

2020

## Overcoming Barriers to Sustainability of Female Entrepreneurship in Nigeria

Ndudi Bowei  
*Walden University*

Follow this and additional works at: <https://scholarworks.waldenu.edu/dissertations>



Part of the [Entrepreneurial and Small Business Operations Commons](#)

---

This Dissertation is brought to you for free and open access by the Walden Dissertations and Doctoral Studies Collection at ScholarWorks. It has been accepted for inclusion in Walden Dissertations and Doctoral Studies by an authorized administrator of ScholarWorks. For more information, please contact [ScholarWorks@waldenu.edu](mailto:ScholarWorks@waldenu.edu).

# Walden University

College of Management and Technology

This is to certify that the doctoral dissertation by

Ndudi Bowei

has been found to be complete and satisfactory in all respects,  
and that any and all revisions required by  
the review committee have been made.

## Review Committee

Dr. Kathleen Barclay, Committee Chairperson, Management Faculty  
Dr. Maja Zelihic, Committee Member, Management Faculty  
Dr. Stephanie Hoon, University Reviewer, Management Faculty

Chief Academic Officer and Provost  
Sue Subocz, Ph.D.

Walden University  
2020

Abstract

Overcoming Barriers to Sustainability of Female Entrepreneurship in Nigeria

by

Ndudi Bowei

MPhil, Walden University, 2019

LLM, Lagos State University, Ojo, Lagos, Nigeria, 2005

BL, Nigerian Law School, Lagos, Nigeria, 1991

LLB, Ambrose Ali University, Ekpoma, Nigeria, 1990

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Management

Walden University

November 2020

## Abstract

Africa has the highest rate of women entrepreneurs worldwide, and women in Nigeria outnumber men in entrepreneurial endeavors and make contributions to economic growth. Yet, women entrepreneurs in Africa and Nigeria face barriers that restrict business growth and hinder opportunities for sustaining profitable businesses. The purpose of this qualitative descriptive study was to explore the strategies female entrepreneurs in Nigeria use to overcome barriers to sustaining profitable entrepreneurial business ventures. The conceptual framework for the study was based on integration of the 5M gender-aware entrepreneurship theory—market, money, management, motherhood, meso, and macro environment—and women empowerment framework. Data was collected by semistructured telephone interviews with 15 purposively sampled female entrepreneurs in Nigeria who have sustained their businesses for 5 years. Transcribed interviews were analyzed using thematic analysis. Five thematic categories that encompassed 13 themes emerged. The study findings showed that Nigerian female entrepreneurs used collaboration, mentorship, innovative financing, technology, mind-shift, persistence, innovation, networking with businessmen, education, and management skills as strategies and processes to overcome barriers to sustaining profitable business ventures. The result of this study may provide an original perspective to gender and entrepreneurial literature and practice. Positive social change implications include policy initiatives towards cultural reforms with provision for funding, training, and mentoring programs to empower female entrepreneurs to overcome barriers to business success.

Overcoming Barriers to Sustainability of Female Entrepreneurship in Nigeria

by

Ndudi Bowei

MPhil, Walden University, 2019

LLM, Lagos State University, Ojo, Lagos, Nigeria, 2005

BL, Nigerian Law School, Lagos, Nigeria, 1991

LLB, Ambrose Ali University, Ekpoma, Nigeria, 1990

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Management

Walden University

November 2020

## Dedication

This research work is dedicated to God Almighty for His grace and provision in making my academic dream a reality. It is also dedicated to the memory of my late father, Chief Louis Nwajiuba Okegbe-Eze who would have been very delighted to witness this accomplishment and my husband, Dr. Bowie Sonnie Bowei for introducing me to Walden University where he obtained his doctorate and consistently encouraged me on this journey. My lovely children (Othniel Sammie Bowei and Tarila Benita Bowei) whom I hope to inspire to reach the same academic height and beyond cannot be left out for all their support. Finally, to all women and girls, I hope to motivate you to be unflinching in pursuing your dreams and your rights. Fight hard to achieve it. This work is a special dedication to you all.

## Acknowledgments

I acknowledge the guidance of Dr. Kathleen Barclay, my dissertation chair, who much supported my doctoral pursuit, provided standard direction, always answered my many questions, and consistently encouraged me throughout this long journey. I admire you for your patience, diligence, and drive for quality. I am deeply grateful to you. I appreciate my dissertation committee member, Dr. Maja Zelihic, for providing helpful and encouraging support with such simplicity throughout my period of study. I would also like to thank my University Research Reviewer, Dr. Stephanie Hoon, for her valuable assistance that helped me effectively accomplish my goal. It has been a rewarding journey with you all showing me the ropes of academic excellence, which I have learned to imbibe. Thank you all very much for the successful completion of this dissertation.

## Table of Contents

Chapter 1: Introduction to the Study.....	1
Background of the Study .....	2
Problem Statement .....	5
Purpose of the Study .....	7
Research Question .....	7
Conceptual Framework.....	7
Nature of the Study .....	10
Definitions.....	13
Assumptions.....	14
Scope and Delimitations .....	15
Limitations .....	16
Significance of the Study .....	18
Significance to Practice.....	18
Significance to Theory .....	18
Significance to Social Change .....	19
Summary and Transition.....	20
Chapter 2: Literature Review .....	21
Literature Search Strategy.....	22
Conceptual Framework.....	23
Literature Review.....	33
Entrepreneurship.....	34



Gender and Entrepreneurship .....	37
Female Entrepreneurship in Africa.....	43
Female Entrepreneurship and Economic Development in Nigeria.....	53
Barriers to Female Entrepreneurship in Nigeria .....	60
Sustainability Issues-Identifying Gaps .....	70
Summary and Conclusions .....	73
Chapter 3: Research Method.....	75
Research Design and Rationale .....	76
Role of the Researcher .....	80
Methodology .....	84
Participant Selection Logic .....	86
Instrumentation .....	89
Procedures for Recruitment, Participation, and Data Collection.....	91
Data Analysis Plan.....	94
Issues of Trustworthiness.....	97
Credibility .....	98
Transferability.....	99
Dependability .....	100
Confirmability.....	101
Ethical Procedures .....	103
Summary .....	105
Chapter 4: Results.....	106

Research Setting.....	107
Demographics .....	108
Data Collection .....	109
Field Notes and Reflective Journaling .....	113
Transcript Review .....	115
Data Analysis .....	115
Evidence of Trustworthiness.....	124
Credibility .....	124
Transferability.....	126
Dependability .....	127
Confirmability.....	127
Study Results .....	129
Themes .....	130
Summary .....	147
Chapter 5: Discussion, Conclusions, and Recommendations.....	149
Findings.....	150
Interpretation of Findings .....	151
Limitations of the Study.....	180
Recommendations.....	182
Recommendation for Future Research.....	183
Recommendations for Practice .....	188
Implications For Social Change.....	193

Individuals and Family .....	193
Theoretical and Policy .....	195
Organizational and Society .....	196
Conclusions.....	196
References.....	198
Appendix : Interview Protocol.....	237

## Chapter 1: Introduction to the Study

Women entrepreneurs are driving economic growth globally. Yet women in Nigeria, with the highest rates of entrepreneurial activities in Africa (MasterCard Index of Women Entrepreneurs, 2018), continue to face barriers specific to women (Chinonye, Iyiola, Akinbode, Obigbemi, & Eke, 2015). These barriers are founded on socioeconomic factors that restrict business growth and hinder opportunities for effective strategies to sustain profitable businesses. Exploring strategies for overcoming barriers for business sustainability of Nigerian female entrepreneurs, who as women account for about half of the Nigerian population, may alleviate the concentration of hostile conditions and challenges to the growth of female entrepreneurship (National Bureau of Statistics, 2018; No Ceilings Report, 2017; Swati, 2018).

Constraints to the growth of female entrepreneurship in Nigerian heighten gender disparity in business success (Akinbami & Aransiola, 2016; Mohammed, Ibrahim, & Mohammad Shah, 2017). Initiatives to promote Nigerian female entrepreneurship have not yielded equal access to business opportunities for women and men (Tajudeen & Adebayo, 2013). Effective strategies that may be used in growing female businesses to contribute to closing the gender divide in entrepreneurship and improve women's potential for national economic advancement were identified in this study (Akanji, 2016; Obi, Okechukwu, & Egbo, 2017). I hope to use the findings of this study to improve the economic conditions of women and families and promote positive social change.

In this chapter, I highlight barriers faced by Nigerian female entrepreneurs and state the background of the study with a summary of relevant literature. I present a

problem and purpose statement with a description of the gap in the literature and the alignment between them, the research question, and the conceptual framework. Lastly, I discuss the nature of the study, assumptions, limitations, definitions of key terms used, significance, and possible contributions to positive social change. I conclude the first chapter with a summary and transition into the next chapter.

### **Background of the Study**

Entrepreneurs discern opportunities that may be used for financial gain through activities of buying and selling or provision of services that incorporates factors of production (Nwankwo & Okeke, 2017; Omoruyi, Olamide, Gomolemo, & Donath, 2017). Entrepreneurship activities also extend into benefits for the good of society, aside from involving economic engagements carried out for personal gain (Edoho, 2015). Entrepreneurs engage in business operations with anticipation of earning a living, which extends to providing support for families and communities (Edoho, 2015).

The growth of entrepreneurial ventures is affected by the foundational factors of markets, money, and management- the 3M entrepreneurial theory, which are foundational to venture capital creation and economic gains (Bates, Jackson, & Johnson, 2007). Over the years, entrepreneurship has become central to global economic development, which has included gender-inclusive businesses.

In Sub-Saharan Africa, entrepreneurship has become a tool for economic development with the increasing economic contribution of women. Women's emerging entrepreneurial activities are topping the list globally, with Nigerian female entrepreneurs performing better than their counterparts in other African countries (Cave, 2015;

Mastercard Index of Women Entrepreneurs, 2018). African women are mostly driven into business by increased economic pressure, the necessity to survive, to sustain a family income, to overcome poverty and financial dependence (Tajudeen & Adebayo, 2013). These factors motivate them to increase their economic activities that appear to ignore growth-related gender barriers. Despite the barriers to accessing business resources, African women's business activities have continued to increase (Edoho, 2015). The uniqueness of women's environmental influences informed by gender-related barriers resulted in the extension of the 3M entrepreneurship theory (markets, money, and management) to 5M, market, money, management, motherhood, macro and meso environment (Brush, de Bruin, & Welter, 2009).

Historically, the field of business has enjoyed a masculine near-monopoly (Ting-Ling, Tzu-Ying, Mei-Chen, & Heng-Yih, 2018). Male-dominant culture in entrepreneurship has segregated men and women into diverse business lines, with a hierarchy that places men at the top and results in unequal material conditions between male and female entrepreneurs (Tillmar, 2016). In urban Tanzania, entrepreneurship and self-employment are male-controlled, with huge gender separation that places husbands at the top of the hierarchy (Tillmar, 2016). Cultural inhibitions and traditional gender norms have been mostly responsible for the subjugation of African women in business and increasing gender bias against female entrepreneurship.

In recent times, entrepreneurship has challenged gender norms, promoting the significance of women in global business (Goyal & Yadav, 2014; Yunis, Hashim, & Anderson, 2019), though gender gaps and barriers have largely concentrated women

entrepreneurs in agriculture and small-scale, low-value, and low-income sectors that are less male-dominated (Campos, Goldstein, McGorman, Munoz Boudet, & Pimhidzai, 2015; Olanrewaju, 2019). Women in Sub-Saharan Africa are mostly engaged in selling products and providing services as part of the workforce powering the economy to new heights, yet they are over-represented in petty-trading, hospitality, and retailing outfits and largely absent in construction and manufacturing sectors due to barriers (Etim & Iwu, 2019; Diop, 2017).

Major barriers faced by African female entrepreneurs include lack of finance, inadequate business environment, poor economic policies, cultural issues, lack of technological and management skills, lack of education, concentration in low-income sectors, lack of a support network, and high cost of transportation that are made more complex and challenging by cultural and psychological factors (Afolabi, 2015; Amaechi, 2016; Bioulac & Bouée, 2018; Chinonye et al., 2015). Such barriers are attributable to the inferior social status of women in a male-dominated culture. Other barriers in rural Nigeria include girl child early marriage, lack of education, lack of skills, and lack of effective economic empowerment, which impacts rural women entrepreneurship capabilities (Obi et al., 2017). Gender role and motherhood informs these barriers and adversely affects access to key resources for business sustainability, which heightens gender disparity in business success (Chinonye et al., 2016).

Efforts to enhance entrepreneurship have not succeeded in mitigating the effects of these barriers, as Nigerian women still face enormous challenges to business success (Chinonye et al., 2015). Nigerian women make up almost 50% of the Nigerian population

(National Bureau of Statistics, 2018), with a large percentage of them in increased entrepreneurship activities that contribute fundamentally to developing the Nigerian economy (Akanji, 2016; Nwankwo & Okeke, 2017; Ojo, Anitsal, & Anistal, 2015). This finding indicates the crucial economic position of women.

Previous authors have examined barriers faced by Nigerian female entrepreneurs (Akanji, 2016; Akinbami & Aransiola, 2016; Amaechi, 2016; Chinonye et al., 2015). These authors did not explore strategies for overcoming barriers to the sustainability of female entrepreneurship in Nigeria. I addressed this gap by exploring underlying influences in successful female entrepreneurship environments. Research has shown that Nigerian female entrepreneurs may not have effective strategies for overcoming challenges to business success (Motilewa, Onakoya, & Oke, 2015). Exploring this gap exposed relative difficulties in female entrepreneurship experiences, which is critical in identifying support strategies (Lock & Smith, 2016; Swati, 2018). This study is needed to encourage successful female entrepreneurial ventures to improve the economic well-being of women and contribute to the growth of the Nigerian economy.

