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Amon Simba, Mahdi Tajeddin & Paul Jones

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Women and entrepreneurship: Focus on slum neighborhoods of the developing world

Amon Simba [a,b], Mahdi Tajeddin [c], and Paul Jones [d]

[a]Nottingham Business School, Nottingham Trent University, UK; [b]Wits Business School, The University of the Witwatersrand, South Africa; [c]Sobey School of Business, Saint Mary's University, Canada; [d]School of Management, Swansea University, Bay Campus, UK

ABSTRACT

Despite considerable scholarly attention to entrepreneurship and poverty, research linking women's entrepreneurship and poverty in slum neighborhoods has been slow to progress. Drawing on an entrepreneurship–poverty nexus and regression results on 12,519 observations, we theorize women's everyday entrepreneurship in Kenya's slum neighborhoods. Our analysis offers theoretical insights into the complexities of necessity-driven everyday entrepreneurship in which women are dominant. We distinguish women's entrepreneurial activities that are embedded in slum systems of everyday entrepreneurship and focused exclusively on a tapestry of essential goods and services, including labor, fuel, energy (for example, charcoal), water, food, and farming. This understanding translates women's entrepreneurial engagements into quantifiable socio-economic outcomes suitable for slum-like conditions where government resources are considered too few to support basic needs. This has academic, social, and policy implications.

KEYWORDS

Women entrepreneurs; slum neighborhoods; poverty; entrepreneurship; Kenya

Introduction

The intersection of entrepreneurship and poverty has been the subject of extensive research (Bruton et al., 2013; Shepherd et al., 2021; Sutter et al., 2019). Within this body of knowledge, entrepreneurship is presented as a viable mechanism for poverty reduction in both developing and developed countries (Amorós et al., 2021; Kimmitt et al., 2020; McMullen, 2011; Moradi et al., 2020; Morris et al., 2020). Although this research hints at the potential of entrepreneurship as a process or a mechanism for tackling economic and social hardships, research linking women's entrepreneurship and poverty in slum neighborhoods has been slow to progress. Considering that women in such a context endure mounting economic and social hardships, developing an understanding of their entrepreneurial endeavors geared toward

CONTACT Paul Jones w.p.jones@swansea.ac.uk School of Management, Swansea University, Bay Campus, Fabian Way, Swansea SA1 8EN, UK

supporting their livelihoods and communities must be a research priority (Sarkar, 2020). Such research focus is important for broadening the theoretical horizon on entrepreneurship and extreme poverty.

Consistent with this logic, we introduce a comprehensive theoretical framework connecting women's entrepreneurship and poverty to examine 12,519 women entrepreneurs enabled by a donated community digital currency in Kenya's slum neighborhoods. This currency serves as a complementary currency that enables vital economic and social exchanges executed via a peer-to-peer blockchain-like platform provided by Grassroots Economics to facilitate local trade in slum communities that lack access to mainstream financial markets (Kuk et al., 2024). Although the community currency is not our primary focus, tracing the economic and social transactions it enables provides a unique window into the business-like activities women undertake in Kenyan slum neighborhoods. Against this backdrop, we develop theoretical insights into the complexities of necessity-driven everyday entrepreneurship, in which women are dominant, by distinguishing their entrepreneurial activities as embedded in slum systems of entrepreneurship and focused exclusively on a tapestry of essential goods and services, including labor, fuel, energy (for example, charcoal), water, food, and farming. In a way, we broaden understanding of the process of engaging in entrepreneurship (Hjorth et al., 2015) to account for the socio-economic dynamics militating against women's entrepreneurship in Kenyan slum neighborhoods (cf. Kwiringira et al., 2023). For our research, the following question guides our inquiries. *What constitutes necessity-driven everyday entrepreneurship undertaken by women in poverty-stricken Kenyan slum neighborhoods?*

The core assumptions advanced by this theory-driven question bring into sharp focus the necessity-driven everyday entrepreneurship unfolding in slum neighborhoods dominated by women. The statistical inferences we derive from Kenya's slum neighborhoods indicate that women's everyday entrepreneurial activities are primarily differentiated by neighborhood and business sector, with place-specific factors exerting a greater influence than the rural–peri–urban divide. Certain locations yield stronger and more consistent outcomes, while sectorally, retail, fuel/energy and water provision, and food-related enterprises demonstrate superior performance compared to labor-based activities. Regression results confirm the significant positive impact of location and a comparative advantage of rural over peri–urban areas.

Building on this, we contend that a more contextual analysis of the local circumstances and the positioning of women's entrepreneurship in their communities is required to grasp entrepreneurship and poverty in its context (Welter et al., 2017). Unlike conventional theoretical paradigms, largely influenced by Westernized philosophies (Simba, 2026; Wickert et al., 2024), our emphasis on sensitivity to context (Bruton et al., 2022; Filatotchev et al., 2022) is essential for developing grounded theoretical explanations and perspectives

of women's entrepreneurship in slums. Arguably, women's entrepreneurship in slums is a "context-laden practice requiring thinking-in-context and theorizing-in-context (Schindehutte & Morris, 2015). Consistent with this logic, this study contributes to entrepreneurship research in the following ways.

First, it contributes to a contextualized understanding of women's entrepreneurship by elaborating on how their necessity-driven everyday entrepreneurial activities unfold in slum settings characterized by extreme poverty (Bullough & Renko, 2017; O'Donnell et al., 2024). Specifically, our findings contribute to theoretical perspectives that characterize Kenyan women's entrepreneurial activities as embedded in slum systems of everyday entrepreneurship focused exclusively on a tapestry of essential goods and services, including labor-based services, fuel and energy provision, water distribution, food, and farming. Thus, extending the conceptualization of everyday entrepreneurship (Fisher, 2012) to account for how, in slum settings, endemic economic and social hardships induce entrepreneurship practices and strategies that are not only limited to an individual's survival––an approach often associated with a poverty mindset (Bruton et al., 2013; Sutter et al., 2019)—but also a collective mindset that recognizes community needs (Simba et al., 2025).

Second, the study contributes to knowledge on the intersection of an entrepreneurship–poverty nexus. Specifically, it develops theoretical insights that pinpoint how women entrepreneurs in a slum setting self-organize and manage their everyday entrepreneurial activities, fostering an economic landscape that creates conditions for economic and social interactions geared toward tackling their daily struggles, distinguished by a persistent search for slum essentials. Thus, this study contributes new insights intersecting women's entrepreneurship and poverty by identifying localized, community-based exchange systems emerging in slum settings where government resources are too few to meet basic needs (Kuk et al., 2024; Shepherd et al., 2021). In some respects, this study offers distinctive insights into how women entrepreneurs in Kenyan slums leverage a digital community currency platform to enable localized economic and social exchanges vital for their livelihoods and communities.

Theoretical argument and hypotheses

Research suggests that experiencing poverty has an impact on an individual's cognitive processes, decision-making approaches, self-efficacy, affective outlook, capabilities, and behaviors (Morris & Tucker, 2023). While this widely held assumption provides insights into the effects of poverty, it tends to conflate male and female actions and behavior. Research elsewhere describes how women entrepreneurs behave differently from men, owing to their distinct frames of reference in their perception of adversity (see Bullough & Renko, 2017; Jha & Alam, 2022). Recent studies have demonstrated that crisis episodes tend to aid

women entrepreneurs' psychological coping (Filimonau et al., 2024). Within this research, there is recognition that women in varied entrepreneurial contexts tend not to internalize macro-environmental pressures because they are constantly experiencing gender-based challenges (Bullough & Renko, 2017); hence, they have built the capacity to be more resilient to adversities than their male counterparts (Itani et al., 2025; Kogut & Mejri, 2022; Oghazi et al., 2024).

