

Women Entrepreneurship In Nigeria: Drivers, Barriers And Coping Strategies

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Abstract. Entrepreneurship is often considered a male-gendered concept and carries masculine connotations. However, the importance of women entrepreneurs and their contribution to the economy has recently been realized. Over the years women are seen in Nigeria business ecosystem as an unequal gender coupled with the cultural heritage of Nigeria where each woman is expected to be submissive. Women entrepreneurs struggle with gender discrimination, financial constraints, work-family conflict, lack of infrastructural support, unfavourable business and political environments, lack of entrepreneurship education, and personality-related barriers. These obstacles negatively impact the profitability, growth and survival of women-owned businesses. Our paper provides insights into the drivers, barriers and strategies women entrepreneurs adopt to survive and grow their businesses. To achieve this goal, an unstructured questionnaire was employed to elicit information from participants. This study informs entrepreneurs, policymakers and the research community of the survival strategies adopted by women entrepreneurs in Nigeria to deal with the challenges they are facing.

Keywords: Entrepreneurship education, financial constraints, gender discrimination, Women entrepreneurs, work-family conflict.

1 Introduction

Entrepreneurial activities support the survival and growth of business ventures (Nwachukwu, Chládková & Zufan, 2017). Entrepreneurship is the process of creating, organising and running a business enterprise for profit or non-profit reason. Entrepreneurship is an instrument for improving the quality of life for families and communities and for achieving economic and environmental sustainability. Entrepreneurship involves thinking of new ways to solve problems and create value. It is characterised by innovation, proactiveness and risk-taking (Covin & Slevin, 1989; Miller, 1983). Women entrepreneurship is a growing phenomenon (Martinez & Marlow, 2017; Zahra & Wright, 2016), which promote economic growth, creates jobs (Global Entrepreneurship Monitor Report, 2017) and improve quality of life (Orhan & Scott, 2001; McMullan & Warnice, 2016). Yet, the literature on women entrepreneurship and institutions is still fragmented (Giménez & Calabrò, 2018; Jennings & Brush, 2013). Their talents and potential have not been fully explored in developing countries due to economic and socio-cultural complexities (Jamali, 2009). Nonetheless, understanding

the role of the institutional environment and gender is fast emerging in the literature (Yunis et al., 2019) which offers a strong theoretical foundation for examining women-owned enterprises. The literature on the contextual environment for entrepreneurship is not fully established (De Bruin et al., 2007; Dvouletý et al., 2018), which limits the understanding of the phenomenon. (Paul et al., 2017). Women entrepreneurs are successful in creating and managing small business ventures (e.g., Stevenson & St-Onge 2011). Prior studies have examined the challenges encountered by women entrepreneurs in Africa (e.g., Aladejebi, 2020) and elsewhere (e.g., Terjesen & Elam, 2012; Thébaud, 2015). These studies demonstrated that limited access to finance, human capital development opportunities, discrimination and social constraints, restrictions in decision making, conflicts between work and family life, handling patriarchal societies and gender discrimination hinders women entrepreneurship. It is important to understand gender in the context of entrepreneurship, particularly to identify the constraints, drivers and coping strategies employed by women micro-entrepreneurs. The economic participation of women is crucial in achieving a competitive environment to enable shared prosperity. We argue that it is important to explore the social constructions of gender in entrepreneurship, yielding new insights into the theory and perspectives of entrepreneurship. This is necessary to understand women entrepreneurial behaviour and their struggle to survive, such as how they respond to entrepreneurial constraints. The dynamic business environment in the West African region in general and Nigeria in particular, is pushing entrepreneurs especially women to search for how to remain competitive and survive in the marketplace. The competitive strategies are essential for all visionary women entrepreneurs of the twenty-first century. This paper offers insights into how various women entrepreneurs managed to adapt to the Nigerian business environment. Specifically, we contribute to gender and entrepreneurship literature by providing evidence on the obstacles, enablers and survival strategies of women micro-entrepreneurs in the emerging market context.

2 Literature review

Theoretical framework

Entrepreneurs act within a context determined by formal and informal rules. These rules can either enable or hinder entrepreneurship (Yunis et al., 2019). The feminist theory describes the “position” role of women in society. This theory is appropriate to understand the gendering of social entrepreneurship. We emphasize how gendering is perceived, and how it affects entrepreneurial behaviour. Institutional theory has been used to explain how entrepreneurs are hindered and enabled by the environment in which they live and work (Scott, 2008; Bruton & Ahlstrom, 2010). Feminism suggests that gender is not limited to women or femaleness (Hanson, 1992), but how gender is institutionalised. Arguably, the understanding of gender provides important insights into entrepreneurship research and practice (Henry et al., 2016; Stead, 2017).