### **Problem Statement**

Female entrepreneurship is making advances in contributing to economic growth worldwide (Swati, 2018). An estimated 163 million women are operating businesses in 74 economies, with a 10% increase in women's total entrepreneurial activity between 2014 and 2016 (Mastercard Index of Women Entrepreneurs, 2018). African female entrepreneurship is the highest globally, showing an increased economic contribution (Kapinga & Montero, 2017). But these strides do not equate to high-value



entrepreneurship and advanced economic growth due to barriers faced by African female entrepreneurs, which hinders their ability to grow and sustain profitable businesses compared to their male counterparts (Akinbami & Aransiola, 2016; Global Entrepreneurial Monitor, 2017; Mastercard Index of Women Entrepreneurs, 2018; Motilewa et al., 2015; Olanrewaju, 2019; Swati, 2018).

Nigeria records the highest rates of female entrepreneurial engagements in Africa (MasterCard Index of Women Entrepreneurs, 2018). About half of the Nigerian population are women, with 41% of them being women entrepreneurs (National Bureau of Statistics, 2018; No Ceilings Report, 2017). Yet Nigerian women, like their counterparts in other African nations, continue to face barriers in growing and sustaining their businesses, which indicates the need for adoption of successful strategies for overcoming these barriers (Chinonye et al., 2015). Despite the progress of some Nigerian female entrepreneurs in gaining business advantage and making economic contributions (Mohammed et al., 2017; Motilewa et al., 2015), little has been studied as to how they overcome barriers to sustainability (Motilewa et al., 2015; Swati, 2018). The general management problem is that African female entrepreneurs face barriers that restrict business growth (Amaechi, 2016; Chinonye et al., 2015). The specific management problem is that Nigerian female entrepreneurs may not have effective strategies to overcome barriers to sustaining profitable entrepreneurial business ventures (Mohammed et al., 2017; Motilewa et al., 2015; Swati, 2018).

### **Purpose of the Study**

The purpose of this qualitative descriptive study was to explore strategies that Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures. I used integration of Brush et al.'s (2009) 5M gender-aware entrepreneurship theory and Longwe's (1990) women empowerment framework as a conceptual lens to explore data on sustainability challenges and strategies related to overcoming barriers affecting female entrepreneurship growth processes. I used semistructured telephone interviews with a representative group of successful female entrepreneurs in Nigeria to explore and understand how successful female entrepreneurs overcame business sustainability barriers and developed novel strategies that expedited their success. Success was determined by the ability to earn income and sustain a profitable business, drawing from parameters of success noted by the United Nations (UNCTAD, 2014; Motilewa et al., 2015).

### **Research Question**

RQ: What strategies do Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures?

### **Conceptual Framework**

Female entrepreneurship is increasingly driving economic gains, but female entrepreneurs in Nigeria are facing many challenges to success. Factors such as culture, social norms, lack of finance, education, training, and business skills are possible barriers to the sustainability of female entrepreneurship and their contribution to family well-being and economic advancement (Amaechi, 2016; Sequeira, Wang, & Peyrefitte, 2016;

Swati, 2018). Female entrepreneurship and women-owned businesses have grown exponentially, contributing significantly to economic growth and a nation's GDP, increasing business revenue, creating access to increased job opportunities, and improving the well-being of many impoverished families (Mastercard Index of Women Entrepreneurs, 2018; Nwankwo & Okeke, 2017; Swati, 2018).

Such contribution emphasizes the significance of female entrepreneurship as a concept worthy of investigation and improvement. That is why I chose to explore the concepts of female entrepreneurship, empowerment, and gender-sensitive success strategies to overcome these barriers, to help promote increased economic opportunities and entrepreneurial development (Motilewa et al., 2015; United Nations Industrial Development Organization, 2016). Such empowerment strategies have led to increased sustainability of female entrepreneurship in Africa (Campos et al., 2015). An integration of Brush et al.'s (2009) 5M gender-aware entrepreneurship theory and Longwe's (1990) women empowerment framework was the conceptual lens for investigating sustainability challenges and the empowerment of female entrepreneurship in Nigeria, which framed the study as tools for positive social change in Nigeria.

The 5M gender-aware entrepreneurship theory evolved around the constructs of market, money, management, motherhood, macro, and meso environment in consideration of the uniqueness of women and environmental influences in their entrepreneurial journey. The 5M theory was originally developed around three basic constructs, market, money, and management (3Ms), considered foundational to venture creation and development (Bates et al., 2007). The 5M theory addresses the influence of

the organized social environment, expectations of family, and motherhood on business opportunities and aspirations of female entrepreneurs, which often result in barriers to sustainability (Danish & Smith, 2012). A deep understanding of these influencing conditions is critical to diverse support strategies required by female entrepreneurs in terms of training and development (Lock & Smith, 2016).

Longwe's (1990) women empowerment framework is centered on women's empowerment and gender equality, aimed at critically assessing the level of women empowerment and development and advocating equal access to education and economic opportunities. The women empowerment framework stresses equal opportunities to access education and participate in the economy for both men and women to address the male dominance of women in entrepreneurial activities and bridge gender differences in business leadership and management (Obi et al., 2018; Ali & Salisu, 2019). The relevance of the women empowerment framework is in emphasizing the significance of access to resources and the empowerment of female entrepreneurs through education, training, and availability of opportunities.

These frameworks have been used extensively in entrepreneurship, leadership, and management and provide a suitable lens for exploring experiences and influences on entrepreneurial management and business leadership. The frameworks combined to provide an understanding of gender-specific factors of influence in entrepreneurial business and leadership and gender difference in entrepreneurial barriers and access to resources, which facilitates understanding of the meaning and processes of these

experiences. Such understanding offers guidance for exploring reforms, strategies, skills, and initiatives to overcome barriers to sustaining the female entrepreneurial business.

### **Nature of the Study**

The purpose of this qualitative descriptive study was to explore strategies that Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures. The quantitative and qualitative approaches are the two primary research methods commonly used by researchers. The quantitative method, which examines statistical or numerical problems or theory testing of social phenomenon, was not suitable for this study as it involves measurement of variables (Dasgupta, 2015; Ketokivi & Choi, 2014). The qualitative methodology provides an effective exploration of real-world problems and achieves an in-depth appreciation of how people make sense of their lives and their worlds (Merriam & Tisdell, 2015). The structure provided by the qualitative approach permits in-depth analysis of multifaceted issues connected to human behavior, perception, and experiences (Harrison, Birks, Franklin, & Mills, 2017; Khan, 2014). The qualitative approach was most beneficial to this study as it enabled me to have an in-depth exploration of the experiences of Nigerian female entrepreneurs. The approach allowed me to explore influences on these experiences and identify distinct complex issues related to practices and processes and strategies that work to promote business growth and sustainability.

The qualitative descriptive design is used by researchers to explore experiences from subjective perspectives with in-depth understanding and clear description and comprehensive summary of how people construct and interpret their experience in real

life settings. Such exploration includes the meaning they attribute to their experience, as well as uncovering effective practices and processes to respond to it (Magilvy, Thomas, & Kotzer, 2009; Merriam, 2009; Sandelowski, 2000). This design is rooted philosophically in constructionism and naturalistic inquiry. The approach enables the researcher to obtain thoughtful descriptions with a holistic view of people's experiences, how they construct their world, and the meaning they give to it (Colorafi & Evans, 2016; Magilvy et al., 2009). I chose this approach over other qualitative research approaches such as phenomenology, grounded theory, ethnography, case study, or narrative inquiry to have the flexibility to explore subjective experiences of barriers faced by Nigerian female entrepreneurs and their meaning, with a holistic view and in-depth understanding of influences and perspectives. The approach enabled the provision of detailed, straightforward descriptions and uncovered effective practices, processes, and strategies that work to advance entrepreneurial knowledge and practice.

The design utilizes the process of individual interviewing, observing, thinking, and reflecting to generate rich and comprehensive descriptive summaries of experiences to answer the research question, with low-inference that allows the researcher to stay closer to the original data (Magilvy et al., 2009). The process provides highly descriptive validity that is clearly presented and consistent accuracy of accounts to ensure the trustworthiness of data collection and analysis (Lambert & Lambert, 2012; Lim, 2011; Magilvy et al., 2009; Percy, Kostere, & Kostere, 2015; Sandelowski, 2010). Such details of congruence in the research process are best practices of the qualitative descriptive design, which allow for rigor and generating robust and credible findings (Bradshaw,

Atkinson, & Doody, 2017; Cooper & Endacott, 2007; Magilvy et al., 2009; Kim, Sefcik, & Bradwatm, 2017).

In alignment with the study approach, I collected data by individual semistructured telephone interviews with open-ended questions and audio recorded them (Lambert & Lambert, 2012). Study participants comprised of a purposive sample of 15 successful Nigerian female entrepreneurs with requisite knowledge and experience of the researched phenomena. I selected the participants through notices on public bulletin boards of Nigerian female entrepreneurs and on business owners' LinkedIn and Facebook social media network platforms. I selected the sample population based on inclusion criteria that included being Nigerian female entrepreneurs, having experience in growing and sustaining profitable business for 5 years, earning income and willing and able to provide in-depth research information and data on the phenomenon of study (see Patton, 2015).

As I conducted interviews, data collection continued until data saturation was reached (see Guest, Bunce, & Johnson, 2012; Mason, 2012; Patton, 2015; Vasileiou, Barnett, Thorpe, & Young, 2018). Following the requirements of the qualitative descriptive study, I transcribed, organized, sorted, synthesized, summarized, and analyzed the data thematically through reading, rereading, listening to the recording, reflection, and crosschecking (see Magilvy et al., 2009). The qualitative descriptive design utilizes reading, rereading data, listening to audio recordings, reviewing field notes, interpreting distinct cases and crosschecking, and clarifying with participants through transcript review. This process helped to inform patterns, categories, and themes

that generated codes to enable a thematic analysis of data to produce new understandings and rich descriptions (see Magilvy et al., 2009).

Kahlke (2014) emphasized caution regarding pitfalls in establishing rigor, credibility, and congruence in research design in generating data through the qualitative descriptive approach. Interpretation must be handled cautiously with low inference so that findings presented must be based on methodological rigor to produce the accuracy of participants' perspectives. Data analysis and presentation of findings must address this issue and be done with reflexivity and articulated by audit trail with a description of a detailed research process as best practice for the qualitative descriptive design to produce an accurate account for reliability and to minimize biases (Cooper & Endacott, 2007).

### **Definitions**

The following terms and definitions relate to the core concepts of the study and provide the intentional meaning of phrases or expressions used in the study to give clarity and advance understanding of the phenomenon under study.

*Empowerment of women:* The term refers to actions geared towards equipping women with resources that enable them to access equal opportunities with men (Longwe, 1999).

*Entrepreneurship activities:* These are actions engaged in business and mechanisms to improve the distribution of income and economic growth (Mustapha & Subramaniam, 2015).

*Female entrepreneurs:* For purposes of this study, female entrepreneurs is a term used interchangeably with the term women entrepreneurs, which describes a woman or a



group of women who initiate, create, organize and operate a business, actively manage it, own at least 50% of the firm, and have been operating for over 1 year (Hassan & Almubarak, 2016; Motilewa et al., 2015).

*Gender-specific barriers:* The term refers to constraints specific to the female gender (Mahmood, Khalid, Sohail, & Babak, 2012)

*Successful female entrepreneurship:* For purposes of this study, the term refers to the ability of women to earn income and the competency to sustain a profitable business for at least 5 years, drawing from parameters of success by UNCTAD, such as work-life balance, ability to earn income, easy access to funding, increased literacy and education skills, easy access to customers, suppliers and business partners, and global presence (Mohammed et al., 2017; Motilewa et al., 2015).

*Profitable entrepreneurial businesses:* The term describes enterprises that are yielding a steady income.

The words *women entrepreneurs*, *female entrepreneurs*, *women-owned businesses*, and *women entrepreneurship* refer to the same concept and are used interchangeably in this study.

### **Assumptions**

A researcher needs to examine the beliefs and assumptions that support a study as these are factors that shape the study and may lead to doubtful findings (Kirkwood & Price, 2013). The focus of this study was based on the first key assumption that Nigerian female entrepreneurs were facing barriers in starting up, operating, and sustaining profitable entrepreneurial business ventures (Akanji, 2016). My interest in the study was

primarily hinged on the second assumption that effective strategies Nigerian female entrepreneurs use to overcome barriers that restrict business growth and hinder business sustainability exist. Thirdly, I assumed that the research participants were knowledgeable in the area of study and provided honest, relevant, and correct in-depth information that related to barriers they face in their experience as female entrepreneurs and strategies that were effective in overcoming these barriers.

My fourth assumption was that the participants provided clear, accurate, and good quality data, and the resulting data was useful for the study. Such an assumption would define the validity and credibility of findings. My fifth assumption was that with adequate preparation, the participants would be available for the interview, and the participants' selection criteria and study design process was appropriate to achieve the purpose of the study (Merriam & Tisdell, 2015). I also assumed that my research approach, data collection process, and analysis tools were the most appropriate and effective tools for addressing the purpose of the study and that I accurately recorded and transcribed the data collected to achieve the research purpose.

### **Scope and Delimitations**

Boundaries imposed by the researcher on the scope of the study refer to the delimitations of the study (Simon & Goes, 2013). This research used the qualitative descriptive study approach to explore strategies that Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures. The scope of the study consisted of 15 successful female entrepreneurs operating business ventures in Nigeria. The scope covered only Nigerian female entrepreneurs who have successfully

managed and sustained profitable entrepreneurial business ventures for 5 years, allowing sufficient time to gather experience in the focus of study (see Juma & Sequeira, 2017).

This criterion-based sampling enabled identification and selection of a homogeneous group of information-rich cases and participants limited to female entrepreneurs in Nigeria who are experienced with the phenomenon under study using purposive sampling (see Patton, 2002). Excluded from the scope of study were men in business, women entrepreneurs from other African countries, and other categories of Nigerian female entrepreneurs who did not meet the selection criteria. The study and research design focused on a conceptual framework founded on the integration of the 5M gender-aware entrepreneurship theory and women empowerment framework. These were the lenses used to explore the concepts of female entrepreneurship, empowerment, and sustainability of female businesses, and gender-sensitive empowerment strategies for success. These frameworks helped to define factors of influence in female entrepreneurial business growth, which guided exploration of effective strategies to overcome barriers to sustaining female entrepreneurial business.