Prior research recognizes that entrepreneurial women who stand at the vanguard of social transformation (Prahalad & Hart, 2002) perform an essential role through their entrepreneurial endeavors, generating employment, economic activity, and societal benefits (Minniti & Naudé, 2010) despite a multitude of adversities thrown at them by both nature and human beings. Considering these research insights, which show that women in entrepreneurship are cognitively prepared to confront crises, our focus on women grappling with endemic poverty cycles in slums provides an understanding of the specific actions and behaviors they exhibit (Bagheri et al., 2024; Bullough & Renko, 2017). In this context, our approach focuses on understanding how women's entrepreneurial activities unfold within slum environments characterized by mounting economic and social hardships. Moreover, in this study, we conceptualize women's entrepreneurship in slum neighborhoods as everyday entrepreneurship characterized by sustained participation in localized business-like exchanges, resource coordination, and income-generating entrepreneurial activity under conditions of severe economic and social hardships. While many activities involve the exchange of essential goods and services, our focus is not on mere exchanges as isolated transactional behavior, but rather on entrepreneurial engagement in slum systems of everyday entrepreneurship.

Against this backdrop, the hypotheses that follow present theoretical explanations and perspectives derived from the intersection of women's entrepreneurship and poverty. We set forth our arguments regarding women's entrepreneurship in slum neighborhoods. Our hypotheses delineate a distinctive slum-level system, illustrating an inherent interplay of psychosocial factors. These include geographical location, the type of location (peri–urban vs. rural slum settings), and the business sector, all collectively shaping women's entrepreneurship. We contend that our theorizations of women's slum-level entrepreneurship, which concentrates on trade involving essential goods and services such as charcoal, firewood, food, and transportation, expand the concept of entrepreneurship to incorporate everyday entrepreneurship considered fundamental to survival in slum neighborhoods characterized by enduring economic and social hardships.

Entrepreneurial context (peri-urban vs rural) in women's entrepreneurship

Scholarly research on entrepreneurship describes how context shapes the type of entrepreneurship that emerges (Audretsch et al., 2021; Baker &

Welter, 2020; Dodd et al., 2023; Verver and Koning, 2024). Generally, scholars view it positively; they perceive contextualization as a conduit that enables a better understanding of the bigger picture (Ben-Hafaïedh et al., 2024). Consistent with this logic, relational and practice-based approaches are essential in capturing the complex interactions of agents (entrepreneurs) within a given context (Fletcher & Selden, 2016; Wigren-Kristoferson et al., 2022). Considering that entrepreneurship is inherently temporal, unfolding over time and subject to change, its application in slums or slum-like conditions is likely to differ from the classical new venture creation processes that depict idea generation through to launch, with predetermined procedures and actions (Ben-Hafaïedh et al., 2024). Indeed, the instability that characterizes many parts of the global regions categorized as slums or slum-like conditions by the UN-Habitat (2023) would suggest that the actions and behavior of entrepreneurial individuals are necessity-driven, meaning the context influences what they do and how they do it (Simba et al., 2025).

There is growing recognition within the scholarly community that context in entrepreneurship research determines the type or emergence of a particular manifestation of entrepreneurship, its intensity and frequency, and the geographical location and its dynamics, in which entrepreneurship occurs (for example, Audretsch et al., 2021; Welter, 2005; Welter et al., 2019). Research consistently demonstrates that entrepreneurship varies between urban and rural areas; this distinction is further supported by existing empirical evidence (for example, Bergholz et al., 2024; Freire-Gibb & Nielsen, 2014). Geographically, urban settings, characterized by high population density, growth, and size, tend to exhibit elevated entrepreneurship rates (Muñoz & Kimmitt, 2019). Conversely, rural entrepreneurship often faces constraints due to sparse markets, significant distances to markets, and limited access to information, labor, and other essential resources (Freire-Gibb & Nielsen, 2014). Academic research has predominantly focused on urban entrepreneurship, leading to an imbalance in which it receives significantly more attention than rural entrepreneurship (Del Olmo-García et al., 2023; Muñoz & Kimmitt, 2019).

This disparity is largely attributable to the concentration of business activities within urban centers (Freire-Gibb & Nielsen, 2014). Nevertheless, despite the fact that rural entrepreneurship is often relegated to the periphery of mainstream research, other studies suggest that rural areas possess distinct qualities, such as collective action, which tends to strengthen their entrepreneurial capital (Müller & Korsgaard, 2018). Muhammad and Ximei (2022) ask a pertinent research question: *Does it matter where you live?* Thus, we contend that entrepreneurship ought to be conceptualized as a dynamic process of embedding and disembedding, adapting as environments fluctuate, and must

be viewed within a specific context (Baker & Welter, 2020). To that end, we reason that:

H1: *In slum neigbourhoods, the type of the area (peri–urban or rural) a women entrepreneur is located influences the entrepreneurial activities they engage in.*

Women's entrepreneurial activity in slums

In slums or slum-like conditions, the types of enterprises that emerge are a direct response to the immediate community's needs (Majale, 2008; Parikh et al., 2012; Pugalis et al., 2014). Prior studies on geo-economics describe how the developing world's impoverished neighborhoods rely on micro and small enterprises that emerge as a response to enduring economic and social hardships (Banerjee, 1998; Thiem, 2015). Research elsewhere suggests that in such contexts, problem-based micro and small enterprises are often seen as a last resort or the best of several poor options (Daniels, 1999; Gulyani & Talukdar, 2010). In a way, their activities are at the forefront of poverty alleviation initiatives (Maksimov et al., 2017; Sutter et al., 2019; Tripathi & Agarwal, 2013).

Notwithstanding their essential role in tackling economic and social hardships in poverty-stricken environments (Simba et al., 2026), the patriarchal social authority structure, often standardized in most African communities, does not favor women in business (Brah & Phoenix, 2023; Njagi & Onyango, 2019). Research readily identifies industry type and the environment as the main explanatory factors (Heilbrunn, 2004). Within this research, industry sectors that include the retail trade or the service sector have been mentioned as favorable for women, as they often require limited experience and knowledge (Langowitz & Morgan, 2003; Ufuk & Özgen, 2001). While this is generally acknowledged in the extant literature (Hossain et al., 2009), specific insights into how it plays out in women's entrepreneurship unfolding in slum neighborhoods, such as those we studied in Kenya, remain underdeveloped. To that end, we develop and test the following hypothesis.

H2: *In slum neighborhoods, the business sector in which a woman entrepreneur is involved has an impact on their entrepreneurial endeavors.*

Women's entrepreneurship in rural-urban slum settings

Research generally highlights rural-urban differences, including education level, access to health services, road networks, water supply, sanitation, and so on. (Rahman et al., 2011). However, it is unclear how such overall

differences influence rural–urban women's entrepreneurship. Though limited, existing research that has focused on women's entrepreneurship in urban and rural settings has shown that urban locations tend to generate higher incomes than rural locations (Malik et al., 2021; Muhammad & Ximei, 2022). Consistent with that, research associates such high performance with populated urban settings to externalities (see Fortunato, 2014; Jacobs, 1969; Sternberg, 2009; Yu & Artz, 2019). The assumption in much of this research is that urban settings have well-developed infrastructures, better governance structures, and a critical mass that opens market opportunities (Freire-Gibb & Nielsen, 2014). However, much of this literature has yet to account for the entrepreneurial activities of women in peri–urban and rural settings, particularly those characterized by distinct slum features and endemic cycles of poverty.

