These are some of the challenges that they encounter.

The majority of the participants stated that formal membership was not available.

I am not a member of any mentorship group, and my business goes on without mentorship (P24).

My business is small for mentorship. (P9)

Participants also cited regulatory and financial challenges. For instance, P26 reported financial challenge as a major barrier, and P29.

The county government has increased the business license, and business rent is also quite high for my business. Some social media apps like Jiji, one has to pay for them, and are quite expensive

.. the internet is expensive and unstable. I have limited knowledge of the use of social media (P29)

Other participants also cited the high cost of smartphones.

The participant also indicated that time and finances were key challenges in their business, particularly in trying to access wider, larger networks

P26 Time and finances that are required to explore wider networks

In sum, bridging capital is centred on social media , although as given by different repsosnts not all repsondets were abale to acquire equally.

In addition, mentorship was lacking amaong the respsndnets as

Coping Strategies

Enablers indicate the extent to which women navigate challenges by creating adaptive and coping strategies. For instance, participants indicated that they engage in social media marketing and involve family members in business operations to overcome domestic constraints. This demonstrates women's capacity for resilience. The women entrepreneurs described multiple coping mechanisms.

P25 stated that;

I have a full-time nanny at home.

P27 reported that,

I participate in online groups like Facebook and Instagram or YouTube

What strategies do you use to overcome these obstacles?

P30; I participate in an online group

Other employees stated that to overcome business challenges, they have employed full-time employees in their business and at home. I have full-time employees

Entrepreneurial outcome

The extent to which the female entrepreneurs defined business success. The majority cited survival, independence, and the ability to provide for families, fulfillment, as opposed to business growth and profitability.

As participant 22 indicated, success means my business feeds the family

P4, a single mother, stated that

I'm proud I can provide for my children.

Asked about the primary success of business, the majority of the participants cited survival, followed by fulfillment, as the main factors.

Discussion

This study was guided by three research questions: How do women entrepreneurs access and mobilize social capital in Kiambu County? What are the constraints and enablers that limit women's ability to effectively leverage social capital? What are the entrepreneurial outcomes associated with the utilization of social capital? Five themes emerged from the current research: bonding social capital, bridging social capital, structural constraints, coping strategies, and entrepreneurial outcomes. These themes are not linear, rather interconnected and interdependent. The discussion section is guided by the key research questions.

How do women entrepreneurs access and mobilize bonding and bridging capital?

The study established that women access social capital through bonding and bridging capital. Bonding capital is embedded in relational networks from families, close friends, and informal groups to sustain their business. OECD (2015) and Odoch et al. (2025) in different contexts come to the same conclusion that gender differences are contingent on too heavy dependence on family support. Several authors also examine the role of spousal support in women-led enterprises and indicates that it provides emotional support, financial support, expansion into networks, and childcare support (Kiruthika & Geetha, 2025; Awotoye & Stevens, 2023). Their findings concludes that emotional support and hands-on involvement from spouses can boost women's confidence, motivation, and willingness to take risks

However, while the findings suggest that married women appear to have an advantageous position through their spousal support and domestic labour, the benefit is not accessed equally. For instance, some married women reported minimal support from their spouses. In line with Tundui and Tundui, (2021), the findings suggest that marriage functions as an intersectional contingent resource, empowering and restricting entrepreneurial activities for some women. The who found that spousal support was not uniformly experienced among women but is shaped by factors such as age, education, religion, geographical context, and peer networks (Kiruthika & Geetha, 2025; Calleja et al., 2024). The spousal support is embedded within systems of gendered power, where women's ability to access, negotiate, and independently utilize these resources may differ according to their class, marital status, education, and sociocultural context.