### **Limitations**

Possible limitations are weaknesses of the study that are beyond the researcher's control, which the researcher should be mindful of and be honest about to adequately interpret findings and achieve trustworthiness (Kirkwood & Price, 2014). Certain factors acted as a limitation to this study. I purposefully sampled 15 successful female entrepreneurs recruited through notices on public bulletin boards and social media platforms of Nigerian female entrepreneurs and businesswomen with businesses in

diverse settings across the nation. The perceptions of these participants may not reflect or represent the views of all female entrepreneurs in Nigeria. Circumstances and barriers faced and strategies used may be peculiar to specific settings and localities. However, purposive sampling is a preferred sampling method in qualitative research because it results in information-rich data for in-depth studies (Patton, 2015).

Also, using interviews as a data collection method may have induced the element of bias as a result of the assumption that participants would respond to the interview questions truthfully and transparently (Sinkovics, Penz, & Ghauri, 2008). Nevertheless, interviewing is one of the richest methods of data collection (Rubin & Rubin, 2012). Another limitation was that the qualitative descriptive design had been criticized for not achieving rigor and credibility of findings as a result of a lack of robust process, which may not satisfy trustworthiness (Kahlke, 2014).

To ensure a robust process and credibility of finding to achieve trustworthiness, I was consistent in the collection, analysis, and reporting of the research data with an accuracy of accounts and high descriptive validity (see Lambert & Lambert, 2012; Lim, 2011; Magilvy et al., 2009; Percy et al., 2015; Sandelowski, 2010). This approach was done with transcript review and reflexivity articulated by audit trail to thoroughly justify the process of attaining rigor and generating robust and credible findings (see Bradshaw et al., 2017; Cooper & Endacott, 2007; Magilvy et al., 2009; Kim et al., 2017).

## **Significance of the Study**

### **Significance to Practice**

Previous studies have investigated the barriers and challenges of female entrepreneurs in Nigeria. However, this research is significant because it fills a gap in the literature on successful strategies for overcoming barriers to the sustainability of female entrepreneurship in Nigeria. The originality of this study lies in the fact that this study provides an in-depth understanding of experiences of Nigerian female entrepreneurs, their barriers and influences within their entrepreneurial environment, as well as uncovering effective strategies for overcoming these barriers. An understanding of how to overcome relative difficulties in female entrepreneurship may facilitate the mitigation of hostile conditions and challenges to the growth of female entrepreneurship (Swati, 2018). Useful strategies from this study could contribute to a reduction in the failure of female entrepreneurs with a practical application of insights to advance the scope of female entrepreneurship. Such strategies could improve professional female entrepreneurial practice and support gender equality in entrepreneurial leadership that could lead to the development of policy strategies for promoting female entrepreneurship.

### **Significance to Theory**

The findings of this study may improve existing knowledge about female entrepreneurship barriers and sustainability strategies. This study is the first to explore strategies to overcome barriers to the sustainability of female entrepreneurship in Nigeria with the integration of Brush et al.'s (2009) 5M entrepreneurship theory and Longwe's (1990) women empowerment framework. These frameworks provided an understanding

of underlying gender-specific factors of influence in entrepreneurship and barriers to the sustainability of female entrepreneurial ventures and suggested that because women and men have culturally designated positions, beliefs, and perceptions, and entrepreneurial barriers, access to resources and leadership may differ. This study may be significant in projecting the 5M framework and empowerment theory of entrepreneurship as relevant in deepening understanding of factors of influence peculiar to female entrepreneurship and gender-specific empowerment strategies that may advance previous studies.

### **Significance to Social Change**

The influence of high failure rates of female businesses is expressed in increased poverty in many African families with little or no sustainable means of livelihood (Xavier & Qursum, 2014). Many female Africans have been pulled or pushed into entrepreneurship and venture capital creation as a means of livelihood to promote self-worth, support their families, and overcome poverty and male dependence (Sequeira, Gibbs & Juma, 2016). Addressing barriers to female entrepreneurship and exploring strategies for sustainability may provide key information for sustaining profitable female entrepreneurial ventures that could improve the economic conditions of women and families in Africa, reduce poverty, and promote positive social change. Women can become empowered and encouraged into increased entrepreneurial activities, which could promote gender equality and economic growth in many communities. Empowerment of women may provide equal financial opportunities in the society, which would bridge gender disparities in business startups and increase diversity among entrepreneurs in key business and leadership positions, which aligns with the sustainable development goals. I

conducted this study with the hope to effect social change by educating Nigerian women in business and using the findings of this study as an advocacy tool for reforms to improve the condition of women in Nigeria.

### **Summary and Transition**

In this chapter, I summarized the challenges and barriers to the sustainability of female entrepreneurship in Nigeria. I identified the purpose of the study, which was to explore strategies that Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures. Also presented were the research question, nature of the study, assumptions, scope and delimitations, limitations, and significance of the study to build an understanding of the intended outcomes for this study. Next, I introduced the underlying conceptual framework that guided this study, which was the 5M gender-aware entrepreneurial theory and women empowerment framework as conceptual lenses for exploring the concepts of female entrepreneurship, empowerment, and gender-sensitive strategies for successful female businesses.

In Chapter 2, I present a literature review and examine the 5M gender-aware entrepreneurial theory and women empowerment framework, which provided a conceptual framework for the assessment of female entrepreneurship in Nigeria. I synthesize previous literature and findings on entrepreneurship, gender and entrepreneurship, female entrepreneurship in Africa, female entrepreneurship, and economic development in Nigeria. I also review the extant literature on barriers and sustainability of female entrepreneurship in Nigeria and identify gaps in previous studies.

## Chapter 2: Literature Review

The number of female entrepreneurs and female entrepreneurial activities in Nigeria is growing rapidly, yet women entrepreneurs in Nigeria face barriers that constrain access to opportunities and resources and effective strategies needed to grow and sustain profitable business ventures. Various authors have examined sociocultural, economic, and institutional challenges and barriers faced by Nigerian female entrepreneurs in starting, growing, and sustaining their businesses. However, little has been studied as to how these increasing numbers of women in business have overcome barriers in sustaining their business. The purpose of this qualitative descriptive study was to explore strategies that Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures.

This study focused on Nigerian female entrepreneurs who have successfully established, grown, and sustained their businesses for 5 years to explore the gap in the literature. The aim was to explore their subjective experiences and the meaning they attribute to these experiences, as well as to gain an in-depth understanding of influences, processes, and practices from their perspectives of strategies that worked. This understanding may improve knowledge and practice and help to promote the growth and sustainability of women entrepreneurs with novel strategies (Motilewa et al., 2015). In Chapter 2, I present my literature search strategy and the conceptual framework that supported the research. I also critically analyze and synthesize knowledge from the scholarly literature and present evidence of the unique context of challenging experiences



of Nigerian female entrepreneurs. Finally, I discuss a more gender-aware framework through which to view the sustainability of female entrepreneurship in Nigeria.

### **Literature Search Strategy**

The theoretical foundation and framework for a research question is founded on the literature review, which brings it into perspective with an understanding of the existing body of knowledge and identification of gaps to explore, and authenticates the study as being capable of adding new knowledge to existing literature (Boell & Cecez-Kecmanovic, 2015; Pare, Trudel, Jaana, & Kitsiou, 2015). The objective of this literature review was to analyze and synthesize scholarly literature on the topics of female entrepreneurs, the barriers that impact the growth and sustainability of female businesses, and strategies used to overcome them. I conducted searches of databases that included Google Scholar, ProQuest, Walden University Library, ABI/INFORM Complete, Sage Premier, Science Direct, EBSCOhost, Business Source Complete, and Emerald.

The keywords I used in the searches included *female entrepreneurship*, *women entrepreneurs in Nigeria*, *barriers facing female entrepreneurs in Nigeria*, *strategies for growing and sustaining female entrepreneurial business ventures in Nigeria*, *successful female entrepreneurs in Nigeria*, *empowerment of female entrepreneurship in Nigeria*, and *female entrepreneurship theories*. Some key search terms were combined to see if more relevant results could be generated, which were: *female entrepreneurship and gender*, *female entrepreneurship and 5M framework*, *empowerment theory*, and *female entrepreneurship and qualitative descriptive study*, and *female entrepreneurship*. Some of the scholarly and peer-reviewed publications used in this study include journal articles

from publications such as *Gender in Management*, *International Journal of Gender and Entrepreneurship*, *Journal of Small Business & Entrepreneurship*, *World Journal of Entrepreneurship Management and Sustainable Development*, and *International Journal of Academic Research in Business and Social Sciences*.

In this literature review, I present prior research regarding entrepreneurship, gender and entrepreneurship, female entrepreneurship in Africa, female entrepreneurship, and economic development in Nigeria. I also synthesize various literature on barriers to growing and sustaining female entrepreneurial business ventures in Nigeria and strategies for sustainability and identified gaps, drawing on the 5M gender-aware entrepreneurship theory and the women empowerment framework. I evaluate aspects of the 5M gender-aware entrepreneurship theory to highlight the influences on women's business environment and access to opportunities and resources. I also review the women empowerment framework to express the need for empowerment of women for an enabling environment for entrepreneurial success.

### **Conceptual Framework**

The framework for this study was based on the integration of Brush et al.'s (2009) 5M gender-aware entrepreneurship theory and Longwe's (1990) women empowerment framework as the lens for exploring the concepts of female entrepreneurship, empowerment, and gender-sensitive success strategies. The 5M gender-aware entrepreneurship theory was originally developed around three basic constructs, market, money, and management (3Ms) considered foundational to venture creation and development (Bates et al., 2007). Access to markets, money, and management skills has

been suggested to be vital for the success and sustainability of entrepreneurial ventures (Clough, Fang, Vissa, & Wu, 2019). Suggesting that entrepreneurship is socially embedded, Brush et al. (2009) proposed the extension of the 3M framework to include the uniqueness of women and environmental influences in their entrepreneurial journey. The theory evolved to include motherhood, macro, and meso environment to become (market, money, management, motherhood, macro, and meso environment) the 5M framework.

The 5M gender-aware entrepreneurship theory addresses the influence of expectations of motherhood and an organized social environment on business opportunities and aspirations of female entrepreneurs (Danish & Smith, 2012). The addition of motherhood is a representation of family and the household, which implies that entrepreneurship engagement as far as women are concerned is linked to gender, household, and family dynamics, which implies that women may be more impacted by family than men (Brush et al., 2009). Motherhood is central, showing the significant position of a woman in the family and how pivotal gender awareness is to the theory.

The reasoning of the 5M theory indicates that motherhood/family entrenchment influences entrepreneurial conduct in addition to the impact of cultural expectations on the family and household setting. For instance, family roles and household responsibilities define women, with cultural values embedded in the household (Brush et al., 2009). There is a high demand for childbearing, home management, and domestic activities that are placed on the woman culturally. Thus, such values and family roots directly affect the evolvement of women's entrepreneurial drive and business processes.

Sarma and Borah (2016) suggested that such high demand poses conflicts between family expectations and the ability of women to identify business opportunities, take risks and access resources to grow hi-impact business ventures sustainably.

Women with high-level family commitments may be less able to connect effectively with market networks or financial links, which potentially affects business development and success. Such commitments may also influence entrepreneurial aspirations and self-efficacy in value exploitation, profits, and business leverage compared to men. The gender gap in profits between Nigerian male and female-owned business is stated to be as high as 39% and linked to marital status and family duties that divert female entrepreneurs from their principal business activity (World Bank Group, 2019). Wu, Li, and Zhang (2019) adopted a post-structural feminist perspective to examine women's entrepreneurial barriers and identified motherhood, entrepreneurial cognitions, norms, and finance as four confirmed real gender inequality barriers that combine to influence and explain the low level of female entrepreneurship across 28 countries.

The macro and meso environment identify factors outside market, money, and management, such as culture, perception, expectations, policies and regulations that may inform entrepreneurial motivations, access to opportunities, resources, and realization of potentials and business success (Munkejord, 2017). Macro environment refers to factors within the larger environment where the woman operates, such as culture, social norms, government policies, and the economy. The meso environment consists of factors connected to institutions, processes, legal issues, initiatives, and structures and their

impact on women's entrepreneurial intentions and activities (Brush et al., 2009). The intention of women to become entrepreneurs could be diminished by both environments as a result of their influence on gender interactions, which infiltrates a range of decision-making perceptions. The national socioeconomic situation within regional contexts of a nation can have a huge impact on women's long term business sustainability (Ribes-Giner, Moya-Clemente, Cervelló-Royo, & Perello-Marin, 2018).

The 5M theory presents intersecting limits within the constructs that are symbiotic. The 5M framework used the institutional theory to predict that institutionalized social structures within the meso and macro environments, such as expectations of society and cultural norms (macro) and transitional structures and institutions (meso), have a fundamental influence on women's entrepreneurship. In examining the business-family interface and the performance of women entrepreneurs relying on the 5M gender-aware entrepreneurial theory, it was found that gender-related problems of women entrepreneurs seem to impede business performance in Turkey, unlike Morocco, where performance seems to improve in the face of such barriers (Welsh, Kaciak, Memili, & Minialai, 2018).

The type of influence of these environments, though, may depend on diverse factors, variations of entrepreneurship, and the difference in the contextual economic development of the environment in which women operate. In a study to determine Egyptian women entrepreneur's performance in a hostile environment, it was found that human capital, which includes management skills and level of education, is positively related to business performance, unlike social capital and gender-related challenges

(which include family) that was found not to affect performance (Welsh et al., 2018). It was also observed that the age of the women determined how they handled such hostile environments and the ability to access resources for effective business performance (Welsh et al., 2018). These findings suggest that the 5M theory may require new boundary conditions to better explain and understand female entrepreneurial practices in hostile environments.

Contrary to the 5M theory, religion as part of the macro environment is one other important factor that has been found to positively impact women's entrepreneurial environment and their ability to grow and sustain their businesses. In the Middle East and North Africa, a study of Muslim women entrepreneurs in Tunisia found social capital such as *wasta* (the practice of using marital status and motherhood to gain advantage from influential family members to access resources and cultural legitimacy for business growth) to be a critical factor necessary for women entrepreneurs to succeed in business, by understanding the relationship between religiosity and career success among Muslim women (Baranik, Gorman, & Wales, 2018; Panda & Dash, 2015 ). While fulfilling the role of dutiful wife and nurturing mother, Japanese women were found to utilize motherhood to drive female entrepreneurship motivation as gender identity role becomes a defining element of venture creation and a significant resource for business advantage (Leung, 2011). Thus, some research authors challenge the 5M theory that puts the motherhood role as a negative factor of influence at the core of women's entrepreneurship.