A growing body of literature hints at how dire situations trigger entrepreneurial activity among women in deprived communities (see Bullough & Renko, 2017; Islam et al., 2017; Jha & Alam, 2022). Given that in contexts including rural settings of slum neighborhoods where women are one of the groups exposed to poverty which often pushes them to act (Freeman, 1993; Liu et al., 2017; Rigon, 2022), it is conceivable that those who are entrepreneurially minded draw upon their personality traits of resilience developed over years of gender prejudices and societal biases to tackle poverty (Bullough & Renko, 2017; Chant, 2014; Chant et al., 2015). Though still growing, research elsewhere suggests that women's entrepreneurial endeavors have had significant positive effects in poverty-stricken settings (Shepherd et al., 2022). These women tend to engage in food enterprises, water collection, fuel wood collection, and water disposal/cleaning activities in their slum neighborhoods (Parikh et al., 2015). Considering the challenging circumstances in which these women operate their enterprises, entrepreneurship research has yet to distinguish how those in rural and urban slum settings address the daily challenges they encounter (cf. Igwe et al., 2025). From that perspective, we test the following assumptions:

***H3**: Women entrepreneurs operating in rural slum(–like) neighborhoods are more likely to sustain higher levels of entrepreneurial activity than those operating in peri–urban areas.*

Conceptual model

Figure 1 illustrates the interplay between social factors and women's entrepreneurship that occurs in a poverty scenario of slum neighborhoods. It implies that the more challenging the conditions are for women, for example, rural slum settings, the more they intensify their entrepreneurial activity,

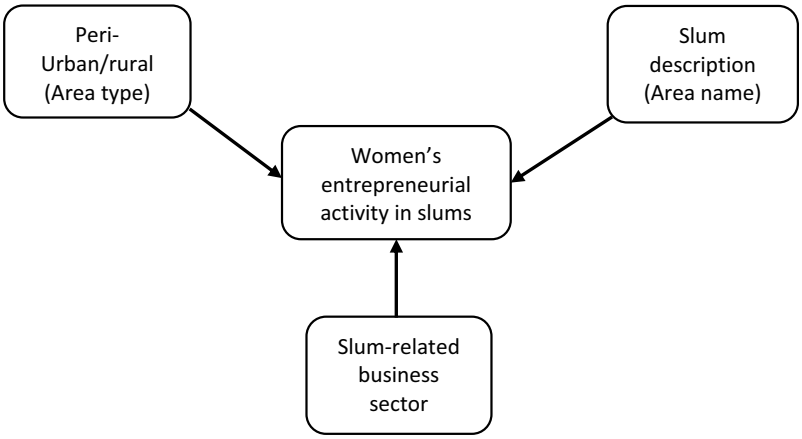


Figure 1. Conceptual model depicting women's entrepreneurial activity in slums. *Source*: Authors' ideas.

especially in key sectors that address their everyday needs, as they are at the forefront of the struggle to alleviate poverty. Their entrepreneurial activities cover the everyday essentials of labor, fuel/energy (for example, charcoal, briquettes, and lumpwood), water, food, and farming.

Methodology

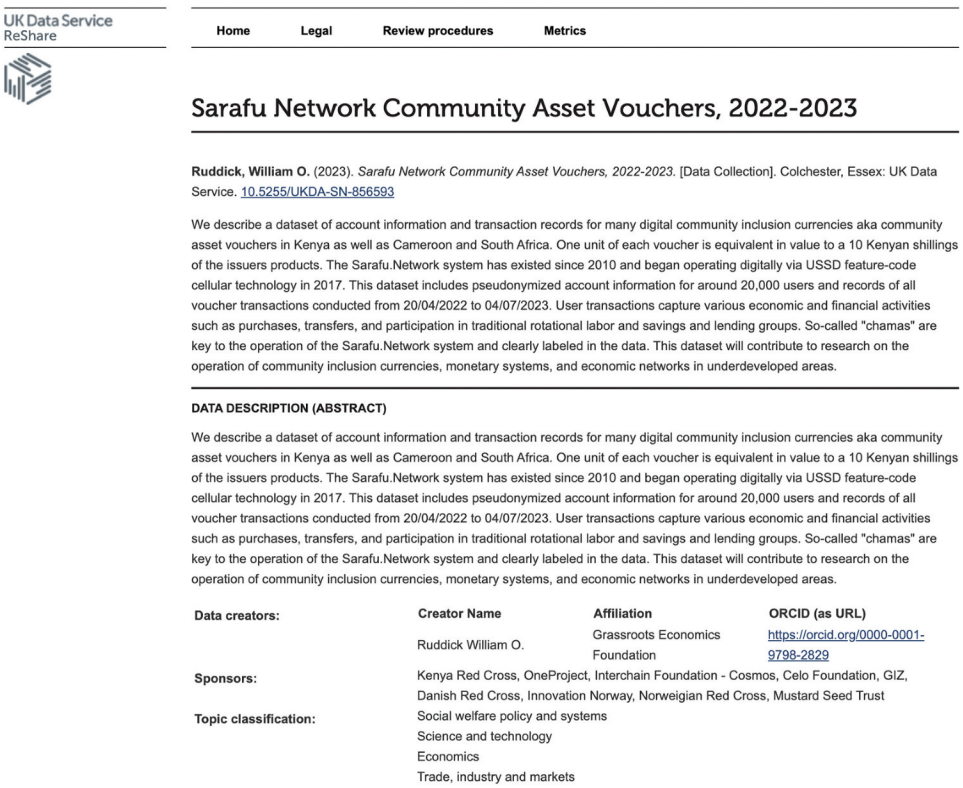
Research settings

Kenya's sprawling slum neighborhoods provided the research settings for this study. Slum neighborhoods in Kenya, particularly in Nairobi, represent some of the most densely populated and underserved informal settlements in Africa. More than 70 percent of urban residents in Kenya live in such areas. These communities are characterized by extreme poverty, lack of basic infrastructure (water, sanitation, electricity), and high unemployment. A UN-Habitat (2023) report described how the East African country's poor urbanization agenda contributed to the unchecked sprawl of densely populated slums or informal settlements, which generally lack basic amenities. In 2013, an Amnesty International report stated that women, girls, and young children were among the hardest-hit groups, leaving them vulnerable to poverty. In an effort to stem the socio-economic issues these groups of people have to endure, non-governmental organizations (NGOs) (for example, Red Cross and Grassroots Economics) teamed up to offer donations in the form of digital community currency, which functions on a basic blockchain-like platform (Kuk & Simba, 2021). Their goal was to facilitate local trade without the need for fiat money. The digital community currency these NGOs provided is based on a peer-to-peer protocol that permits economic and social exchanges (see Kuk et al., 2024). Considering the lack of job opportunities, inadequate access to clean

water, insufficient sanitation facilities, overcrowded living conditions, and substandard housing quality and neighborhoods, the currency provided a lifeline for both ordinary slum dwellers and those who were entrepreneurially minded (Simba et al., 2025).