In addition, the results revealed that bridging social capital is constructed through digital platforms such as WhatsApp, Facebook, and Instagram. The online platforms enhanced access to a broader market, informational networks, compensating for limitations in formal market institutions. The findings corroborate with Brahem et al. (2022) found that social media fosters entrepreneurial intentions by enabling identification or exploitation of opportunities. Bouzari et al. (2021) established that the majority of women in Hungary and Iran engaged in online business, with 96% using Facebook for entrepreneurial activities. In addition, Ninsiisma et al. (2026) reported that entrepreneurs who placed higher trust in digital systems fostered higher customer loyalty, streamlined order processing and increased propensity for business scale-up.

What are the constraints and enablers that limit women's ability to effectively leverage social capital?

From the findings, female entrepreneurs experience which encompass structural constraints, including financial barriers, time burdens, gender-related barriers, and limited digital skills, hindering opportunities and business growth. The results indicate that bonding capital facilitated access to informal financing and domestic support for female entrepreneurs. However, the study takes cognizance of varied experiences among women entrepreneurs, which depended on marital status, childcare responsibilities, and domestic labour. Specifically, the women who had full-time employees, paid caregivers, spousal support, or familial support were able to overcome time constraints, giving them more access to networking opportunities and time to attend to their business. The study aligns with (Brush et al., 2019a; Stam et al., 2021), who argue that networking is male-dominated, thus excludes women from their activities. The results highlight that entrepreneurship is structured within the broader structures of societal inequality.

Further, gender roles pose significant challenges for women entrepreneurs. In collectivists culture, such as Kenya, women bear a proportionate higher household and caregiving burdens , imposing time restrictions on business growth and entrepreneurial activities. However, as indicated in the study, the caregiving burden is not experienced equally by all women, as some have full-time nannies at home. This affords them more time to attend to business networking, while those without nannies have to close their businesses early. The data aligns with a report from OECD (2024), that women spend more hours of unpaid work as compared to men, putting a strain on their business growth and networking activities.

In addition, the results indicate a digital divide. However, the women who adopted the digital system reported access to broader clientele and wider market. This findings suggest a digital divide amongst the participants due to the high cost of smartphones, internet, and a lack of technological know-how. Similar findings in Uganda indicate that low digital proficiency social-cultural constraints, and distrust of digital platforms contributed to digital exclusion among women in micro-business (Ninsiima et al. 2026). According to the World Bank (2025), the cost of a smartphone is approximately 45% of monthly income in Sub-Saharan Africa and South Asia. This contributes to digital exclusion, limiting wider economic participation. In addition, the findings echo the work of other scholars such as Heizman et al. (2020), whose findings indicate that social media creates inequality by favoring women who already possess social or economic advantage. They found that social identities such as class, race, and able-bodied status allowed the women to have systemic advantage in the guise of empowerment. In line with the intersectionality lens, the emerging discussion point is that digital networks simultaneously serve as a tool of empowerment and a source of constraint. However, the experiences are shaped by social identities reproducing inequalities.

Social media enabled them to reach customers, learn informally, and interact with peers outside their immediate communities. The networks created through digital platforms complement close-knit support, allowing participants to overcome resource constraints and expand entrepreneurial reach. Indeed, Odoch et al. (2025) and Tiwai and Shastri (2023) found that business networks leverage bridging capital by facilitating the identification of business opportunities. Digital tools also enhance women's networking activities by facilitating, marketing, and providing access to referrals.

What are the entrepreneurial outcomes associated with the utilization of social capital?

The findings the current study, illustrate an interplay of factors that shape entrepreneurial outcomes. The findings suggest that business survival, self-fulfillment, independence, and business growth were key outcomes. The results reinforce the argument that entrepreneurship offers an opportunity to earn an income for their families (Atarah et al. 2023). While access to bridging capital provides opportunities for a larger customer base, it also exposes businesses to increased financial risk and repayment obligations if expected revenues are delayed or fail to materialize.

Bridging capital promotes inclusivity and economic growth but remains unequally accessible to women due to restricted gender norms and systemic barriers. For instance, lack of finances and limited time are major barriers to engaging in training and mentorship programmes. Social media enabled women to reach customers, learn informally, and interact with peers outside their immediate communities.