The intersection of meso and macro environments, according to the 5M theory indicate that these levels of socialization could mediate expectations of motherhood and provision of required resources that provide an enabling environment for women to thrive in business. The context of such environments has been shown to require certain considerations that include differing skills and abilities of the women. In Khartoum, motherhood and female gender roles may not adversely impact women's access to business resources and the ability to succeed in growing their business ventures (Steel, 2017). These women in harems were able to access technology and use of mobile phones, delivery boys, digital connectivity, and social networks to enter the world of trade and commerce, and combine work with family, business, and fun to transcend the socioeconomic limitations, frustrations, and isolation they face as housewives (Steel, 2017). Learning and applying digital technology can help female entrepreneurs access more markets for their business products and services and overcome business advancement and sustainability barriers within their environment (Pergelova, Manolova, Simeonova-Ganeva, & Yordanova, 2019 ; Rosenbaum, 2017).

Intention and motivation, experiences and successes of female entrepreneurs therefore, becomes relative to the immediate macro surrounding environment and extended meso environment, as well as the individual level factors in which they are embedded. These factors present a combination of social and institutional contexts that determine the situational restrictions and prospects that affect female entrepreneurship and its multifaceted expressions that shape the outcomes of female businesses (Naguib & Jamali, 2015; Ribes-Giner et al., 2018). In the Nigerian context, an interdependent

relationship has been suggested to exist between the three gender-aware constructs of motherhood, meso, and the macro environment (Ogundana, Galanakis, Simba, & Oxborrow, 2018). All three constructs constrain and support women's access to market, money, and management, which is different from the one-way relationship between motherhood, meso and macro-environment suggested by Brush et al (Ogundana et al., 2018). Such a relationship is positive where women receive the needed support from motherhood linkages and the environment in which they operate.

Women's ability to identify market opportunity and access such opportunity exploitation enablers such as market, money, and management can negatively or positively be impacted by the gender roles/motherhood, macro, or meso environments. Such impact may depend on context, which may be based on adherence to existing cultural norms that determines perception, empowerment support, and enabling environment for women. Adherence to cultural norms and perceptions play a significant role in gendering stereotypes and determining the extent of the impact of existing environments on women's businesses. Cultural perceptions view women as less powerful and influential, even in entrepreneurial intentions, which impacts individual behavior and abilities. These gendered cultural expectations become hindrances to women's economic advancement, especially in accessing capital for business ventures (Bastian & Sidani, 2018).

Growth and expansion of female-owned businesses have long been limited by cultural values and respect for tradition. The import of cultural and social norms in determining women's entrepreneurial activities and progress thrives more in a highly



patriarchal setting where culture regulates the connection between gender inequality and women's entrepreneurial success (Kalafatoglu & Mendoza, 2017; Naidu & Chand, 2017). As a result, high disparity persists in the rate of success between male and female entrepreneurship in favor of men, which structures gender difference in access to resources and empowerment for business success. Where men obtain business loans for startups and sustainability, with access to education, training, and networks, women are funded by personal savings, family and friends with little or no education or training and network support (McCracken et al., 2015; Ukanwa, Xiong, & Anderson, 2018).

Such gender gaps influence the type of business that women and men engage in, how they start and grow the business, and the turnover generated in all kinds of settings (Brush et al., 2009). However, women's businesses are influenced by a combination of factors which impact their business environment and conditions, including growth and sustainability. According to Lock and Smith (2016), there are several unaddressed growth and sustainability barriers to female entrepreneurship in Africa, that the 3M and 5M frameworks provide a deep understanding of, and their influence on female entrepreneurship. Such understanding is critical to diverse support strategies required to empower female entrepreneurs for success in terms of training and development.

Longwe's (1990) women empowerment framework is focused on women's empowerment and gender equality, aimed at critically assessing the level of women empowerment and development, and advocating equal access to education and economic opportunities. Gender disparity in entrepreneurial activities between men and women, with women falling far behind expectations regarding business growth compared to their

male counterparts, has prompted the need for empowerment strategies for women in business. Women are often dominated in entrepreneurship, as most enterprises are male controlled due to cultural inhibitions (Ali & Salisu, 2019; Lewis, 2015).

Obi et al. (2018) stated that sociocultural barriers and the absence of resources significantly affect women's entrepreneurship ability. Empowerment initiatives to boost women's business capabilities are therefore required to reduce exposure to hindrances that impede business sustainability. Such empowerment could support women's entrepreneurial growth at par with men. The women empowerment framework focuses on ensuring equal opportunities to access education and economy for both men and women to address the domination of women in entrepreneurial activities and abridge gender differences in business leadership and management (Ali & Salisu, 2019; Obi et al., 2018). The empowerment theory showcases the technical relationship between women entrepreneurship, empowerment, and business success, which hinges on strategies for improving female entrepreneurial growth through empowerment.

At the 2019 edition of the annual conference of Women in Management, Business and Public Service (WIMBIZ) in Lagos, Nigeria, the importance of empowerment for women in business was emphasized, and it was suggested that empowering businesswomen enables them to improve the overall well-being of the family as a result of the significant roles women play in the stability of families (Akiyode-Lawanson, 2019). Such roles make women big economic players who help lift families out of a subsistence level of living (Akiyode-Lawanson, 2019). As a networking platform, WIMBIZ has become an empowering tool for businesswomen to create strategies for

improvement as women empowerment remains a fundamental factor needed by women for economic growth and development of the family unit.

Female entrepreneurship empowerment programs will experience stronger outcomes if focused on critical gender-specific content, business education, mentoring, and networking, which is holistic in improving the growth of female entrepreneurship for family well-being and for national economic advancement (Xavier & Qursum, 2014). It has also been suggested that transformative empowerment intervention and sustainability strategies for successful female entrepreneurship needs to move from typical support for financial and human capital, training and business management skills to provision of psycho-social support that creates new mindset, adoption of traits and novel skills for business success (Eyerusalem, 2019). The relevance of the women empowerment framework therefore is in emphasizing the significance of access to resources and empowerment of female entrepreneurs through education, training, and availability of opportunities.

Research has examined gender differences in entrepreneurial growth and success as a result of barriers faced by women entrepreneurs based on factors of culture, family, motherhood, and the business environment. But much still needs to be investigated regarding subjective experiences of female entrepreneurs and distinct processes, practices, and strategies that work to bridge the entrepreneurial gender divide (Lock & Smith, 2016; Mohammed et al., 2018; Motilewa et al., 2015). Further investigation may highlight diverse, successful operational approaches to entrepreneurial engagements, and uncover effective practices, processes, and strategies that work to advance entrepreneurial

knowledge and practice. New grounds and approaches to female entrepreneurship may be unraveled by such investigation. It has been suggested that the constructivist/interpretive standpoint is appropriate for examining women's entrepreneurship and the context in which it is embedded (Brush et al., 2009).

Utilizing the study approach that is rooted philosophically in constructionism and naturalistic inquiry, with the 5M gender-aware entrepreneurship theory and women empowerment framework as a lens to view barriers to the sustainability of female entrepreneurship, offered a meaningful approach to understanding underlying influences and identifying effective strategies for the advancement of women entrepreneurs (Brush et al., 2009). To obtain insights into appropriate contextually-based empowerment strategies for improving the sustainability of female entrepreneurship, may require further investigation of the varying levels of underlying factors that influence the business environment of women in different settings. The next section of the literature review will further develop the frameworks mentioned above in addressing barriers that restrict the growth of female businesses.

### **Literature Review**

Previous authors have provided an understanding of the fundamental position of female entrepreneurs to job creation and economic growth and the barriers they continue to face in terms of business growth and sustainability. The significance of this study is that it addresses the gap in literature regarding effective strategies that Nigerian female entrepreneurs use to overcome barriers to growing and sustaining their entrepreneurial

business ventures. In this section, I review the literature regarding female entrepreneurship dynamics, including barriers and issues of sustainability.

### **Entrepreneurship**

Entrepreneurs have a diversity of features in activities and the impact they bring to society, which informs diverse definitions of entrepreneurship. While it is generally agreed that entrepreneurship consists of business creation, this definition does not capture the total entrepreneurial experience. The diversity of definition indicates the multifaceted process of entrepreneurship engagements that involve different sectors of the economy and types of entrepreneurial operations involved. Edoho (2015) examined the influence of public policies in producing growth and development of entrepreneurship and micro, small, and medium enterprises (MSME) in Nigeria, and suggested that an entrepreneur discovers a gap or market opportunity and takes the responsibility to provide a service or value from it, with an expectation of profiting thereby.

The desire for entrepreneurial value and profit led to the preference for state capitalism and aggressive government ownership of large-scale enterprises and economic industrialization in Africa aimed at achieving economic transformation and social change (Edoho, 2015). This desire for business value led to entrepreneurship, which became a response to the failure of state capitalism and entrepreneurs emerged to exploit production factors for economic and social goals (Edoho, 2015). Conversely, entrepreneurship has not been able to provide Africa with the expected rise in economic growth and anticipated development, which indicates that entrepreneurship is a multifaceted and multilayered phenomenon affected by many factors that go beyond the

discovery of opportunity and taking the initiative to exploit it for value (Edoho, 2015). Entrepreneurship may be situational and could face diverse contextual challenges attributable to culture, social tradition, disorganized economic policies, and other varied factors militating against venture capital creation and business sustainability, especially in emerging economies such as Nigeria.

Nwankwo and Okeke (2017) argued that despite the slow pace of economic growth in Africa, entrepreneurship has grown from the discovery of opportunity and value provision to become a process of buying and selling and integration of factors of production. Omoruyi et al. (2017) added that entrepreneurship continues to create the discovery of an opportunity and the ability to utilize it for societal value, to commence novel businesses and production of economic activity. An entrepreneur may therefore be described as an innovator who discovers an opportunity and obtains the necessary resources to initiate a business to innovatively exploit the opportunity for financial gain (Schumpeter, 1934; Smith, 1967).

Entrepreneurial ventures are created with the associated risk that results in businesses that are either small or medium scale with expansion and economic growth potentials (Lucky & Olusegun, 2012). Edoho (2015) explained that efforts of entrepreneurs for growth and expansion have been exasperated by conflicts among policies that seek to promote entrepreneurship and micro, small and medium enterprises (MSME) development. Such practice leads to policy misalignment and continues to constrain business innovation, growth, and profit motives of entrepreneurial ventures. Business innovation and growth are repressed thereby, which contributes to the

survivalist mode of entrepreneurship in Nigeria and hinders the public policy goals of producing jobs, lessening poverty, and attaining economic growth (Edoho, 2015).

In Sub-Saharan African nations, entrepreneurship is replicative, prevalent and significantly instrumental to the economic growth process in the continent, despite limited advancement of profitable entrepreneurial businesses, high start-up failure rates, increased unemployment, and slow pace of economic development (Adusei, 2016). The problem of unavailable jobs has provided entrepreneurship opportunities, especially for Africa's teeming youths who increasingly engage in slow-paced buying and selling activities. Afolabi (2015) observed that entrepreneurship involves the use of opportunities to create profit and economic growth, but excessive policies, poor prevailing business environment and certain uncontrollable factors impede entrepreneurial growth and economic development in Nigeria and Africa. The author added that sustainable entrepreneurial growth with needed valuable and impactful economic expansion, wealth creation, and sufficient jobs critically requires an unswerving policy framework and enabling infrastructural development.

Entrepreneurs do not only discover opportunities to create businesses, but they also innovate, take risks to create value for organizations and communities for economic transformation (McGowan, Cooper, Durkin, & O'Kane, 2015; Renko, Tarabishy, Casrud, & Brännback, 2015). To achieve economic transformation in efficiency-driven economies, mostly existent in Africa, depends mainly on improved entrepreneurial atmosphere, promotion of emergent entrepreneurial opportunities, and sustenance of total early-stage entrepreneurial activity (TEA). Such transformation can be achieved through

a concretely designed policy framework and initiatives and the creation of a favorable institutional framework, which fosters innovation and enhances the quality of entrepreneurship (Van Vuuren & Alemayehu, 2018).

Despite the meaning attributed to entrepreneurship, the ability of entrepreneurs to engage in productive outcomes for the realization of the purpose of entrepreneurship requires identification of negative influences on entrepreneurial activities and the development of micro, small and medium enterprises (Edoho, 2015). As entrepreneurship is enlarging to accommodate both the male and female gender, it is significant to identify differing impacts of entrepreneurial activities and outcomes for men and women (Tinkler, Whittington, Ku, & Davies, 2015). Consequently, the value attributed to entrepreneurship and its impact on men and women is mediated by gender role identity and effects of sex on business growth (Zampetakis, Bakatsaki, Kafetsios, & Moustakis, 2016).

### **Gender and Entrepreneurship**

The field of entrepreneurship has been male-dominated over the years, with great contributions to economic development and financial expansion (Ting-Ling et al., 2018). However, women have in recent years increasingly emerged as entrepreneurs and have continued to pursue the need to contribute their quota to vast local and global business engagements, job creation, poverty reduction, and significant economic growth (Goyal & Yadav, 2014). Female-owned businesses are intensely challenging traditional entrepreneurship foundations and increasingly creating businesses in diverse sectors of the economy recognized as providing financial independence for women as well as contributing to economic inclusion and diversity (Yunis et al., 2019). An estimated 163



million women are operating businesses in 74 economies, with a 10% increase in women's total entrepreneurial activity between 2014 and 2016 (Mastercard Index of Women Entrepreneurs, 2018).