Data source

The data used for the purpose of this study are publicly available. Grassroots Economics (GEs) is an organization that provides a blockchain-like platform to enable economic and social exchanges among the inhabitants of peri–urban and rural settlements in and around Nairobi, Kenya. Their platform seeks to capture and monitor the impact of digital currency donations (financial resources) to slum communities by NGOs. As illustrated in Figure 2, GEs are legally required to publish the files pertaining to transactions involving digital community currency via UK Data Services (DOI https://doi.org/10.5255/UKDA-SN-856593). The dataset covers 20,000 users, recording all voucher transactions from April 20, 2022 to July 4, 2023. It offers novel insights into economic and social exchanges in Kenya's slum neighborhoods rarely featured in mainstream research.


UK Data Service
ReShare

Home Legal Review procedures Metrics

Sarafu Network Community Asset Vouchers, 2022-2023

Ruddick, William O. (2023). *Sarafu Network Community Asset Vouchers, 2022-2023.* [Data Collection]. Colchester, Essex: UK Data Service. 10.5255/UKDA-SN-856593

We describe a dataset of account information and transaction records for many digital community inclusion currencies aka community asset vouchers in Kenya as well as Cameroon and South Africa. One unit of each voucher is equivalent in value to a 10 Kenyan shillings of the issuers products. The Sarafu.Network system has existed since 2010 and began operating digitally via USSD feature-code cellular technology in 2017. This dataset includes pseudonymized account information for around 20,000 users and records of all voucher transactions conducted from 20/04/2022 to 04/07/2023. User transactions capture various economic and financial activities such as purchases, transfers, and participation in traditional rotational labor and savings and lending groups. So-called "chamas" are key to the operation of the Sarafu.Network system and clearly labeled in the data. This dataset will contribute to research on the operation of community inclusion currencies, monetary systems, and economic networks in underdeveloped areas.

DATA DESCRIPTION (ABSTRACT)

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	Creator Name	Affiliation	ORCID (as URL)
Data creators:	Ruddick William O.	Grassroots Economics Foundation	https://orcid.org/0000-0001-9798-2829
Sponsors:	Kenya Red Cross, OneProject, Interchain Foundation - Cosmos, Celo Foundation, GIZ, Danish Red Cross, Innovation Norway, Norweigian Red Cross, Mustard Seed Trust		
Topic classification:	Social welfare policy and systems Science and technology Economics Trade, industry and markets		

Figure 2. Account information and transaction records. *Source*: UK Data Services.

Sample description

The study draws on a dataset comprising 12,519 women entrepreneurs operating across five slum neighborhoods in Kenya. These neighborhoods include a mixture of one rural setting, Kinango Kwale, and four peri-urban settlements: Kisauni Mombasa, Misc Mombasa, Misc Nairobi, and Mukuru Nairobi (see Table 1). The sample reflects the demographic and economic diversity among women engaged in informal and semi-formal entrepreneurial activities in predominantly underserved communities. The majority of our research participants, that is, more than 63.6 percent of our sample size, are based in rural areas, mainly due to the high representation from Kinango, Kwale. The remaining 36.4 percent of participants are drawn from peri-urban slum neighborhoods of the developing world, which are characterized by dense populations and limited access to formal employment or public services.

The sectoral distribution along entrepreneurship activity lines reveals significant and interesting geographic and structural differences. In rural settings —especially Kinango Kwale—agricultural enterprises dominate, accounting for more than 32.6 percent of the total sample. This reflects both land availability and traditional livelihood patterns among rural women. The food sector is also prominent, comprising more than 28.3 percent of all businesses, and is more evenly distributed across rural and peri-urban contexts. In contrast, peri-urban settlements exhibit greater business diversity, including higher proportions of service-based and retail activities, as well as labor-intensive enterprises. Notably, sectors such as education, transport, and community-based services (for example, fuel, water, and energy) constitute less than 2 percent of the total enterprises. However, in Kinango Kwale, businesses related to daily essentials—particularly those whose trade items include water and fuel (charcoal, wood logs, and so on)—are comparatively more prevalent, which likely reflects unmet needs and entrepreneurial responses to local deficits.

Table 1. Distribution of respondents by business type, area name, and area type.

Category Type	Category Name	Frequency	Percent
Area Name	Kinango Kwale	7,959	63.58%
	Kisauni Mombasa	340	2.72%
	Misc Mombasa	269	2.15%
	Misc Nairobi	1,733	13.84%
	Mukuru Nairobi	2,218	17.72%
Business	Fuel/Energy & Water	1,216	9.71%
	Food & Farming	7,620	60.87%
	Labor	1,603	12.80%
	Shop	1,676	13.39%
	Education	224	1.79%
	Transport	180	1.44%
Area Type	Rural	7,959	63.58%
	peri-Urban	4,560	36.42%

These descriptive patterns offer an essential context for understanding the gendered dimensions of slum-level entrepreneurship, which is often necessity-driven. More specifically, they underscore how, in underserved communities, women's entrepreneurship is influenced by geographic location, sector-specific entry barriers, and access to physical, financial, and social capital. Thus, the sampling strategy enables a comparative analysis of entrepreneurial behavior among women in contrasting rural and peri-urban slum neighborhood settings.

Variable definitions and rationale

In slum neighborhoods and informal-economy entrepreneurship, key explanatory factors are often contextual and structural rather than purely individual-level traits. Following work on entrepreneurship in resource-scarce and institutionally constrained environments (Simba et al., 2025), we conceptualize hardship and constraint as place-based conditions that shape opportunity structures, market functioning, and women's feasible choice sets. Because these conditions are spatially clustered and infrastructure-linked, they are commonly captured using settlement- and neighborhood-level indicators rather than self-reports (for example, variation in service access, density, and institutional presence across informal settlements). Accordingly, we use neighborhood and settlement type (peri-urban vs rural settlements) as theoretically grounded indicators of contextual constraint differentials.

We further conceptualize the business sector as a strategic positioning outcome that reflects the local demand profile and entry barriers in subsistence marketplaces. In underserved settings, sectoral concentration in food, fuel/water, or small retail frequently represents entrepreneurship orientation toward the provision of basic needs and low-capital entry. Labor-based services reflect different constraints and exchange intensity in such settings. Thus, the sector is not treated as a demographic control but as an observable manifestation of how women entrepreneurs engage with local necessity-driven demand and resource constraints.

Finally, our outcome measure—log-transformed final balance in the community currency system—captures observed exchange-based entrepreneurial activity within the platform. We therefore interpret results as differences in *activity within this local transaction system* and avoid claims about broader firm performance or subjective resilience.

Entrepreneurial activity (final balance)

We interpret the final balance as a platform-specific exchange activity, not as total business profit or long-run firm success. This entrepreneurial activity is measured using the log-transformed final balance of each business in units of the donated digital community currency. In the slum neighborhoods we

studied, this currency is not simply a one-time donation; it functions as the main medium of exchange for local trade and is used to buy and sell goods and services through a peer-to-peer blockchain-like platform. As a result, entrepreneurs accumulate or deplete their balance based on the extent of their economic activity. Those who actively trade, provide services, and reinvest within the community generate additional tokens, whereas those who only consume the initial donation tend to reach a zero balance. Thus, the final balance serves as a meaningful behavioral indicator of entrepreneurial action in cash-constrained informal economies, capturing the net economic value created through sustained participation in local markets. To retain observations with zero remaining tokens, a small constant ($\varepsilon = 0.00001$) was added prior to log transformation.