Women entrepreneurship in Nigeria

Women in traditional Nigerian culture are considered homemakers and custodians of family honour. The societal norms and conservative practices are widespread. The social setting is often affected by tribal trends that promote patriarchal culture, thus ensuring women are structurally under men. These cultural norms give men control of women’s lives, so that

gender forms an organising principle for society. The fact that women's social environment has a significant influence on their entrepreneurial activities present additional barriers for women entrepreneurs. Fielden and Davidson (2005) contend that family issues may hinder women entrepreneur's success. This remains the greatest challenge, particularly for women in a patriarchal society like Nigeria. The presence of women entrepreneur continues to be felt in every sector in Nigeria. Mahadeo, Dusoye and Aujayeb-Rogbeer (2015) observed that the case of disparity between men and women entrepreneurship was pronounced. Challenges faced by women entrepreneurs depend on sector, location and business model. It has been argued that women tend to be more in a disadvantaged position due to discriminatory sociocultural norm which sees them as wives and mothers (Adesua-Lincoln, 2012). Women entrepreneurs tend to have lower levels of financial capital than men entrepreneurs, raise smaller amounts of capital in both debt and equity, and rely on the internal source of financing (family, friend and personal savings) (Adesua-Lincoln, 2012). In Nigeria, women-owned businesses are not economically developed compared to that of men (Ekpe, Alabo & Egbe, 2014). This is due to institutional barriers which do not allow women to fully take part in economic empowerment programmes (Ekpe et al., 2014). Women are considered to have strongly connected to the family, and most work of maintaining the house is assigned to them (Motilewa, Onakoya & Oke, 2015). The generalisation of 'gender' in Nigerian suggest that women are not supposed to engage in stressful and high risk-taking ventures. This has discouraged many Nigerian women from developing, running, and growing successful business ventures. Aladejebi (2020) observes that widespread bias about social discrimination is not the main barriers women entrepreneurs encounter in South-West Nigeria. She concluded that lack of adequate training, access to start-up capital, and poor family support (including spousal support) hampers the growth of women entrepreneurship.

3 Method

This study employs a "*Mixed Method Research (MMR)*" approach (a combination of qualitative and quantitative approaches) (Schoonenboom & Johnson, 2017) in the identification of obstacles, enablers and coping strategies of women micro-entrepreneurs in Oyo State South-West Nigeria. For this study, the qualitative technique was adopted as the main method and is complemented by the quantitative method.

3.1. Design and instrument

This study utilises a phenomenological technique for qualitative analysis and a descriptive method for quantitative analysis. The choice of the phenomenological method is due to the intention of the researchers to draw out the experiences of women micro-entrepreneurs within the Nigerian business environment. Phenomenological qualitative research design is characterised by an expression of live experiences by subjects within a survey (Neubauer et al., 2019). The challenges of women entrepreneurs have been a continuous occurrence, hence, its adoption within the current study. Within the framework of phenomenological qualitative research design, the current study adopts qualitative content analysis which involved coding of spoken words. It is a research technique based on the interpretation of written data content and personal influences using the specified classification procedure of coding and style recognition (Hsieh & Shannon, 2005). As a research instrument, an open-ended interview form comprising of comprised 16 questions was used. The form is divided into two sections, A and

B. Section A contains 7 questions that sought demographic information of participants, while section B contains questions on the entrepreneurial experiences of the women.

3.2. Sample and data collection

Data collection

Data collection took place between September to December 2020 employing the purposive sampling technique. A Purposive sampling method allows a researcher to select respondents who can provide reliable information on the phenomenon under study (Silverman & Marvasti, 2008). Our sample consists of 15 women who are small scale, micro-entrepreneurs. Data collection per participant lasted for 20 minutes and commenced with an introduction of the participant. Participants were informed about the confidentiality clause that comes with the provision of relevant information. This was necessary for the ethical considerations of the research.

4 Results

4.1. Quantitative aspects: descriptive statistics

In this section, we analyse field data using bar charts and simple frequency tables showing percentages, where necessary. Figure 1 shows the descriptive analysis of women entrepreneurs by age based on data gathered for the current study. The figure shows that women between ages 30-39 contribute to approximately 53% of surveyed participants, representing the largest part of the sample.