According to Yunis et al. (2019) entrepreneurship has taken a novel role of challenging established social and traditional norms and creating a liberating position for women by transforming entrepreneurship from a male-gendered concept to one that is fast incorporating the importance of women in economic growth. Gendering has become fundamental in modeling social enterprise, which suggests the importance of understanding the role of gender in social entrepreneurship to inform identified themes within enablers and constraints specifically affecting female entrepreneurs (Yunis et al., 2019). This appreciation includes the identification of female social entrepreneurship enablers. Such enablers include unique features of resilience to influencing factors, self efficacy, financial independence, autonomy, and empowerment, which can help women cope with economic segregation and poor business returns imposed by entrepreneurial gender gaps (Yunis et al. 2019).

In urban Tanzania, entrepreneurship and self-employment have strong male labeling, which segregates men and women into different business lines with a hierarchy that places husbands at the top (Tillmar, 2016). Determinants of unequal material situations and returns on entrepreneurship between male and female entrepreneurs that are vital for the gendering of entrepreneurship and commercial justice create conditions that hinge women within revolving gender constructs (Tillmar, 2016). Significant gender gaps in entrepreneurship returns have heightened as a result of substantial differences in

determinants of unequal opportunities and returns to male and female entrepreneurship. Agyire-Tettey, Godfred Ackah, and Asuman (2018) argued that gender difference in entrepreneurial gains for men and women has informed gender bias and discrimination against female entrepreneurship, which is mainly responsible for the gender gaps in entrepreneurial returns. For instance, marital status and husband's attitudes are significant determinants of perceived available commercial justice for many female entrepreneurs, which is why gender disparity in entrepreneurship continues to be a persisting problem (Tillmar, 2016).

Gender differences expose the gender dimensions of entrepreneurship and showcase how men and women are impacted differently by the masculine foundation. Such impact appears in terms of challenges and factors that influence women and men in diverse ways, such as family, and their effect on available opportunities, choice of business, motivation, and entrepreneurial success. Mustapha and Subramaniam (2016) suggested that most female entrepreneurs' second most significant challenge is demand from family and husband, which is unique to women and for which they find it hard to balance with the demands of market accessibility, financial independence, business management, and issues of sustainability. These factors are critical to women as they prioritize the emotional, financial, and informational support the family provides for their well-being and business.

Research has identified a significant difference in the rate of entrepreneurial activity, including enablers to business growth amongst men and women entrepreneurs, with emphasis on access to finance in the European Union (McCracken et al., 2015). The

difference is because female entrepreneurs use family and less capital than male entrepreneurs to start their business. Domestic situations hinder women's capacity to operate big businesses, accrue capital, and generate reputable credit records (McCracken et al., 2015). Women are inclined to operate small businesses in sectors financiers see as less profitable, with lower growth and turnover and less powerful professional networks compared to their male counterparts (McCracken et al., 2015). As a result, women develop lower levels of confidence, which increases the gender gap for mainstream entrepreneurship compared to social entrepreneurship.

Bianco, Lombe, & Bolis (2017) found that the influence of gender gaps in entrepreneurship in Columbia creates operational barriers, biased exchanges, and repressive gender scripts on women and their business ventures, which impacts how women act and respond to these constraints. Consequently, gender ideologies exhibited in forms of complex, interrelated barriers constraining women entrepreneurs' access to resources for the development of their businesses make it difficult to achieve business progress (Bianco et al., 2017). Addressing the impact of such barriers on women can link entrepreneurship to improved changes for gender equality despite the presence of adverse effects.

Naidu and Chand (2017) concluded that in the small developing island of Fiji, barriers encountered by women entrepreneurs are different from those experienced by their male counterparts, which differs based on age, culture, setting, marital status, education, and ethnicity. Amongst these definers, national culture connects positively to the barriers of gender inequality faced by female entrepreneurs as a major obstacle to the

entrepreneurial success of women in micro, small and medium enterprises (Naidu & Chand, 2017). In Turkey and countries in the Middle East and North Africa, culture, social norms and gender expectations are gender-specific issues that restrict women to domestic activities and limit their entrepreneurial performance and progress in a highly patriarchal setting (Kalafatoglu, & Mendoza, 2017). Such restrictions include access to financial services and resources, discriminatory business environment and lack of start-up training (Kalafatoglu, & Mendoza, 2017).

On the contrary, Welsh et al. (2018) argued that the performance of women entrepreneurs in Morocco seems to improve in the face of gender-related problems such as the fundamental influence of culture. But the authors agreed that communications between family financial support and a country's level of economic environment related positively to the firm performance of women entrepreneurs. The impact of culture on barriers to female entrepreneurship may appear to be contextually defined in certain instances. Kapinga and Montero (2015) studied the food processing industry in Iringa, Tanzania. They presented unique female entrepreneurial challenges fueled by sociocultural conditions and gender stereotypes that restrained access to pivotal factors for the growth and sustainability of women's business, compared to their male counterparts.

In Nigeria, the traditional patriarchal system of masculine authority tends to govern the social and economic capacities of women, which is a persistent problem to Nigerian female entrepreneurship. In many developing countries, including Nigeria, gender discrimination and work-family conflicts in the form of role overloading and the

struggle to act as a wife, mother, and business owner constrains women (Swati, 2018). These conflicts lead to women being pressured as entrepreneurs to shoulder household responsibilities with motherhood, resulting in limited time and energy to effectively develop their enterprise or pursue economic progress (Swati, 2018). Such pressures are due to domestic work and consistent attention to the family, which is considered traditional for women as business is generally perceived to be a masculine domain with less value attached to independent businesswomen.

The traditional Nigerian society and cultural environment keeps women almost totally responsible for domestic work, family care, including care of children, the elderly, and family members' children with more constraints embedded in their role as mothers within the family (Koko, Maishanu, & Hassan, 2017). Such a situation limits their ability for business growth opportunities (Koko et al., 2017). Men seldom partake in domestic work, which encourages male domination, gender stereotype, and familiar cultural discrimination against women that restricts their business development (Akanji, 2016). A consideration of motherhood in defining the importance of the role of women in the family, particularly in the Nigerian context, points to the need for gender awareness of the influence of meso and macro environments in accessing the building blocks of business such as, market, money, and management (Olatunji, 2017).

It has become important to change the masculinity of entrepreneurship to create equal access to economic opportunities for men and women and address gender disparity in business (Goktan & Gupta, 2015). Such breakthroughs have led to increased emergence and influx of females in the entrepreneurial field. Female entrepreneurship has

become an increasing trend, with noticeable contributions to increased job opportunities, innovations, and economic advancement worldwide.

### **Female Entrepreneurship in Africa**

Female entrepreneurs are women or a group of women who take ingenuity to create, engage in, and effectually operate a business enterprise or manage the production of goods and services (Mohanty (2009) as cited in Moses et al., 2016). Women entrepreneurs develop ideas and use their creative minds to start a business to make a profit from such ideas and support their families. Simply put, women who are involved in starting and owning businesses are termed women entrepreneurs (Idris & Agbim, 2015). Hassan and Almubarak (2016) proffered an extended explanation by describing female entrepreneurs as women who initiate, organize and engage in entrepreneurial activities or who establish and operate a business enterprise by utilizing pooled resources to take advantage of an economic opportunity. Until recently, women were not recognized or known in business, as men created most of the enterprises, which is why the concept of female entrepreneurs may not be ascribed a universal description or definition.

The involvement of women in business and entrepreneurship was not known and recognized as such in Africa for many years (Adom, 2015). Traditionally in history, women in Africa were being relegated to inferior positions in the background in socioeconomic affairs compared to men, as a result of discriminatory traditional beliefs in Africa, regarding the family role and position of women (Murunga, 2017). Women engaged in farming and were often kept in domestic activities and only regarded for their reproductive potentials, which made them a target of male control (Stoeltje, 2015). These

situations largely resulted in denial of equal participation in all social, economic, and political leadership engagements with men, which resulted in unequal opportunities, power relations between men and women, and the prevention of women from achieving their full potential as productive members of society. Nevertheless, as Africa continues to grapple with poverty and weakening family conditions, African women started to move away from just being domestic beings who engaged in farming to bring food for their families, to engaging in commercial activities that support the well-being of their families and provides employment.

Until the 1970s, women in Africa were practically indiscernible as business women or entrepreneurs as their activities in the business field were seen as inconsequential (Adom, 2015). Women's income generation activities, especially in Sub-Saharan Africa, have, in recent years, blossomed into business and entrepreneurial operations. African women in emerging and developing economies are currently very involved in productive activities that serve as a means of employment and financial improvement of their families and becoming agents of economic growth and development (Adom, 2015). The involvement of women in business has dramatically increased as a result of varied reasons, influences and motivations, and female entrepreneurship is growing exponentially worldwide as well as in Africa.

Entrepreneurs are agents of financial growth and economic transformation, and women have begun to contribute their quota in the field of business with fundamental support to their economies. Globally, women's entrepreneurial activity has increased and Africa has become a world leader in women's businesses. Sub-Saharan Africa is globally

leading the way with the highest rates of female entrepreneurship, and having 25.9% of its adult females engaged in early-stage entrepreneurial activity within the region (Global Entrepreneurship Monitor, 2017; Mastercard Index of Women Entrepreneurs, 2018). Comparatively, in the US between 2017 and 2018, women-owned businesses have increased to nearly 3,000% in number since 1972, and women started an average of 1,821 new ventures per day (State of Women-Owned Business Report, 2018).

This emerging trend is an indication of the attraction that entrepreneurship holds for the female gender due to certain gender-related motivational factors. Women have indicated high-growth potentials and recorded significant progress over the years in their businesses with vital economic contributions despite diverse socioeconomic challenges that influence their business in different settings (Poggesi, Mari, & De Vita, 2016). Cave (2015) suggested that business operations of women are growing within Sub-Saharan Africa, and recording the highest rate of female entrepreneurship activities worldwide. The general attribution is to the need for women to become more flexible, to pursue passion, to ensure they earn what they are worth, advance more quickly into success, and have control over their future (Castrillon, 2019; Dean & Ford, 2017). Women are also fleeing the workforce to become entrepreneurs due to issues related to extra streams of income, taking hold of their career, and work-life balance (Price, 2018).

Factors that drive or motivate women into operating business enterprises and entrepreneurial ventures are diverse. These factors abound in different regions of the world and differ significantly from what motivates men into entrepreneurship. McCracken et al. (2015) suggested that women in Europe (particularly in Czech



Republic, Italy, Sweden, and the United Kingdom) are motivated into entrepreneurship by domestic and family reasons, including the need for self-actualization. Motivation is an internal psychological stimulus with pull and push factors that gives purpose and direction to a specific behavior based on different personal settings, nature, and desire, which differentiates it from a shared content (Ismail, Shamsudin, & Chowdhury, 2012). Women in Norway, Russia, and Ukraine differ as they often pursue business opportunities to satisfy social needs, rather than to concentrate on traditional business motivations of growth and profit (Solesvik, Iakovleva, & Trifilova, 2019). While the major inspiration for American female entrepreneurs to start a business is to accommodate work within family life and needs (Thébaud, 2015).

Other factors that motivate and compel female entrepreneurs in Mexico to start a business is a combination of push and pull factors. Still, the majority were pull factors, which included family needs, lack of economic prospects and unemployment, self-fulfillment, achievement, and independence (Cavada, Bobek, & Maček, 2017). Family support appears to be the foundational motivating factor for women in business, though this stance has begun to shift to factors of personal worth and independence. Female entrepreneurs in Turkey were mostly motivated by the desire to achieve and become independent (Tuzun & Bahar, 2017). Women are moving from engaging in business to support family income to satisfying the desire to be financially independent.

Other driving factors for women entrepreneurship are identified within the general Islamic context as pull and push factors. Tlaiss (2015) observed that within the male-dominated, patriarchal society in United Arab Emirate (UAE), individual need for

autonomy, independence, and freedom are factors that inspire women into business and entrepreneurial ventures. These motivational factors include government efforts, encouragement and support (pull factors), and frustration with former wage employment (push motivational factors), which were observed to be responsible for Emirati women's entrepreneurial motives (Tlaiss, 2015). Bastian and Zali (2016) examined entrepreneurial motives in 13 MENA countries in the Middle East and North Africa and concluded that female entrepreneurs with higher levels of education and competencies were more likely to be motivated to exploit market opportunities, while other motivations in the region are deeply rooted in cultural values that emanate from the environment. Consequently, the resolve to start a business or the determination to exhibit an entrepreneurial behavior may be influenced by needs, status, beliefs, values, qualifications, habits, and wants, which may or may not be related.

Women entrepreneurs in developing countries are pushed into business for economic security, self-expression, fulfillment, and the need for individual empowerment (Swati, 2018). In Africa in particular, compared to other parts of the world, women entrepreneurship is driven primarily by the need to support family income, promote the socioeconomic well-being of the family unit, and escape poverty (Ama, Mangadi, & Ama, 2014). But raising revenue for their families was the central push factor for the women entrepreneurs in Africa (Ama et al., 2014). In this instance, women entrepreneurs in Africa are becoming empowered as economic agents to stabilize families and potentially contribute across various economic spheres and to the overall development of the nation. These women can become core supporters of economic advancement if their huge

unexploited business potentials are harnessed on the platform of equality with their male counterparts.

Business for women in Africa is based explicitly on the necessity and the struggle for survival, unlike in developed countries where female entrepreneurs are motivated by opportunity (Adom, 2015). In East Africa, women are pushed by the necessity to become entrepreneurs but are kept motivated by pull factors such as independence, initiative, and ideas, which make them aim for success (Lock & Smith, 2016). Necessity is crucial because African women perceive business as a central part of being a woman and a mother, and as a means of providing for their family, which is important to them as their entrepreneurial life course. The need for subsistence and absence of alternative opportunity driven by unemployment is one major driving force for African women in starting a business (Bioulac & Bouée, 2018). Ugandan women use their marriage relationships as a commercial instrument for a long-term entrepreneurial approach to sustain businesses and the support of their families in varied forms at different stages of their entrepreneurial activities (Monteitham & Camfield, 2019).