Area name (nominal)

Neighborhood captures place-based heterogeneity in deprivation and institutional thickness across informal settlements, which entrepreneurship in extreme contexts research treats as a core driver of feasible opportunity and market functioning. This categorical variable identifies the geographical location of each business, including Kinango Kwale, Kisauni Mombasa, Misc Mombasa, Misc Nairobi, and Mukuru Nairobi. For regression analysis, dummy variables were created for four areas, using Misc Nairobi as the reference group. As neighborhoods differ in infrastructure, deprivation, and local economic adversity, this variable operationalizes the slum-specific hardships and contextual pressures theorized in Hypothesis 1.

Area type (binary nominal)

Settlement type proxies differences in market density, infrastructure access, and livelihood structure in such a way that shapes women's constraints and the exchange intensity of subsistence enterprises. This variable indicates whether the business is located in a peri–urban or rural setting (1 = peri–urban; 0 = rural). Rural serves as the reference category due to its larger representation in the sample. Area type functions as a structural proxy for the intensity and form of socio-economic hardship, enabling us to test contextual differences central to Hypotheses 1 and 3.

Business sector (nominal)

The business sector reflects necessity market positioning and barriers-to-entry structures, which recent research has linked to different trading cycles and capacities to accumulate surplus in low-income communities (Kuk et al., 2024). This variable categorizes the type of enterprise operated by each participant: food and farming, shop-based retail, labor-based services, fuel/energy and water provision, education, and transport-related businesses. The labor category is the reference group. Sector classification reflects needs-

driven responses to meet community needs in slums, making it an appropriate

operationalization of the contextual mechanisms underlying Hypothesis 2. Business sector is treated as a contextual characteristic of entrepreneurial activity rather than as an outcome of sectoral choice, reflecting how women entrepreneurs respond to localized necessity-driven demand conditions in slum economies.

Data analysis

Construct validity in slum-level entrepreneurship research rests on the premise that context is not external to entrepreneurial action but constitutive of it (Baker & Welter, 2020). Accordingly, the analysis focuses on differences in entrepreneurial activity across preexisting business sectors rather than on modeling sectoral entry or business choice. In environments where entrepreneurs operate with limited capital, deep poverty, and constrained choice sets, observable contextual features—such as sector of activity, spatial hardship differentials, and neighborhood-level deprivation—serve as meaningful behavioral indicators. Prior research on informal economies shows that enterprise type, slum location, and rural-urban shack conditions are direct empirical manifestations of the theoretical constructs of necessity-driven entrepreneurship, vulnerability, and resilience (Kuk et al., 2024; Pugalis et al., 2014; Sutter et al., 2019). In line with this literature, the contextual variables used in this study (neighborhood, area type, and business sector) capture structural context differences that are associated with women's entrepreneurial outcomes in slum settings, thereby providing construct-valid proxies for testing the hypotheses with transactional data.

Measuring business income or entrepreneurial activity (log final balance) in slum neighborhoods is inherently difficult because entrepreneurs in that context rarely keep formal accounts, and self-reported earnings are often incomplete or unreliable. To address this challenge, the present study relies on objective, system-generated transactional data from a blockchain-like digital community currency platform. Every exchange of goods or services is automatically recorded, creating a verifiable and tamper-resistant trace of entrepreneurial activity. The final balance, therefore, reflects actual accumulated transaction outcomes rather than estimated or self-reported income. This approach substantially improves reliability compared to conventional informal-economy data and aligns with emerging work highlighting the validity of digital transaction traces in poverty-focused entrepreneurship research. Combined with the contextual indicators noted above, these measures provide a robust and contextually grounded assessment of entrepreneurial action in highly informal environments.

We adopted a multi-step analytical strategy to examine how region, business type, and area type relate to women's entrepreneurial financial outcomes, as measured by the log-transformed final balance. In the first step, we conducted an exploratory ordinary least squares (OLS) regression using the log of final balance as the dependent variable. Categorical predictors such as region, sector, and gender were initially entered using their numeric codes. This preliminary model was used strictly for diagnostic purposes—to assess residual patterns, test for heteroskedasticity, and identify influential observations—rather than for interpretation, as treating categorical variables as continuous violates key regression assumptions and can lead to biased estimates.

Building on these diagnostics, we then estimated a more appropriate OLS model using dummy variables to represent the categorical predictors. In this specification, we selected the most policy-relevant or modal groups as reference categories: *Misc Nairobi* for region, *labor services* for business type, *rural areas* for location, and *women* for gender. This allowed us to interpret each coefficient as a comparison against these reference groups, offering clearer insight into how different identities and contexts shaped financial outcomes. Given the inherent skewness and the presence of outliers typically associated with financial data in informal settlements, we log-transformed the final balance variable to approximate normality and stabilize the variance prior to conducting OLS regression. To further ensure the robustness of our findings, especially in light of residual distribution concerns, we employed complementary non-parametric analyses.

The Kruskal–Wallis one-way ANOVA was used to assess whether statistically significant differences existed in the median log-transformed final balances across multiple categorical groups, such as slum neighborhoods and business sectors. For pairwise and binary comparisons—such as peri–urban versus rural settings—we relied on the Mann–Whitney U test, which is appropriate for comparing group medians without assuming underlying distributional normality. These non-parametric methods enhance the reliability of the results by mitigating the sensitivity to extreme values and distributional irregularities that often characterize informal sector financial data. Together, this multi-method approach ensured both statistical rigor and contextual sensitivity, providing a more reliable assessment of how structural and identity-based factors shape entrepreneurial activity (log final balance) in slum neighborhoods.

Findings

The results describe associations observed in the data for transactions that unfolded in slums. The descriptive statistics offer a comprehensive overview of women entrepreneurs' entrepreneurial activities, operationalized as

Table 2. Descriptive statistics of final balances by key sub-groups.

Category Type	Category Name	Mean	Median	SD	IQR
Area Name	Kinango Kwale	3.90	5.00	2.30	2.00
	Kisauni Mombasa	4.85	4.86	0.99	1.12
	Misc Mombasa	2.86	3.43	2.53	4.95
	Misc Nairobi	2.83	3.67	2.58	5.00
	Mukuru Nairobi	4.50	5.00	2.22	1.36
	Total	3.86	4.81	2.37	2.58
Business	Fuel/Energy & Water	4.06	5.00	2.28	1.13
	Food & Farming	3.87	5.00	2.32	2.27
	Labor	3.52	4.06	2.60	5.03
	Shop	4.08	5.00	2.28	1.13
	Education	3.41	4.16	2.72	5.03
	Transport	3.51	4.27	2.39	5.03
	Total	3.86	4.81	2.37	2.58
Area Type	Rural	3.90	5.00	2.30	2.00
	Peri-Urban	3.80	4.32	2.47	3.15
	Total	3.86	4.81	2.37	2.58

the logarithm of final balances, across various regions, business sectors, and area classifications. Table 2 summarizes key indicators—including the mean, median, standard deviation (SD), and interquartile range (IQR)—which collectively illuminate both central tendencies and within-group variability. Geographically, Kinango Kwale exhibits relatively high average entrepreneurship activity (mean = 3.90; median = 5.00) accompanied by moderate variability (SD = 2.30; IQR = 2.00), indicating a more concentrated and stable distribution of financial outcomes. Conversely, Misc Mombasa and Misc Nairobi report lower mean log balances (2.86 and 2.83, respectively) coupled with greater dispersion (SDs exceeding 2.5; IQRs approaching 5), reflecting more heterogeneous and less predictable entrepreneurial activity.