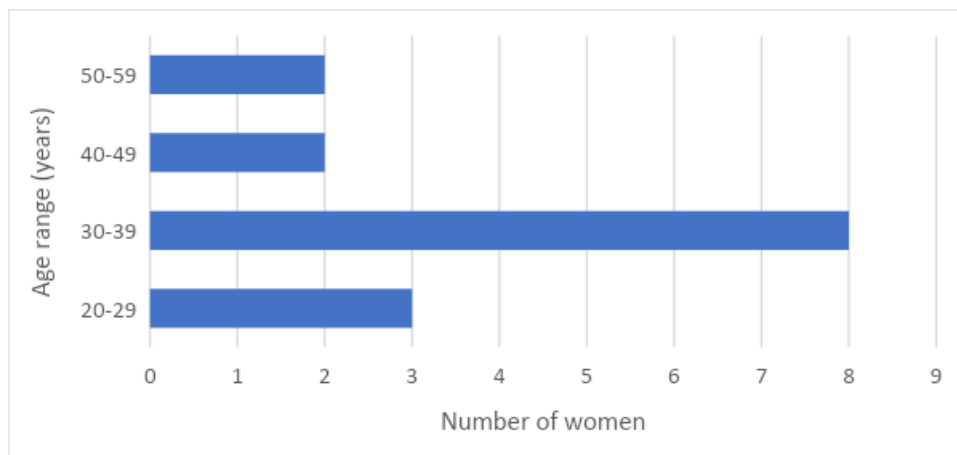


Figure 1. Descriptive statistics of female entrepreneurs by age

With regards to marital status, 60% of participants are married women who have ventured into entrepreneurship business to provide additional support for themselves and their homes. The horizontal bar chart in Figure 2 shows this information as well as the percentage of unmarried ladies (33.3%) who also manage micro-enterprises.

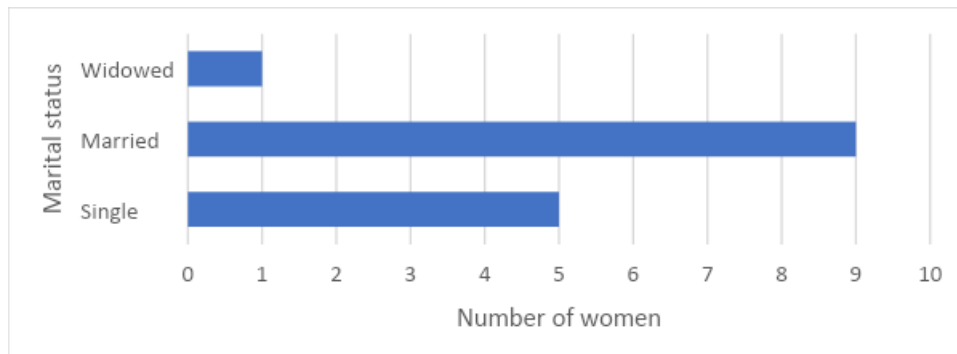


Figure 2. Descriptive statistics of female entrepreneurs by marital status

Data analysis for the current study as shown in table 1 reveals that the average women entrepreneur is educated for up to first grade. More than 35% have received national diplomas in comparison to 33.3% who have first degrees. In the same vein, one respondent was found to have a master’s degree in business administration. This result suggests that women entrepreneurs are educated and knowledgeable.

Table 1. Educational level of female entrepreneurs

Level	Frequency	Percentage (%)
Primary	1	6.7
Secondary	2	13.3
NCE/OND	6	40
Bachelor/HND	5	33.3
Masters	1	6.7
Total	15	100

Figure 3 shows that women mostly use their personal savings as capital for entrepreneurship business. In the same vein, support from friends and family as well as a few bank loans are also reported.