In Nigeria, increased economic pressure, especially in the home, and the need to support family income, reduce poverty and attain personal uplifting, have been identified as some of the major factors that push and pull many Nigerian women into business and entrepreneurship (Chinonye et al., 2015; Olanrewaju, 2019; Tajudeen & Adebayo, 2013). As a result, many Nigerian women engage in unstructured and improperly planned low-value entrepreneurship perpetuated by traditional female roles and family life. These constraints significantly determine the type of ventures created and their business

location, which determines the level of growth and sustainability (Chinonye et al., 2015). Low-value entrepreneurship has been suggested to characterize female entrepreneurship, especially in Africa, despite the varied motivations and drive women have for entrepreneurship, due to their large concentration in low-income and less male-dominated sectors of businesses (Campos et al., 2015).

Low-income business results from low-value entrepreneurship, which is heightened by the underlying risk-averse nature of women, challenges with capital, low confidence, poor skills, socioeconomic and environmental factors that lead women largely into specific types of businesses (Olanrewaju, 2019). Though, Sub-Saharan Africa has high female participation in entrepreneurship, there exist differences in performance outcomes for men and women-led enterprises and their business sectors in favor of men, as a result of female concentration in certain ventures. Women tend to stay away from male-dominated sectors due to lack of support from men and family, less confidence in their skill and abilities to achieve profitability, and their inability to take risks, among other factors (Campos et al., 2015). Women who dare to break into such male-dominated sectors have better sales and high-value businesses and thrive more than those who do not.

In Swaziland, Brixiová, and Kangoye (2016) identified connections between performance, start-up capital, scarcity of skills, and effectiveness of training when they studied the difference in performance regarding sales and advancement of early-stage male and female entrepreneurs. Females are more likely to do business from resources within their environment, are less-motivated to participate productively in businesses,

have less skill for business, and with less capital that is likely provided informally, compared to the men (Brixiová, & Kangoye, 2016). Access to startup capital is clearly important for women's entrepreneurial progress, which largely depends on the environmental influences and the type of business, as most women entrepreneurs focus on agriculture and other low-demanding businesses as a result of available resources.

Ama et al. (2014) observed that in Botswana, women entrepreneurs engaged in informal cross-border trade (ICBT), focused mainly on agricultural products and industrial goods, which was a highly profitable entrepreneurial venture for the women, with a gross profit margin on imported goods at 59.5percent. These women continue to thrive, notwithstanding the major challenges of delays at the borders, long hours of travel, time away from their homes, and stiff competition with other traders (Ama et al., 2014). The ability to thrive could be related to the fact that many African families depended on farming as a foundational means of sustenance, which became the pioneer business platform for the women.

Nigerian female entrepreneurs are more dominantly necessity-driven, not innovative, and engage in low-value entrepreneurship due to low educational endowments compared to their men (Olanrewaju, 2019). What female entrepreneurs, especially in developing nations, lack in educational qualifications and abilities for innovative-driven businesses and entrepreneurial success, they have endeavored to make up in the uniqueness of the nature of their businesses and their drive for entrepreneurship. According to Thompson-Whiteside, Turnbull, and Howe-Walsh (2017) this is evident in women's impression management behavior that is focused on attracting audience and

building trusted businesses in their own distinct way. The author further stated that female entrepreneurs use the tactic of supplication in addition to self-promotion to communicate their brand as a strategy to overcome challenges. The women share their personal fears and weaknesses in a bid to achieve authentication and risk management connected with self-promotion.

Communicating a realistic trustworthy personal brand, inspiring collaboration, and audience co-creation are strategies used by female entrepreneurs in pushing their business antics, creating jobs, and contributing to economic advancement worldwide (Thompson-Whiteside et al., 2017). Whether in agriculture or low-income businesses, Nigerian and African women have extensively and meaningfully supported the well-being of their homes and communities with their commercial activities. African women in business have increasingly contributed to national economic development and deserve a strategic position in the economic agenda like their male counterparts, with equal access to opportunities and resources that can nurture and enhance their career quest as entrepreneurs (Ojo et al., 2015).

The inclusion of women in entrepreneurial activities in Africa and developing countries has become very promising, with approximately 50 percent of businesses in Sub-Saharan Africa owned and managed by women (Adom, 2015). Women entrepreneurs in Sub-Saharan Africa form 22% of entrepreneurial engagements with innovative products and services against 23% for male entrepreneurs (Agarwal & Lenka, 2016). Women in Africa and Nigeria, in particular, have continued to showcase good potentials for entrepreneurship and steadily supporting themselves and their households

in terms of sustenance, occupation, and income generation, which creates job opportunities and a source of livelihoods for unemployed women and people in their environments (Nwosu, Onoyima, Madu, & Nwokocha, 2019).

In Cameroon, an emerging form of opportunity entrepreneurship by women in different sectors of the economy is found to reduce unemployment, especially for women, generate revenue, advance human capital skills and contribute to economic growth (Okah-Efogo & Timba, 2015). Such entrepreneurship promotes women's self-employment, contributes to reducing gender inequalities and improves family and household well-being (Okah-Efogo & Timba, 2015). The sociocultural constraints and environmental influences notwithstanding, women in developing nations have continued to thrive in business and entrepreneurial ventures and bringing recognizable contributions.

The terrain and the influencing conditions within the environment in which women operate impact their motivation, characteristics, nature, and business success, which informs the barriers they face. But women entrepreneurs have continued to adopt an array of transversal strategies to overcome these constraints, which has enabled them to contribute significantly to economic development in Sub-Saharan Africa (Kapinga & Montero, 2015). Empowering African women with the right business environment determines the success of their entrepreneurial activity with the potential to create sustainable business growth for the advancement of female entrepreneurship.

An understanding of socioeconomic conditions that motivate and influence the business environment of female entrepreneurship in Africa is critical to the type of

support required by female entrepreneurs to sustain and grow their businesses (Lock & Smith, 2016). Such empowerment support defines and structures women's contribution to financial increase within the African continent. Providing empowerment becomes fundamental to gender-neutral policy tools and participatory initiatives that can bridge gender disparity in equal access to business growth opportunities for men and women to achieve gendered self-efficacy and self-confidence in business.

### **Female Entrepreneurship and Economic Development in Nigeria**

Nigeria is known to be rich in petroleum as one of its resources and a major source of revenue. Still, the inability to efficiently manage this vast revenue and diversify its economy from oil dependency has resulted in slow economic growth, corruption, and poverty (Elwerfelli & Benhin, 2018). The neglect of other areas of investment potentials has overtime increased a downward poor living standard, unemployment, and the rate of poverty, especially among women. In terms of development opportunities, Nigerian women are marginalized.

Women are poorly represented in Nigeria's general economy, decision-making portfolios, and politics (National Bureau of Statistics, 2016). The historical disadvantage of Nigerian women in accessing resources such as education, property, credit, market information and technology on equal levels with their male counterparts results in poor representation. The Nigerian traditional patriarchal system challenges the development of Nigerian women (Amuchie & Asotibe, 2015; Ntoimo & Isiugo-Abanihe, 2013). Sociocultural perceptions and religious norms in Nigeria are driven by a patriarchal



thought system, which weakens the capacity of women to participate equally with men in all areas of leadership and advancement (Amuchie & Asotibe, 2015).

In a bid to diversify, create a viable economy, and reduce poverty, especially among women, the Nigerian government engaged in series of entrepreneurial plans since independence, such as the National Development Plans between 1962 and 2008, which led to a massive economic revamp with the Vision 2020 agenda in 2009 (Udefuna & Uzodinma, 2017). Other robust attempts at tackling poverty and unemployment included microeconomic policies, poverty alleviation programs, and initiatives (Abioye, Adeniyi, & Mustapha, 2017). Many of these initiatives began with the structural adjustment program (SAP) and other initiatives by the Nigerian council of women (NCW), which were focused on encouraging women into the cottage, small-scale petty businesses and entrepreneurship ventures, especially in agriculture (Chinonye et al., 2015).

Many Nigerian women in business started as housewives of subsistence farmers and laborers in rural areas, who engaged in processing agricultural produce. These were very poor and illiterate rural women with no stable source of income, unlike their counterparts in the cities (Ojo et al., 2015). The nature and type of female entrepreneurship activities in Nigeria began with the informal sector as these women focused on processing and marketing agricultural produce as agriculture constituted the largest proportion of the economy of Nigeria next to petroleum (Ojo et al., 2015). The involvement of Nigerian women in agriculture enabled a substantial amount of support for the farm labor force and also facilitated food supply for their homes.

A large sector of entrepreneurship in Nigeria consists of the family-owned agriculture and agri-business sectors, and women make up 60-80% of the agricultural workforce (Welsh, 2016; Ojo et al., 2015). Only a small number of women were small-scale traders who were into nonagricultural goods such as fashion designing and clothing, hairdressers, beauty and skincare practitioners, tailoring, crafts making, etc., and other manufactured products. (Taiwo, Agwu, Adetiloye, & Afolabi, 2016). Many of the businesses in the informal sector are female-owned because of the ease it provides for the women in terms of life balance, low start-up finance required, and accessibility of produce.

As stated by Kayode-Adedeji and Agwu (2015), accessibility of the informal sector is branded by dependence on native resources, family-owned enterprise, labor-intensive and modified technology, free and competitive markets, and skills, which can be acquired exclusive of formal education. The nature of the informal sector facilitated an opportunity for the women to engage in such businesses alongside their domestic responsibilities, which made it easy to balance their lives. Though women have been expanding their business into other sectors and working towards creating a meaningful presence in the formal sector, many women are still within the informal businesses due to the absence of education and the need for enhanced startup capital, unlike in the formal sector (Taiwo et al., 2016).

In a recent study of women entrepreneurship in Nigeria by Nwosu et al. (2019) the authors examined small-scale women enterprises in 340 female households engaged in broom production and marketing from fifteen villages. The purpose of the study was to

investigate the socioeconomic effect of women's business activity on income, occupation, job creation, education, and achievement of sustainable development goal 5 in Nigeria. The authors provided a deeper understanding of rural female business in broom manufacturing and promotion. They increased awareness of the contribution of women's businesses to the socioeconomic development of women and their households, in terms of education, occupation, and income generation in Nigeria. They observed great entrepreneurship potentials in Nigerian women as emerging entrepreneurial leaders and suggested that such economic activities deserve mechanization and sustainability. Such capacity of rural entrepreneurship facilitates a means of sustenance for unemployed women, improves job opportunities for youths and people in rural areas, and portends great economic transformation for the economy of the country.

According to Ojo et al. (2015), the primary business of women in Nigeria and Africa is agricultural trading, which has continued to contribute profoundly to national economic development and to provide the justification to strategically place these women on equal economic platforms as their male counterparts. With an increasing level of education and desire for financial independence, Nigerian women have been attempting to move their economic activities from the informal sector and increasingly setting up other formal businesses (Kelley et al, 2015). The shift to the formal business sector increases the recognition, interest, and readiness to support, nurture, and develop women's career pursuit as entrepreneurs with equal access to educational opportunities and other resources as men.

Rural women in Nigeria who have entrepreneurial, communication, creative thinking, and time management skills influenced by age, marital status, years of experience, and size of household, majored in agricultural business (Adesiji, Ibrahim, & Komolafe, 2018). The women struggle to facilitate the procurement of inputs despite the restraint of high interest on loan, poor road structure, high cost of input, and the need for a strong credit cooperative group that can empower them financially (Adesiji et al., 2018). Traditional female roles, family demands, and the environment in which women operate shapes the entrepreneurial motivations for women in Africa, which invariably impacts access to opportunities for improved business performance and economic contribution. One fundamental factor of opportunity is the absence of educational qualifications that has mostly kept women in low business sectors irrespective of their experience and business abilities (Adom & Asare-Yeboah, 2017).

Motilewa et al. (2015) conducted a study of two educated Nigerian female entrepreneurs engaged in online bridal store and beauty spa center to assess their use of ICT to grow their businesses and their gender-specific challenges and contributions to economic advancement. The authors observed that these women were efficiently adopting the use of ICT to improve their businesses, gain increased financial freedom, and contributing greatly to employment and family welfare. With enhanced educational endowments, female entrepreneurs in Nigeria have the potential to expand into the formal business sector with the possibility of becoming innovative-driven high-value entrepreneurs (Olanrewaju, 2019). Nigerian women's entrepreneurial drive and informal businesses, which result from the necessity to sustain family income and live above

poverty, has gone beyond necessity, and gradually growing into formal businesses that provide women with more jobs, exposure, and increased financial gain.

Women in Nigeria have become great contributors to economic growth, opening up more business opportunities, and generating jobs for the youth (Iyiola & Azuh, 2014). In many sectors, the business activities of female entrepreneurs have been suggested to contribute strongly to economic growth in developing nations (Goyal & Yadav, 2014). Such strides have been known to create more employment that prevents rural-urban migration, building income, and promoting rural dwellers' standard of living.

It has been asserted that female entrepreneurs who are successful in sustaining profitable businesses and contributing to economic development, rely on masculine traits and their capacity to be persistent, determined, patient, mentally strong, visionary and innovative (Maden, 2015; Gaskell, 2020; Moudrý & Thaichon, 2020). Being open to innovation, hard-work and emotional stability has been found to be connected to entrepreneurship success and business sustainability (Hachana, Berraies, & Ftiti, 2018). On the contrary, studies have suggested that gender has no relation with business possibilities, as women entrepreneurs exhibit higher levels of commitment to product and service innovation, and are more open to experience and to try new things (Gupta, Goktan, & Gunay, 2014; Pablo-Martí, García-Tabuenca, & Crespo-Espert, 2014; Rahafar, Castellana, Randler, & Antunez, 2017).

Women in developing nations are being perceived as fresh untapped instruments of economic advancement as they are progressively gaining power and increasing their recognition (Agarwal & Lenka, 2016; Patel, 2015). Over half the Nigerian population are

women, with 41% of them being women entrepreneurs (National Bureau of Statistics, 2018; No Ceilings Report, 2017), and having the highest number of entrepreneurship activities within Africa (MasterCard Index of Women Entrepreneurs, 2014). Females make up 45.5% of the Nigerian labor force, with their overall participation on a positive path and rising from 39.3% to 48% since 1990 (World Bank, 2019).