In sum, the study provides a more contextual and intersectional understanding of social capital. It demonstrates that social capital is not a static asset but a dynamic and socially embedded process shaped by gendered household structures, care responsibilities, and digital connectivity. By integrating intersectionality into social capital analysis, the study reveals how structural inequalities shape not only access to networks but also the capacity to convert them into entrepreneurial value. Thus, women entrepreneurs are positioned within intersecting structures and identities, reproducing social inequalities. The change from social identities to positions, allows for more multifaceted view in designing interventions on women entrepreneurships.

Implication of the Study

The study underscores that female entrepreneurship in Kiambu County relies heavily on bonding social capital for survival and the strategic use of bridging capital for growth. The findings imply that interventions aimed at supporting women entrepreneurs must go beyond conventional financial or institutional mechanisms and take into consideration the social realities of women-led enterprises. Thus, the need to look at intersecting factors in structural financial support for women-led businesses.

Moreover, the study suggests that gendered household responsibilities, time poverty, and socio-economic inequalities constrain women’s ability to fully mobilize social networks. Child-care giving responsibility is one of the core challenges of women-led enterprises and can be strengthened by expanding affordable childcare services and community-based care systems. The government should lead the initiative through the community or religious institutions to tackle childcare responsibility.

In addition, the “chama” (the informal networks of women) is key to access to business finances. The study recommends that the government and financial institutions should design gendered financing that takes into account the inclusion of women. There is a need to support the ‘chamas: to support access and inclusion of women’s business. This includes designing credit programmes sensitive to informal collateral structures. For the government, the study proposes that they should deliberately design policies that promote womenfriendly credit access, simplify licensing procedures, and reduce administrative barriers, creating an institutional environment that allows social capital to be translated into real business growth.

On the other hand, the study demonstrates the importance of building bridging social capital via digital platforms. Notably, there was a digital divide among the various age groups. Thus, there is a need to focus on prioritizing women-focused digital inclusion, focusing on affordable internet access and smartphones, digital literacy training, and e-commerce support that enhances women's participation in business. The women entrepreneurs utilize digital creativity to overcome structural limitations and create an avenue for broader access to markets.

Collectively, the findings indicate that digital literacy provides access to mentorship, facilitates market connections strengthening bridging capital beyond their familiar networks.

Conclusion

This study examined how overlapping social positions influence the access to and utilization of social capital among female entrepreneurs in the informal sector in Kenya. The qualitative research adopted in the study provides a nuanced understanding of inequalities experienced by women entrepreneurs. The findings reveal that female entrepreneurs mostly rely on family ties, close ties, and peer networks to build on their bonding capital. In addition, the women extend their networks from immediate ties to broader ties. However, factors such as time, cost/financial constraints, childcare responsibilities, lack of trust, and limited digital know-how pose a challenge in their day-to-day business operations. Despite these barriers, the women have created their own coping mechanism, demonstrating resilience in the informal sector.

The findings of the study advance knowledge in entrepreneurship by showing the importance of the intersectionality lens and social capital in shaping entrepreneurs' outcomes in a developing country context. Specifically demonstrates that entrepreneurial outcomes are associated with survival and fulfillment.

Limitations and Suggestions for Future Research

Despite the contribution of our study to the role of social capital among female entrepreneurs, we acknowledge several limitations. First, the qualitative nature of the study limits the generalizability of findings in other geographical areas. Although the study did not collect data on ethnicity of the women entrepreneurs, we acknowledge the cosmopolitan nature of the study setting. However, we recommend that future studies should include multiple counties or regions to examine the intersecting identities that shape social capital. We also recommend that longitudinal studies should be conducted to examine the nature of women social networks and how they can change policy, economic conditions and sustainability of business.

In addition, future studies would also benefit from mixed method approach that would integrate both qualitative and quantitative nature of social capital. Research findings indicate that digital technology acts as constraint and enabler of women entrepreneurs. Thus, the need for research that examines the role of digital technologies and online social networks among women entrepreneurs.

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