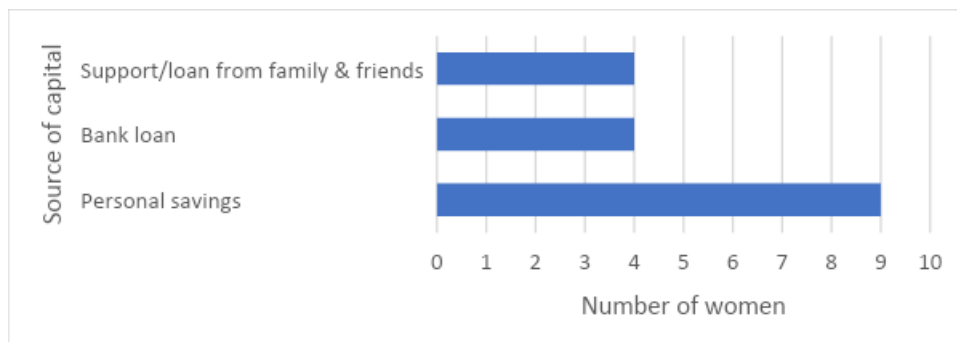


Figure 3. Source of capital of female entrepreneurs

With regards to the type of business amongst the women, it was observed that provision stores and supermarkets were the most common. Women who sold foodstuffs and frozen foods were also well represented. Other business areas include piggery (agriculture), hairdressing, sales of shoes and clothes, electronics and building materials, as well as small restaurants.

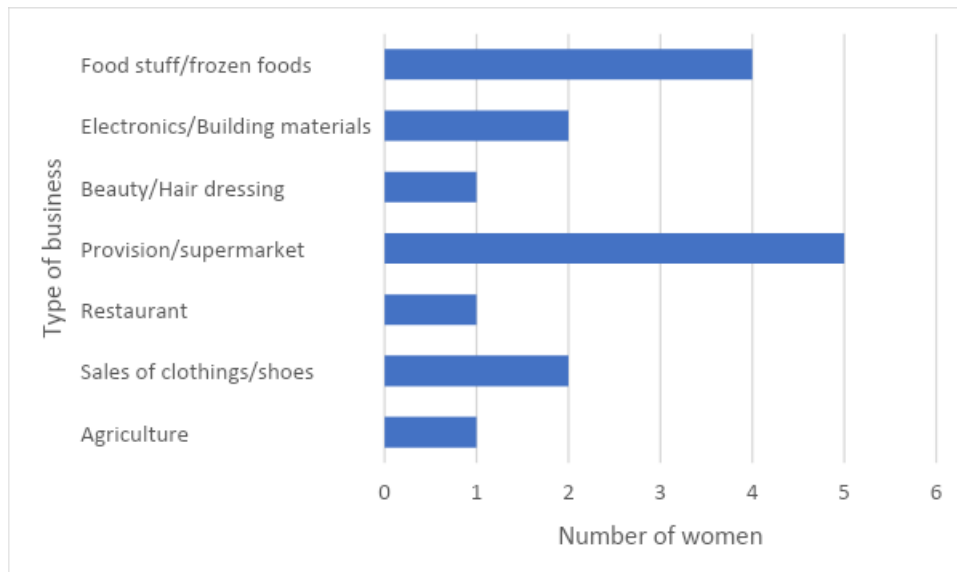


Figure 4: Types of business amongst surveyed female entrepreneurs.

With regards to whether or not women entrepreneurial businesses have been registered with Nigeria’s Corporate Affairs Commission (CAC). Table 2 shows that only 40% of participants are yet to get their business registered.

Table 2. Entrepreneurship business registration

Registration	Frequency	Percentage (%)
Registered	9	60
Unregistered	6	40
Total	15	100

Table 3 shows how long surveyed women entrepreneurs have been in business. More than half have only been in business a few years. Whereas at least 20% have been in business for over a decade.

Table 3. Years of existence of business

Period of operation (years)	Frequency	Percentage (%)
< 1- 5	8	53.3
6-10	4	26.7
11-15	1	6.7
16-20	-	-
Above 20	2	13.3
Total	15	100

4.2. Qualitative Aspects: Content Analysis

Table 4 is the coded transcript for the current study. First, the researchers tried to look through the responses provided by participants to each of the questions. Responses were then grouped logically to provide a first impression of the overall idea of the questions/answers. Next, researchers followed a careful re-reading of the responses as transcribed from the recording device, this preceded the design of a code book. The codes were written out depending on the relationship existing between responses provided to each question by the

participants. When asked about the concept of entrepreneurship, many women entrepreneurs seem to demonstrate a clear understanding of its meaning without mincing words. Furthermore, it was observed many of the women entrepreneurs have mostly attained entrepreneurial skills from family businesses or apprenticeship programs. A few respondents also attended business schools where the knowledge of entrepreneurship was imbibed. Entrepreneurs need skills and knowledge to achieve success. As such, financial and economic knowhow are important competencies that can enable entrepreneurs, especially women micro-entrepreneurs to improve profitability (Vu & Nwachukwu, 2021).