These women have, through their enterprising activities, continued to make invaluable contributions to the developing economy of Nigeria (Akanji, 2016). The importance of female entrepreneurship and the fundamental position of women to economic advancement and sustainable development of the Nigerian nation cannot be over-emphasized (Nwankwo & Okeke, 2017; Ojo et al., 2015). The population of Nigerian women, in addition to the entrepreneurial strides and contribution to family well-being and economic development, they have recorded, is fundamental to national economic progress and transformation in Nigeria.

Women in Africa and Nigeria dominate the informal business sector and gradually expanding into the formal sector, which results in their recognition as a factor that can drive economic growth, thus emphasizing the significance of strengthening their capacity for full economic contribution. The recognition of the significant contribution of Nigerian women to economic development in the country necessitated diverse entrepreneurial growth support interventions. These interventions are focused on increasing female businesses and economic activities, particularly in the informal sector (Taiwo et al., 2016). Despite these interventions, the growth rate of Nigerian women entrepreneurial activities does not equate to high-value entrepreneurship and advanced

economic growth (Akinbami & Aransiola, 2016). This condition is due to gender-specific barriers faced by the women, which hinders their ability to grow and sustain profitable businesses compared to their male counterparts (Akinbami & Aransiola, 2016; Global Entrepreneurial Monitor, 2017; Mastercard Index of Women Entrepreneurs, 2018; Motilewa et al., 2015; Olanrewaju, 2019; Swati, 2018).

The inability to grow at an expected rate is due to cultural practices that encourage the social perception of women as domestic keepers and family managers, which places women in a subordinate position to men. Opportunities for business growth and sustainability, such as access to education, finance, markets, and business management, are relatively evasive to women as a result of such practices, which create barriers (Akinbami & Aransiola, 2016; Terjesen, Bosma, & Stam, 2016). To harness the business potential of Nigerian female entrepreneurs and enhance their activities to high-value, high-income entrepreneurship to sustain their economic contribution requires exploration of their experiences, influences, and gender-specific barriers that restrict their business growth (Chinonye et al., 2015).

### **Barriers to Female Entrepreneurship in Nigeria**

Notwithstanding the increasing rate of female businesses in Nigeria and their undeniable contribution to the economy of Nigeria, their growth rate in terms of high-value and high-level entrepreneurship and advanced high-income business growth compared to their male counterparts, has been relatively very low, as a result of challenges they face that are specific to women (Mashi & Yusof, 2016; Sajuyigbe & Fadeyibi, 2017). Despite their growing significance, many businesswomen in Nigeria,

like their counterparts in other developing African nations, still face enormous sociocultural, environmental, and other barriers to business growth and sustainability (Amaechi, 2016). These challenges and barriers constrain and intimidate their motivation and efforts towards entrepreneurship success and equally restrict their abilities to measure up with their male counterparts in business leadership (Chinonye et al., 2015).

Chinonye et al. (2015) appraised barriers faced by women entrepreneurs in Nigeria and also examined remedies and policy frameworks for the empowerment of women entrepreneurship. The authors found that most Nigerian women entrepreneurial activities are concentrated in low-income business sectors and are restricted by financial limitations, lack of business knowledge and planning, family pressure, sociocultural hindrances, gender stereotyping and lack of resources for business development and management. The authors observed that gender bias founded on cultural norms, poor status of women and their underestimation as economic agents is a result of the entrepreneurial challenges of Nigerian women. The nature of the business environment available to these women entrepreneurs, therefore, defines the success of their business activity, which calls for improved business conditions and policies for effective participation in business and advancement of market access and regulation of economic resources.

Even in rural areas in Nigeria, where women have engaged in small-scale agribusiness for decades, restrictions stemming from inadequate resources and gender norms still inhibit their progress and leadership (Obi et al., 2017). Rural women in Nigeria face sociocultural barriers on girl child early marriage, lack of education and skills, which has



a significant effect on their entrepreneurship capabilities, including government neglect of economic empowerment in entrepreneurial activities (Obi et al., 2017). Although Nigerian women have historically always been into small scale rural entrepreneurship as a way of life, they have, over the years, been unable to sustain growth and development. Rural women entrepreneurs are still plagued by systemic challenges that include poverty, inequity, gender discrimination, marginalization, and limited access to financial opportunities and resources, which encourage failure (Ojo et al., 2015).

Many Nigerian women entrepreneurs in family-based, low-risk small-scale sectors of trade and services face fewer challenges, though, they still operate in very unfriendly business conditions (Tajudeen & Adebayo, 2012). Even in environments where conditions are unfriendly to the women in terms of their ability to make improvements in their lives and business as they struggle to make an economic impact, many challenges still abound. Moses et al. (2016) found that despite barriers such as lack of capital assets, work experience, entrepreneurial role models, relevant social networks, and societal positions, women entrepreneurs operating in harsh and hostile situations in developing nations still make an outstanding impact in creating employment, particularly for fellow women.

One major significant restricting factor that informs most barriers to the growth of female entrepreneurship in Nigeria is cultural traditions and the role of patriarchy (Adekola, Olawole-Isaac, Ajibola, & Salau, 2015). This factor strongly encourages male dominance and ascribes domestic characteristics to women as domestic beings with family responsibilities, childcare, and household activities that create the wrong

perception of women and their abilities (Adekola et al., 2015). Such perception positions women in conventional gender roles that have shaped gender bias and customary beliefs that men are working breadwinners and women are to stay home, which undermines the business capabilities of women (Anyatengbey, 2016; Sumaira & Muhammad, 2012). Consequently, women have become an underserved group largely ignored in vital business activities and significant investments that will enable independent financial growth (World Economic Forum, 2019).

Atkinson et al. (2017) stated that in Wales, the 'heroic,' masculinized portrait of the entrepreneur adversely impacts on women entrepreneurs, as it encourages the idea of women not being good enough, recognized within the field of business and not taken seriously. This notion hampers the motivation to succeed as it instills a feeling of self-doubt and a lack of credibility by the female business owners regarding their capabilities. Anambane and Adom (2018) found that cultural value and respect for tradition that exalts men above women limits the growth and expansion of female-owned businesses in Ghana. The authors concluded that long-held traditional beliefs and practices, rather than the managerial inability of women, accounted for the generally low performance of female entrepreneurs in the study area.

These wrong perceptions constrain women in Nigeria with gender-specific factors that adversely influence their business decision and management capacity, creating a gender gap in profits as high as 39% between male and female businesses (Enfield, 2019). Despite the efforts made by Nigerian women in business, the achievements that have occurred are limited by barriers that constrain and restrict opportunities (Amaechi,

2016). As such, a tremendous number of women are in sectors with fewer opportunities for growth, low levels of available assets, and capital for business investment, and more likely to be found within informal sectors (World Bank Group, 2019). The wrong perception of women as having low business management capacity drives the absence of support structures, lack of personal business skills, self-confidence, ability to take risks, lack of training and empowerment skills (Ali & Salisu, 2015).

This patriarchal thought system and customs align with Brush et al.'s(2009) 5M gender-aware entrepreneurial theory used in analyzing female entrepreneurship where social and environmental structures significantly influence the business performance of women. In Uganda, a fundamental barrier that leads to failure of women's business is gender role and motherhood, and how it impacts on the environment women find themselves in, and their ability to access resources for business growth and sustainability (Campos et al., 2015). The restrictive influence of male-dominated culture on women's aspiration for business leadership heightens these challenges (Campos et al., 2015).

Stemming from patriarchy are also other sociocultural barriers such as access to finance, education, and training that are also affecting women's ability to grow and sustain profitable businesses, including lack of access to resources primarily owned by men (Akinbami & Aransiola, 2016). Access to financial services is tilted towards men than women, as many Nigerian women in business face challenges of gaining access to funds and finances for their businesses as they are unable to provide the collateral required in exchange for bank loans (Agustoni, 2019; Enfield, 2019). As a result, most women rely on savings from cooperative groups, local money lenders, personal savings

donations of family and friends (Enfield, 2019). Such sources of funding restrict business expansion due to their limited resources and lack of consistent flow.

Providing finance and microcredit for women in business has been observed to have a fundamentally positive impact on the economic empowerment of women entrepreneurs, which enable them to increase in skills and attain successful businesses (Idris & Agbim 2015). Lending and microfinance institutions could be encouraged to enable women entrepreneurs' access microcredit. More women than men operate small and medium scale enterprises (SMEs), which positively influences family well-being and national economic advancement, suggesting the need to improve their business through adequate financing and relevant financial policies (Taiwo et al., 2016). In India, autonomy and sufficient income amongst others are the main factors recommended to enable women entrepreneurs to succeed (Bhardwaj, 2018).

In other parts of Sub-Saharan Africa generally, compared to Nigeria, female entrepreneurs face a wide variety of funding challenges, especially during start-up and in growing phases of their businesses, which is similar to the Nigerian experience. In South Africa, vital barriers in business management were found to include lack of access to funding, financial resources, education and training, gender bias, discrimination, negative perceptions, inadequate resources and lack of business goal setting (Chinomona & Maziriri, 2016; Meyer & Mostert, 2016). Research has also found that lack of access to finance and financial management skills are significant impediments to women's entrepreneurial development (Etim & Iwu, 2018; Iwu & Nxopo, 2014).

Even in agri-business, which forms a large sector of entrepreneurship in Nigeria, women are neglected in agricultural extension and capital intensive services that are outside the needs of rural women who make up to 60-80% of the workforce (Ojo et al., 2015). Men are in charge of production, management, and control, while women are involved in petty sales of farm produce. Institutions and networks within the meso environment can positively influence women's access to financial and management services for business development, including encouragement, skills acquisition, self-actualization, economic growth and development (Akanmu, Olasimbo, & Samaila, 2018).

Efforts by the Central Bank of Nigeria to provide financial empowerment for women entrepreneurs through the introduction of a new financial policy has not addressed the funding barriers faced by women in business (Opata & Arua, 2017). This situation is due to a lack of adequate attention towards critically addressing cultural practices influencing commercial engagements of women (Akinbami & Aransiola, 2016). These barriers have resulted in higher failure rates in female business compared to male businesses and have heightened gender disparity and inequalities in entrepreneurial success and business leadership.

Lack of education and training is also one other significant barrier to the sustainable growth of female businesses. Women have a high rate of illiteracy and ignorance of management skills compared to men, which limits their access to resources, credit, and inputs required for business success (Amaechi, 2016). The gender gap in education has a cultural undertone for women, as males are considered more suitable for training than women in traditional African society. For instance, completion rates of

primary education for boys are about 80%, while only 66% for girls, which limit career choices for women (Enfield, 2019). Changes in national education systems to provide women access to education may also help change sociocultural perceptions, norms, and values that strengthen stereotypes and make it challenging for women to access resources for business growth, sustainability, and success (Cabrera & Mauricio, 2017).

The absence of formal education denies female entrepreneurs the capacity to access technology, adequately manage their businesses, take risks to explore innovative opportunities, and engage the formal sector on the same pedestal as their male counterparts (Motilewa et al., 2015). Placing focus on empowering strategies such as access to ICT, networking, entrepreneurship training, and funding opportunities and the creation of other gender-responsiveness could facilitate female entrepreneurial growth (Asia-Pacific Economic Cooperation [APEC], 2018). Use of ICT and social media enables women to stay abreast of trends in products and services and evolving techniques for negotiating business activities and balancing family and business demands (Ukpere, Slabbert, & Ukpere, 2014). Lack of education may hinder appropriate business data storage and record-keeping needed for businesses to thrive, which may likely limit business growth and expansion (Amaechi, 2016). Enhanced educational endowments, can enable female entrepreneurs in Nigeria have the potential to expand into the formal business sector with the possibility of becoming innovative-driven and high-value entrepreneurs able to achieve business success (Olanrewaju, 2019).

Formal education is a catalyst for the development of entrepreneurial skills, which provides new direction and aspiration for women and the ability to negotiate their rights

(Adekola et al., 2015). The inability to access education and training may restrict the capacity to acquire novel market strategies, discover gaps, diversify and exploit opportunities, or access professional development for economic growth (Chinomona & Maziriri, 2015; Olaoye & Dabiri, 2017). Education and training for women in business are not needed only for professional development and business success but also for replicating knowledge to younger and aspiring female entrepreneurs (Amaechi, 2016). In a study that examined Accra women entrepreneurs who work in service delivery, manufacturing, and trading, it was revealed that, the level of education, business training, technological skills and knowledge gained by experience were critical factors of success for women entrepreneurs in Sub-Saharan Africa (Adom & Asare-Yeboah, 2017; Nsengimana et al., 2017).

Despite the crippling barriers associated with the growth of female businesses, which includes spousal control, women continue to struggle to maintain their business as they increase their business activities with a resilient drive that enables them to continue to contribute to their families and nations (Wolf & Frese, 2018). To acknowledge the contributions of women to economic advancement and cushion the impact of the challenges faced by female entrepreneurs, the government of Nigeria undertook certain steps and diverse initiatives towards entrepreneurship development to encourage growth (Akinbami & Aransiola, 2016). Since 1970, actions taken to support Nigerian women in business include the Structural Adjustment Program (SAP), Family Economic Advancement Programme (FEAP), National Poverty Eradication Programme (NAPEP) (Chinonye et al., 2015). Also included are the Family Support Program (FSP) and Better

Life for Rural Women, Small and Medium Enterprises Development Agency (SMEDAN), Peoples Bank of Nigeria, National Economic Empowerment and Development Strategy (NEEDS) (Akinbami & Aransiola, 2016). The government has also engaged in campaigns to fund women's businesses in small and medium scale enterprises through other initiatives such as the Youth entrepreneurship support program (YES-P) of the bank of industry. And other plans to revamp the Youth Enterprises with innovation (YOUWIN) initiative, which is geared to creating gender balance in business and expressing economic development.

However, despite these efforts and the significance of women entrepreneurial activities to economic growth in Nigeria, many women in Nigeria, like in other African nations, continue to trail far behind their male counterparts in access to business opportunities, assets ownership, entrepreneurial leadership, and business sustainability (Chinonye et al., 2015). Comparatively, in developed nations like the United States, despite the high number of female-owned businesses, the growing ability of women, and ownership of comparable qualifications with men, women still face gender bias in entrepreneurship (Shaheen, 2017). Gender bias is informed by unique challenges that prevent women from equaling the success of their male counterparts, which results in women having less than 3% of venture capital investment and the failure to sustain their business (Balachandra, Briggs, Eddleston, & Brush, 2019; Shaheen, 2017). The economic condition of Nigerian women is poor as they are yet to measure up with men in qualifications and abilities. As such, they are relegated to low-performance



entrepreneurship in the face of huge challenges and barriers to business sustainability and success (Chinonye et al., 2015).