Across business sectors, the Fuel/Energy and Water and Shop categories display the strongest financial outcomes, with mean log balances exceeding 4.0 and medians at 5.00, suggesting consistently higher returns. The Food and Farming sectors also demonstrate favorable results (mean = 3.87; median = 5.00) with moderate variability (SD = 2.32; IQR = 2.27), indicative of relatively stable yet diverse earnings. In contrast, the Labor and Education sectors are characterized by lower average performance (means of 3.52 and 3.41, respectively) and heightened variability (SDs above 2.6; IQRs greater than 5.0), highlighting more volatile financial outcomes.

However, this rural–peri–urban difference is modest in descriptive terms and appears to be sensitive to locality, with the rural pattern largely reflecting outcomes in the largest rural site (Kinango Kwale; Rural: mean = 3.90; median = 5.00; IQR = 2.00; Peri–urban: 3.80; median = 4.32; IQR = 3.15). Although these differences are modest, the reduced dispersion in rural areas points to a more uniform pattern of activity. This pattern is not fully aligned with the common assumption that more urbanized settings necessarily offer superior entrepreneurial opportunities.

Table 3. Descriptive statistics and Pearson correlation matrix of variables.

Variable	Mean	SD	1	2	3	4
1. Final balance	3.861	2.366	1.000			
2. Area name	2.194	1.664	0.003 (ns)	1.000		
3. Business type	2.410	0.992	−0.021 *	0.268 ***	1.000	
4. Area type	1.364	0.481	−0.020 *	0.948 ***	0.283 ***	1.000

* $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$.

The correlation analysis shows several relationships between the variables, but most of them are pretty small. Given the large sample size ($n = 12{,}519$), even very small correlations may achieve statistical significance; therefore, emphasis should be placed on effect sizes rather than statistical significance alone. Accordingly, we focus on effect sizes and treat the correlation matrix as descriptive. As illustrated in Table 3, the log-transformed final balance is not significantly correlated with geographic location (area_name_n, $r = 0.003$, $p = .711$), suggesting that specific area names do not directly influence entrepreneurial outcomes or activity. However, associations between the log final balance and both business sector ($r = -0.021$, $p = .02$) and settlement type ($r = -0.020$, $p = .025$) are negligible in magnitude, indicating limited bivariate relationships; the statistical significance of these coefficients is likely driven by the large sample. A very strong correlation exists between area name and area type ($r = 0.948$, $p < .001$), as expected given the structural relationship between these variables. Furthermore, business type is moderately correlated with both area name ($r = 0.268$, $p < .001$) and area type ($r = 0.283$, $p < .001$), reflecting how the nature of women's enterprises varies across geographic and spatial contexts. Overall, the correlations are reported to describe basic relationships among variables and potential collinearity patterns (for example, the strong association between area name and area type), rather than to draw substantive conclusions.

Building on the descriptive findings, this section presents the results of multiple OLS regression models conducted to test the study's three hypotheses regarding women's entrepreneurial activity, operationalized as the natural logarithm of the final business balance. The models examine the role of geographic region (area), area type (peri–urban/rural), and business sector in shaping financial outcomes among women who benefited from a donated digital community currency (financial resources). Two types of specifications were applied: (1) models using numeric codings for categorical variables to identify broad patterns (Model a), and (2) models employing dummy variables to test group-specific differences (Models 1b–3b). Overall, differences in entrepreneurial activity vary markedly by locality/neighborhood rather than by the rural–peri–urban distinction. The rural–peri–urban pattern should be interpreted as context-specific rather than uniform across settings.

A baseline regression model (Model a) was estimated using numeric representations for the three key predictors: geographic location (area_name_n), area type (area_type_n), and business sector (business_n). As presented in

Table 4. OLS regression results: log-transformed final balance by business sector, geographic region, and area type.

Variable	Model a	Model 1b	Model 2b	Model 3b
Area Name (Ref. Misc Nairobi)	0.315**	–	–	–
Kinango Kwale		0.977**	0.977**	–
Kisauni Mombasa		2.029**	2.029**	2.029**
Misc Mombasa		−0.046	−0.046	−0.046
Mukuru Nairobi		1.615**	1.615**	1.615**
Business Type (Ref.labor)	−0.039*	–	–	–
Fuel/Energy & Water		0.376**	0.376**	0.376**
Food & Farming		0.250**	0.250**	0.250**
Shop		0.400**	0.400**	0.400**
Education		0.261	0.261	0.261
Transport		−0.032	−0.032	−0.032
Area Type (Ref.peri-Urban)	−1.109**	–	–	–
Rural	–	–	–	0.977**
Constant	4.777**	2.653**	2.653**	2.653**
F-test	23.50	73.47	73.47	73.47
p-value (Model)	0.000	0.0073	0.000	0.000

***Note on interpretation*: Because the dependent variable is log-transformed final balance, coefficients represent differences in log units. In the text, we therefore interpret coefficients in terms of direction, statistical significance, and relative magnitude, and avoid translating estimates into percentage differences to prevent overstating precision.

Table 4, the results show that geographic location has a positive and statistically significant relationship to entrepreneurial activity ($\beta = 0.315$, $p < .001$), suggesting that regional variation is associated with financial outcomes. In contrast, area type exhibits a negative and statistically significant association with entrepreneurial activity (log final balance; $\beta = -1.109$, $p < .001$), indicating that businesses in peri–urban settlements have lower activity than those in rural areas. The business sector variable shows a marginally significant negative relationship ($\beta = -0.039$, $p = .079$), implying modest variation in activity across sectors when treated as a continuous scale. The findings provide initial support for the hypothesis that structural characteristics influence entrepreneurial outcomes and justify further disaggregation through categorical analyses.

In interpreting these results, we treat neighborhood and settlement type as structural and spatial proxies for place-based constraint differentials in slum neighborhoods. They capture correlates of socio-economic hardship (for example, infrastructure and service deficits), rather than measuring hardship directly at the individual level. The results indicate that women entrepreneurs in Kinango Kwale ($\beta = 0.977$, $p < .001$), Kisauni Mombasa ($\beta = 2.029$, $p < .001$), and Mukuru Nairobi ($\beta = 1.615$, $p < .001$) demonstrate significantly higher log-transformed final balances relative to the reference area. These coefficients indicate substantively large positive differences in entrepreneurial activity (log final balance) relative to the reference neighborhood, with the largest positive differences observed for Kisauni Mombasa and Mukuru Nairobi, followed by Kinango Kwale. Misc Mombasa does not differ significantly from the reference area. In contrast, Misc Mombasa shows no statistically significant difference ($\beta = -0.046$, $p = .761$). These results support H1, and they indicate that

place-based differences (captured through neighborhood proxies) are associated with meaningful variation in women's entrepreneurial activity. H1 examines neighborhood-level differences across specific slum localities, whereas H3 focuses on the broader rural–peri–urban distinction.