Table 4. Coding of responses provided by female entrepreneurs

S/N	Question	Responses	Code
1.	Meaning of entrepreneurship	Personal business ownership	Basic understanding
2.	Mode of entrepreneurial skill acquisition	Learning via apprenticeship, family businesses, and business schools	Training avenues
3.	Motivation for entrepreneurship	Ability to meet personal needs	Financial security and Independence
4.	Entrepreneurial challenges	Running capital and irregular power supply	Paucity of Funds and infrastructural deficit
5.	Reason(s) for entrepreneurial challenges	Inaccessibility to bank loans; economic challenges exacerbated by pandemic; laissez faire attitude by government	Lack of opportunities for business growth
6.	Strategy(ies) to surpass challenges	Sourcing for alternative loan routes Customer service Credit sales	Resilience
7.	Impact of adopted strategy(ies) on business	Mostly negative, clumsy process by microfinance banks for little amount of money	Frustration funding processes
8.	Common barriers of female entrepreneurs	Spouse unwillingness to help in chores and care of children	Family structure
9.	Impact of barriers on entrepreneurial abilities	Hindering business growth and expansion	Inability to fulfil business potentials

All these training avenues ensured that participants are sufficiently skilled to succeed as entrepreneurs. It was important for many women to embrace entrepreneurship to gain financial freedom and some level of independence from spouses. This seemed like the most common motivation amongst the women for starting their businesses. Concerning the challenges faced, the paucity of funds was the main problem, and many women entrepreneurs hold the opinion that the availability of funds would have a positive impact on how much their businesses could grow. Furthermore, some of the participants who are into sales of frozen foods stressed the need for constant power supply. This is where the role of government is crucial, as infrastructural deficits would imply that there are little or no opportunities to grow. Notwithstanding the regular negative responses when they apply for loans, many of the women entrepreneurs continue to demonstrate resilience by seeking alternative routes to

securing loans. Some of the women explained that micro-finance banks are sometimes helpful, but that the process to secure very little amounts of money can be frustrating. There were also discussions around very high-interest rates charged by some of these banks. Overall, women entrepreneurs face competition for sales from their male counterparts and are mostly disadvantaged as some spouses do not support the businesses of their wives. All of these challenges hinder women entrepreneurs from fulfilling their business potentials.

5 Discussion of Results

Coded results in table 4 show several discouraging situations faced by women who have taken up entrepreneurial roles. Notwithstanding there are few positives that can be derived from opinions provided by women entrepreneurs. When asked about the challenges faced by women entrepreneurship, and the steps so far taken to surpass these challenges, one respondent stated that:

“I don’t have adequate funds to support expansion, however, I’m being creative/innovative with the small funds I have so that my business can grow”.

This implies that although finances remain a major barrier to the success of women entrepreneurship, innovativeness in business can help women grow as it can be adopted as a survival strategy. A typical way for a small business to innovate is for entrepreneurs to learn from the experiences, successes, and failures of other businesses (Akinwale et al., 2017). This is related to the adoption of outside knowledge to grow and is commonly referred to as “open innovation” (Akinwale, 2018). Organisations need to create and renew their capabilities (Nwachukwu & Vu, 2020) and find new ways to deliver their products and services to remain competitive (Nwachukwu, Zufan & Chládková, 2020). Another woman, a frozen food seller, lamented that:

“Lack of regular power supply is the main problem for my business, even if I get a loan today, will I use all to buy fuel to power generator? ‘Buying fuel to power generator will have a negative impact on my business”.

The above response shows another barrier to the sustainability of women entrepreneurial businesses. The impact of infrastructural deficit on entrepreneurship businesses (e.g., Obokoh & Goldman, 2016) is well documented in the Nigerian business literature. This affects all businesses, whether controlled by a woman or not. The government’s attitude towards the funding of small-scale business in Nigeria, especially those run by women has not been encouraging. Similar to the provision of infrastructure, many of the women noted that the government is not doing enough to help them. Although there are quite a few structures in place to help SMEs, their effect has not been felt (Obokoh & Nwachukwu, 2018). In many cases, the loans available are insignificant compared to the number of people that apply for them. As such, the government’s negligence of entrepreneurial funding issue was greatly criticized by many participants.

Another identified barrier is the issue of family structure and how men support the businesses of their wives. One woman stated that:

“My inability to travel far away to buy goods is affecting my business”. My husband will not allow me to, because there’ll be no one to take care of the children if I travel”.

Women entrepreneurs are finding ways of coping with the barriers they are facing. One woman, a building materials seller stated that:

*“I offer good customer service and sell on credit to encourage customers to buy from me”
“Though selling on credit has its disadvantages; it is the method am using to survive”.*

Organisations need a robust strategy to deal with challenges posed by environmental dynamism and competition (Nwachukwu, Chládková & Olatunji, 2018). Customer satisfaction is essential to sustain customer loyalty (Deng et al., 2009; Nwachukwu & Zufan, 2017; Sabir et al., 2014) to survive in the marketplace. Given that, a satisfied customer will make repeated purchases and inform other customers about a firm’s product/service. It is important to note that a poorly managed customer experience may lead to loss of patronage and revenue. From the forgone responses by some entrepreneurial businesswomen in Nigeria, this study developed themes that address the research objectives. Figure 5 shows the grouping of enablers, barriers, and coping strategies employed by women-owned micro enterprises. The figure reveals that there are more barriers than enablers to the success of women-owned micro enterprises in Nigeria.

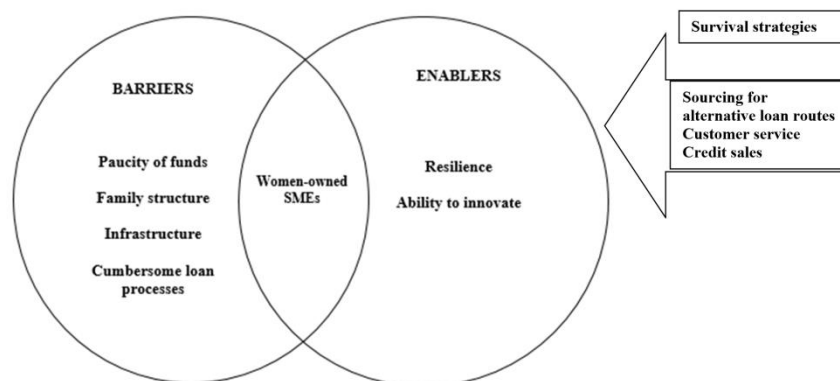


Figure 5. Themes derived for the study.

Conclusions

The survival of women-owned businesses has important implications for sustaining efforts made in advancing women’s economic empowerment and gender equality across the world. This study has presented insight into gender and the gendering of women’s entrepreneurship in the emerging market context. We capture the interpretive accounts of the challenges, enablers and coping strategies adopted by women micro-entrepreneurs. The findings suggest that paucity of funds was the main problem, and many women entrepreneurs hold the opinion that availability of funds would have a positive impact on how much their businesses could grow. Family structure, inadequate infrastructure and cumbersome loan processes present some challenges for women micro-entrepreneurs. Women entrepreneurs

tend to be more concerned with balancing work and family, thus, deliberately choosing to keep their businesses small and easily controllable. Resilience and the ability to innovate is an important enabler for women entrepreneurs, even when they do not have access to enough funding opportunities. Creative education and training can foster women entrepreneurs' creativity (Vu & Nwachukwu, 2020). Further, sourcing for alternative loan routes, customer service and credit sales are survival strategies employed by women micro-entrepreneurs. This study shed light on the experiences of women entrepreneur in Oyo State Nigeria, their constraints, motivations and survival strategies, contributing to gender and entrepreneurship literature in the developing country context. We, therefore, recommend that.

1. Government must provide adequate infrastructure to support women micro-entrepreneurs
2. Lending institutions should make it easy for women micro-entrepreneurs to assess loans for their businesses
3. Government agencies for example Small and Medium Enterprises Development Agency (SMEDAN) must ensure that loans are granted according to laid down rules.
4. Women micro-entrepreneurs should register their businesses with the Corporate Affairs Commission and other relevant government agencies as this can facilitate easy access to funding and support.

The present study has some shortcoming. This research uses a qualitative and descriptive approach, with a non-probability sample which somewhat limits its generalisability beyond this context. Nonetheless, this study adds to the debate on gender and entrepreneurship in the developing economies setting.

Declaration of Conflicting Interests

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