Hypothesis 2 suggested that the influence of slum conditions on women's entrepreneurial activity varies across business sectors. This reflects differences in exchange intensity and necessity-driven demand in slum neighborhoods. To test this hypothesis, Model 2b employed a categorical specification of the business sector variable, with the "Labor" category serving as the reference group. The regression results show that, compared to labor-intensive businesses, women entrepreneurs who engaged in the Fuel/Energy and Water sector exhibited higher entrepreneurial activity, as evidenced by their income levels, with a regression coefficient of 0.376 ($p < .001$). Similarly, those in the Food and Farming sector also showed better entrepreneurial outcomes, with a coefficient of 0.250 ($p < .001$). The Shop category, which includes general retail businesses, showed the strongest positive association of all sectors, with a coefficient of 0.400 ($p < .001$). Relative to the labor reference category, operating in shop-based retail, Fuel/Energy & Water, and Food & Farming is associated with significantly higher entrepreneurial activity (log final balance). In contrast, the coefficients for Education and Transport are not statistically significant, indicating no meaningful difference from the labor reference group. Specifically, the coefficient for Education was 0.261 ($p > .05$), and for Transport, it was −0.032 ($p > .05$). Taken together, these findings provide strong empirical support for Hypothesis 2.

Hypothesis 3 proposed that rural areas would be associated with higher entrepreneurial activity compared to peri–urban areas. The results confirm this expectation. In Model 3b, where "peri-Urban" serves as the reference category, the coefficient for "Rural" is positive and statistically significant ($\beta = 0.977$, $p < .001$), indicating higher entrepreneurial activity among rural women entrepreneurs relative to those in peri–urban settlements. This result is consistent across model specifications and suggests that rural contexts may offer distinct advantages—possibly including less market saturation, stronger community ties, or lower operational costs—that enhance entrepreneurial performance in digital community currency programs. Taken together, the results suggest that neighborhood/locality differences are more consequential for explaining variation in entrepreneurial activity than the rural–peri–urban distinction alone.

Robustness test

To validate the regression findings and account for the log-transformed final balance as a non-normally distributed outcome variable, we conducted non-parametric robustness checks. Specifically, we used the Kruskal–Wallis one-way ANOVA to test for overall group differences, followed by Mann–Whitney

Table 5. Pairwise Mann–Whitney U tests of financial performance between areas.

Comparison	z-value	p-value
Kinango Kwale vs Kisauni Mombasa	−6.186	0.000
Kinango Kwale vs Misc Mombasa	6.511	0.000
Kinango Kwale vs Misc Nairobi	15.395	0.000
Kinango Kwale vs Mukuru Nairobi	−9.763	0.000
Kisauni Mombasa vs Misc Mombasa	9.422	0.000
Kisauni Mombasa vs Misc Nairobi	13.010	0.000
Kisauni Mombasa vs Mukuru Nairobi	1.286	0.1985
Misc Mombasa vs Misc Nairobi	0.082	0.9348
Misc Mombasa vs Mukuru Nairobi	−9.294	0.000
Misc Nairobi vs Mukuru Nairobi	−18.852	0.000

U tests for pairwise comparisons between categories. Hypothesis 1 posited that women's entrepreneurial activity varies across slum areas receiving digital community currency. Consistent with this hypothesis, the OLS regression results indicated significant regional variation in financial outcomes. These findings were corroborated by the Kruskal–Wallis test, which demonstrated statistically significant differences in entrepreneurial activity across slum neighborhoods ($\chi^2(4) = 474.39$, $p < .0001$). As detailed in Table 5, pairwise comparisons using the Mann–Whitney U test revealed distinct spatial disparities.

Women entrepreneurs in Mukuru Nairobi and Kisauni Mombasa exhibited the highest entrepreneurial activity (log final balance) levels, with no statistically significant difference observed between these two areas ($z = 1.286$, $p = .1985$). In contrast, the rural slum of Kinango Kwale, while outperforming some peri-urban counterparts, ranked below these top-performing locations. Specifically, Kinango Kwale's entrepreneurial outcomes were significantly lower than those in Mukuru Nairobi ($z = -9.763$, $p < .0001$) and Kisauni Mombasa ($z = -6.186$, $p < .0001$), yet significantly higher than those in Misc Mombasa ($z = 6.511$, $p < .0001$) and Misc Nairobi ($z = 15.395$, $p < .0001$). No significant difference was detected between Misc Mombasa and Misc Nairobi ($z = 0.082$, $p = .9348$), indicating comparable, lower-tier entrepreneurial activities (log final balance) in these neighborhoods.

For Hypothesis 2, based on the Kruskal–Wallis and pairwise Mann–Whitney U tests, significant differences were found in entrepreneurial financial activity across different business sectors among women entrepreneurs. The Kruskal–Wallis test corroborated these findings, which demonstrated statistically significant differences in entrepreneurial performance across slum neighborhoods ($\chi^2(4) = 474.39$, $p < .0001$). Follow-up pairwise comparisons using the Mann–Whitney U test revealed several key insights (Table 6). Women entrepreneurs engaged in Fuel/Energy and Water and Shop businesses showed significantly higher entrepreneurial activities (log final balance) than those in labor-intensive sectors ($z = 4.948$ and $z = -5.479$, respectively; both $p < .001$). Similarly, Food and Farming

Table 6. Pairwise Mann–Whitney U tests of financial performance between business type.

Comparison	z-Statistic	*p*-Value
Fuel/Energy vs. Food/Farming	1.786	0.0740
Fuel/Energy vs. Labor	4.948	0.0000
Fuel/Energy vs. Shop	0.011	0.9913
Fuel/Energy vs. Education	2.758	0.0058
Fuel/Energy vs. Transport	2.138	0.0325
Food/Farming vs. Labor	4.717	0.0000
Food/Farming vs. Shop	−2.106	0.0352
Food/Farming vs. Education	2.101	0.0357
Food/Farming vs. Transport	1.523	0.1278
Labor vs. Shop	−5.479	0.0000
Labor vs. Education	0.020	0.9840
Labor vs. Transport	−0.158	0.8746
Shop vs. Education	2.799	0.0051
Shop vs. Transport	2.208	0.0273
Education vs. Transport	−0.180	0.8568

businesses outperformed Labor ($z = 4.717$, $p < .001$) and Education sectors ($z = 2.101$, $p = .0357$), though their activities were slightly lower than Shop ($z = -2.106$, $p = .0352$). Comparisons involving the Transport and Education sectors generally showed no statistically significant differences, except when compared to top-performing sectors such as Shop and Fuel/Energy and Water. These results underscore the importance of sectoral orientation in shaping entrepreneurial success within underserved communities and reinforce the value of targeting support toward enterprises that fulfill basic livelihood needs.

Regarding Hypothesis 3, the Mann–Whitney U test confirmed a statistically significant difference between rural and peri–urban women entrepreneurs ($z = 2.100$, $p = .0357$), with rural participants achieving slightly higher log-transformed balances. However, when the data were disaggregated by business sector, no significant rural–peri–urban differences were found within industries. The findings suggest that differences in entrepreneurial activity between rural and peri–urban women entrepreneurs are more closely linked to specific local conditions than to the type of business they operate. In this study, only one rural area—Kinango Kwale—was included, and it showed moderate financial activity: better than some underperforming peri–urban neighborhoods (such as Misc Nairobi and Misc Mombasa), but lower than high-performing peri–urban areas like Mukuru Nairobi, and Kisauni Mombasa. Therefore, the relatively better outcomes in the rural category should not be generalized to all rural regions; instead, they reflect the specific position of this rural setting within the overall distribution. Moreover, when business types are compared separately between peri–urban and rural areas, no significant differences in entrepreneurial activity are observed. This indicates that the type of enterprise alone does not explain the peri–urban–rural performance gap. Instead, regional characteristics—such as infrastructure, program implementation, and local market dynamics—appear to play a more critical role in

shaping entrepreneurial success. These results highlight the need for location-specific analysis when designing support interventions for women entrepreneurs in underserved areas.

Discussion

With more than a billion people living in areas that the UN-Habitat (2023) categorized as slums or shanty towns, women's entrepreneurial activities in such settings should no longer be confined to the peripheries of mainstream entrepreneurship research (Wickert et al., 2024). Indeed, the findings of this study suggest that understanding women's entrepreneurship and poverty in slum neighborhoods is vital. Such understanding highlights the essence of contextual variations in entrepreneurship (Shepherd et al., 2025; Simba, 2026). To that end, our analysis of women's entrepreneurial endeavors to create and manage businesses that tackle poverty in harsh, slum-like areas identifies women's entrepreneurship as a potent avenue for women and communities to overcome their economic and social struggles. Consistent with our results, women entrepreneurs in these slum neighborhoods exhibit substantial exchange activity (cf. Simba et al., 2025).

Prior research suggests that women's responses to adversity may relate to differences in their frames of reference and risk perceptions (Itani et al., 2025; Jha & Alam, 2022). Historically, women have encountered numerous personal challenges, encompassing discrimination, gender biases, and prejudice. These experiences significantly influence how they perceive and manage adversities (Bullough & Renko, 2017; Bullough et al., 2014). Because of their exposure to cultural and societal problems, they are adept at not internalizing adversities originating from external forces (Branzei & Abdelnour, 2010). They focus on issues Bullough and Renko (2017) defined as "closer to home."

Against this backdrop, this study extends research on necessity-driven everyday entrepreneurship (Fisher, 2012) and develops knowledge at the conceptual interface of women's entrepreneurship and poverty (Okolie et al., 2022). It showcases how women in slum neighborhoods, where government resources are insufficient to meet local needs, engage in necessity-driven everyday entrepreneurial activities focused exclusively on essential goods and services (cf., Simba et al., 2026). Their common activities comprise labor-based services, fuel and energy provision (for example, charcoal, briquettes, and lumpwood), water distribution, food, and agricultural products. Their active participation in entrepreneurial activities embedded within slum systems of everyday entrepreneurship demonstrates women's resourcefulness and intrinsic motivation under severe scarcity pressures (Langowitz & Minniti, 2007; Salway et al., 2003). Despite the gender-specific constraints women in slum settings encounter, including limited opportunities and institutional support, their entrepreneurial activities remain closely tied to

addressing immediate community and household needs. Thus, this study advances necessity-driven everyday entrepreneurship scholarship (Fisher, 2012) by illuminating how slum-level contextual conditions not only shape women's entrepreneurial activities but also induce survival-oriented enterprise practices (O'Donnell et al., 2024). This extends a contextualized understanding of gendered and necessity-driven everyday entrepreneurship in underserved communities.

Furthermore, this study contributes to knowledge at the women's entrepreneurship-poverty conceptual interface. Specifically, it offers a socio-economic perspective on women's entrepreneurial endeavors in slum settings characterized by persistent poverty. Its empirical evidence describes how localized community-based exchange systems, supported by a digital community currency platform, facilitate entrepreneurial activities in contexts where formal institutional support mechanisms are weak or absent. In doing so, it provides theoretical insights into the complex economic and social dynamics militating against women's entrepreneurial activities in slum neighborhoods. By adopting a socio-economic perspective to understand necessity-driven everyday entrepreneurship, we demonstrate how slum-level contextual factors influence the nature and manifestation of women's entrepreneurial activities. As this study shows, women's entrepreneurial endeavors in slum settings are necessity-driven, focusing on goods and services directly tied to everyday survival and localized community demand. Consequently, this study extends the women's entrepreneurship-poverty conceptual interface to demonstrate how women respond to economic and social hardships by leveraging the systems and conditions that surround them.

Practical implications

This study has far-reaching practical, policy, and social implications. From a practical standpoint, we demonstrate how women's entrepreneurship effectively enables trade in essential goods and services such as labor, fuel/energy, charcoal, briquettes, lumpwood, water, food, and farming in slum neighborhoods where government resources are insufficient to meet local needs. Such insights are important for women in slum neighborhoods, particularly in Kenya, as they offer empirical evidence demonstrating how local entrepreneurial activities can be a remedy for their economic and social hardships. Crucially, our results act as a prompt for a debate on supporting slum neighborhoods. This debate can center on policy and social reforms, where policy institutions, including governmental institutions such as the Ministry of Education and NGOs such as GE in Kenya, collectively agree on entrepreneurship programs and education to bolster women's entrepreneurship in Nairobi's slums and neighboring rural areas. These efforts align with the UN Sustainable Development Goals (SDGs), which primarily advocate for

alleviating poverty, establishing egalitarian societies, fostering sustainable cities and communities, and ensuring decent employment for everyone, regardless of gender or persuasion.

Limitations and suggestions for future research

Like any empirical study, this research has limitations. First, the analysis relies on data derived from tracing historical transactions involving five slum neighborhoods in Kenya. While this dataset is sizable (that is, 12,519 women entrepreneurs), the geographic coverage is limited. Therefore, we are cautious about generalizing our inferences across East Africa or other African regions. Taking that into account, we recommend that future research should consider testing the robustness of the patterns we observed in relatively similar contexts (for example, Uganda, Tanzania, Ethiopia, Rwanda) and across a wider range of slum neighborhoods to assess boundary conditions and contextual variation. Second, because the data capture platform records transactions within a community-currency ecosystem, our findings can be generalized most directly to women entrepreneurs' exchange activities within comparable settlements and resource-constrained marketplace systems, rather than to the general dimensions of firm performance (for example, profits, growth, or survival) outside the slum neighborhoods.

Conclusion

The findings of this study offer insight into women's entrepreneurship in poverty-stricken Kenyan slum neighborhoods. Specifically, its focus on women's entrepreneurial endeavors in the face of poverty reveals a distinct pattern of necessity-driven everyday entrepreneurship across peri–urban and rural slum settings. It illustrates how women entrepreneurs in peri–urban and rural settings actively engage in intensified daily activities focused exclusively on essential goods and services, including labor-based services, fuel and energy, water distribution, food, and farming. These entrepreneurial acts not only meet their immediate needs but also sustain livelihoods within their communities.

Against this backdrop, this study contributes theoretical perspectives at the intersection of women's entrepreneurship and poverty. Specifically, it offers insights into how these entrepreneurs self-organize and manage their daily activities to foster an economic landscape that enables interactions geared toward tackling their daily struggles, characterized by a persistent search for slum essentials. In doing so, the study elaborates on how the nature and scope of women's entrepreneurial endeavors in slums are shaped by a confluence of neighborhood-level factors, including inherent economic and social hardships. By integrating these contextual elements, the research provides a deeper understanding of entrepreneurship within marginalized urban and rural landscapes.

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ORCID

Amon Simba http://orcid.org/0000-0002-0276-8211
Mahdi Tajeddin http://orcid.org/0000-0002-0698-1917
Paul Jones http://orcid.org/0000-0003-0417-9143

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