Considering the population of Nigerian women and their emerging business drive, an all-encompassing approach that includes success strategies, policy formulation, and economic resource regulation may be required. Such a system will address the economic marginalization of half of the Nigerian citizens who constitute its substantial labor force. A holistic approach is needed to overcome challenges and advance female entrepreneurship by combining efforts from women entrepreneurs, their families, the society, government, researchers, and other stakeholders (Nsengimana, Tengeh, & Iwu, 2017). Thus, there is a need to explore effective strategies for overcoming barriers to the sustainability of female businesses in Nigeria.

### **Sustainability Issues-Identifying Gaps**

For many years Nigerian women have faced marginalization in virtually all fields of life, especially in finance and economic activities due to culture, which has encouraged enormous barriers and gender inequality that has hampered women in business and socioeconomic advancement (Amuchie & Asotibe, 2015). Women in Nigeria have access to fewer opportunities in business to grow and sustain their businesses due to gender-specific barriers they face compared to men (Akinbami & Aransiola, 2016; Sajuyigbe & Fadeyibi, 2017). Female entrepreneurs in Nigeria stand the chance of becoming a very strong tool for economic transformation, as 45.5% of the Nigerian labor force are female (World Bank, 2019).

The participation of Nigerian women in formal and informal labor markets has been on a positive trajectory and has continued to rise from 39.3% in 1990 to 48% in 2011(Enfield, 2019). Women account for 75% of the farming population in Nigeria, working as managers and suppliers of labor (SAHEL, 2014). Women are more likely than men to employ other women, to accelerate the process of female entry and participation in the workforce (World Bank Group, 2019).

Women hold a strong potential for the advancement of the Nigerian economy. Nigeria is among the top ten nations with business supporting initiatives for entrepreneurial development, yet gender barriers in income generation and business growth continue to undermine the abilities of women (Enfield, 2019). With the appropriate strategies to overcome attendant barriers to success in business, Nigerian women can contribute much more towards the nation's sustainable economic development. Such appropriate strategies may include solid business plan with strategies such as networking, flexibility, confidence, persistence, and risk-taking abilities, which may be critical to female entrepreneurs in overcoming barriers to business growth and success (Isa, Jaganathan, Ahmdon, & Ibrahim, 2018;Nguyen, Phuong, Le, & Vo, 2020). Nigerian women have established themselves as being meaningful to national economic growth, and they deserve a strategic position in the financial platform like their male counterparts, with equal access to opportunities and resources as entrepreneurs. The role of Nigerian women in advancing national economic growth and development calls for exploration of approaches to overcome constraints to their business success (Mohammed et al., 2017; Motilewa et al., 2015; Swati, 2018).

Previous authors have examined barriers and challenges faced by female entrepreneurs in Nigeria (Agboola, Ademiluyi, & Ademiluyi, 2015; Akanji, 2016; Akinbami & Aransiola, 2016; Amaechi, 2016; Chinonye et al., 2015). None of these authors have explored the phenomenon of effective strategies for overcoming barriers to the sustainability of female entrepreneurship in Nigeria. Research has shown that Nigerian female entrepreneurs lack success skills and techniques for overcoming challenges to successful and profitable business enterprises (Mohammed et al., 2017; Motilewa et al., 2018). This study explored effective strategies for overcoming barriers to the sustainability of female entrepreneurship in Nigeria to narrow this gap. Exploring this gap provided vital understanding of the relative and subjective difficulties in female entrepreneurship that may be useful in mitigating the concentration of hostile conditions and challenges that affect growth of female entrepreneurship in developing nations (Swati, 2018).

Effective success strategies will empower women and alleviate conditions that undermine the success of female entrepreneurs and female entrepreneurial development (Abioye et al., 2017; Akanji, 2016). According to Bajpai (2014), examining strategies of successful female entrepreneurs could be a useful tool for overcoming female entrepreneurial barriers and economic disparity. This study was needed to explore effective strategies that Nigerian female entrepreneurs use for overcoming barriers to sustaining profitable entrepreneurial business ventures, which provided insights that may unravel new grounds and approaches for female entrepreneurship.

## **Summary and Conclusions**

This literature review discussed barriers to the growth and sustainability of female entrepreneurship in Nigeria. Also included in the review are studies on the conceptual framework and concepts of female entrepreneurship, empowerment, and sustainability, and effective success strategies. I synthesized the literature reviewed on entrepreneurship and the role of gender in entrepreneurship. Female entrepreneurship in Africa, including female entrepreneurship as a pathway to economic development in Nigeria, was also reviewed. Also reviewed are the barriers faced by female entrepreneurs in Nigeria, the gap, and effective strategies to overcome challenges to growth and sustainability.

The literature on female entrepreneurship in Nigeria indicates that despite comprehensive research and recognition of females in business, women still undergo extensive marginalization in entrepreneurship development and business success. Women in Nigeria engaged in increased entrepreneurship activities are seeking avenues to overcome barriers that constrain their efforts to maintain sustainable businesses and secure a stable position comparable with men within the economic field, hence the need for this study. Research has enunciated barriers faced by women entrepreneurs, but little has been studied on strategies to overcome them.

To address this gap, there is a need for a qualitative and contextualized research approach to explore effective strategies to overcome the barriers affecting businesswomen in Nigeria. In chapter 3, I present and discuss the method of research for this qualitative descriptive study followed by the procedures for selection, recruitment,

participation, and data collection as it applies to the research strategy. The data analysis plan and issues of trustworthiness will also be discussed.

### Chapter 3: Research Method

The purpose of this qualitative descriptive study was to explore strategies that Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures, using an integration of Brush et al.'s (2009) 5M entrepreneurship theory and Longwe's (1990) women empowerment framework. I used the qualitative descriptive approach to collect and analyze data from narratives of 15 women entrepreneurs in Nigeria regarding their experiences, how they interpret these experiences, and the processes and strategies adopted to overcome their business challenges. The information obtained may provide in-depth understanding and advance theory and knowledge about female entrepreneurship influences and barriers and how to overcome them.

The results of the study may also highlight the adoption of success strategies by practitioners for the development of support initiatives for improving the sustainability of female entrepreneurship and economic advancement. The results may further help improve professional female entrepreneurial practice, support gender equality in entrepreneurial leadership, reduce poverty, and improve the economic conditions of women and families in Africa. The qualitative descriptive approach enabled me to obtain detailed descriptions from participants about their daily business experiences in Nigeria and how they interpret them (see Magilvy et al., 2009; Merriam, 2009; Sandelowski, 2000; Worthington, 2013). In this chapter, I discuss the research method and my rationale for adopting the qualitative descriptive approach to answer the critical research question. I also present a rationale for the participant selection strategy, data collection and analysis

strategies, my role as the researcher, evaluation methods for the trustworthiness of data, ethical considerations, and chapter summary.

### **Research Design and Rationale**

Female entrepreneurs are increasingly emerging and making significant contributions to economic development worldwide (Kapinga & Montero, 2015; Swati, 2018). Nigerian women account for almost 50% of the Nigerian population (National Bureau of Statistics, 2018), with business enterprises that are fast proliferating and contributing over 50% of the nation's GDP, creating more jobs, providing constructive financial engagements for many women and supporting the economy (Akanji, 2016). However, factors such as culture, social norms, lack of finance, poor education, lack of training, and inadequate business skills inform hostile environments that act as barriers to the sustainability of female entrepreneurship and their contribution to family well-being and economic advancement (Chinonye et al., 2015; Swati, 2018). To provide economic opportunities, improve the entrepreneurial conditions and socioeconomic well-being of Nigerian females and bring positive social change would require empowerment and gender-sensitive strategies for success, which would increase business sustainability of female entrepreneurship in Nigerian and Africa (Campos et al., 2015; Motilewa et al., 2015; United Nations Industrial Development Organization, 2016).

Considering the barriers that confront female entrepreneurs in Nigeria and the crucial economic role they play, the purpose of this study was to deepen understanding of the experiences of these women and explore strategies for overcoming these barriers to sustaining profitable entrepreneurial business ventures. The findings of this study are

significant in positioning women within the sphere of entrepreneurial leadership and business management in their communities. I used the qualitative descriptive design to answer the central research question and to achieve the stated purpose of the study. The central research question was: What strategies do Nigeria female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures?

Qualitative and quantitative research methodologies are the two major research approaches commonly used by researchers for data collection and research interpretation (Babbie, 2017). Depending on the focus and purpose of the study, previous quantitative and qualitative studies have examined barriers and challenges faced by female entrepreneurs in Nigeria (Akanji, 2016; Akinbami & Aransiola, 2016; Nwankwo & Okeke, 2017). Female entrepreneurship studies often use large scale quantitative methodology focused on computational and statistical purposes and comparative analysis on male and female entrepreneurs. Still, this type of research provides little detail on in-depth qualitative approaches (Henry & Foss, 2015).

The quantitative method examines statistical or numerical problems or theory testing of social phenomenon and involves the measurement of variables, which was not suitable for this study (see Dasgupta, 2015; Ketokivi & Choi, 2014). The qualitative method, on the other hand, provides an effective way of exploring real-world problems and discovering individual impressions about certain issues to achieve an in-depth appreciation of how people make sense of their lives and their worlds (Merriam & Tisdell, 2015). The qualitative method was therefore best suited to answer the research question of this study appropriately and to achieve the purpose of the research. The



research question captures the perceptions, experiences, and interpretation of these experiences by the participants connected with the study, which fits well with a qualitative approach.

Significant elements of the qualitative approach, such as narration and structured analysis (Yin, 2016), were used to collect data. The structure provided by the qualitative approach permits in-depth analysis of multifaceted issues connected to human behavior, perception, and experiences (Harrison et al., 2017; Khan, 2014). The qualitative approach was most beneficial for this study as it enabled an in-depth exploration of the experiences of Nigerian female entrepreneurs and helped me explore different complexities and perceptions of female entrepreneurs. The approach also helped to expose what influences their experiences and diverse, successful operational processes for entrepreneurs that work to promote business growth and sustainability.

The qualitative descriptive design is used by researchers to explore experiences from subjective perspectives with in-depth understanding, clear description, and a comprehensive summary of how people construct and interpret their experience in real-life settings (Merriam, 2009). The design also helps to explore the meaning they attribute to that experience, as well as uncovering effective practices and processes (Magilvy et al., 2009; Merriam, 2009; Sandelowski, 2000). This design is rooted philosophically in constructionism and naturalistic inquiry to enable the researcher to obtain thoughtful descriptions with a holistic view of people's experiences, how they construct their worlds, and the meaning they give to it (Colorafi & Evans, 2016; Magilvy et al., 2009). The approach enabled the provision of rich straightforward descriptions and uncovered

effective practices, processes, and strategies that work to advance entrepreneurial knowledge and practice.

The focus of my study aligned with the philosophical and theoretical undertones and procedures of the qualitative descriptive design, which is different from those of other qualitative research designs. My study was not focused on interpreting the meaning and essence of a shared experience, developing a theory, explaining the culture of a social group, exploring a case process, or capturing and sequencing unique experiences in a chronological story, as in phenomenology, grounded theory, ethnography, case study or narrative inquiry designs, respectively (Bradshaw et al., 2017). I chose to use the qualitative descriptive approach over other qualitative research approaches because it was the most effective method for collecting data suitable to answer the research question and to address the purpose of this study. This approach provided me with (a) the opportunity to work closely with participants with the flexibility to explore subjective experiences of barriers faced by Nigerian female entrepreneurs and their meaning, (b) a holistic view and in-depth understanding of influences and perspectives that uncovered processes and effective strategies for the success of female entrepreneurs, and (c) the ability to generate rich and comprehensive descriptive summaries of experiences to answer the research question with low inference that allowed me as a researcher stay closer to the original data (see Magilvy et al., 2009). Other qualitative research designs were not suitable to study the phenomenon of interest appropriately, as my study did not explicitly fall within the parameters of other qualitative research designs.

The qualitative descriptive design is beneficial in enabling researchers to uncover experiences and processes for enhancing knowledge and practice for future transformation (Merriam, 2009; Worthington, 2013). Such an approach most suitably built on the 5M gender-aware entrepreneurship theory regarding influencing conditions of female entrepreneurial experiences and expanded the women empowerment framework by uncovering effective empowerment direction, which may improve practice and add to the body of knowledge. Scholars have used and encouraged a qualitative descriptive approach in female entrepreneurship studies to better understand female entrepreneurship actions and experiences related to development and entrepreneurship management (Chinomona & Maziriri, 2016; Yunis et al., 2019). I used the qualitative descriptive design to deepen understanding of female entrepreneurship experiences and expand information on strategies to overcome barriers to the sustainability of female business ventures to improve and broaden female entrepreneurship literature. The study helped me expose procedures and strategies used by successful female entrepreneurs to gain competitive business advantage and succeed in sustaining profitable entrepreneurial business ventures, which practitioners may use to engage in general improvement of female entrepreneurship.

### **Role of the Researcher**

The qualitative researcher explores the experiences, values, and perceptions of people and makes meaning out of it by interpretation of data and analysis. The researcher employs methods and strategies to interpret the phenomenon of interest from the perspectives of the participants who are the objects of study to ensure the trustworthiness

of the findings (Noble & Smith, 2015). This situation makes the social position of the researcher critical to the inquiry and appreciation of the phenomenon (Ravitch & Carl, 2016). My role as a researcher was to interview women entrepreneurs about their experiences, how they interpret these experiences, and the strategies they used to overcome barriers to sustaining their business ventures.

My role as the researcher was, therefore, that of an interviewer and observer, which made me personally and objectively associated with the participants as we interacted and connected with the research purpose, topic, and process. Although my position enabled the formation of a relationship with participants and gave access to insider information and rich data (Råheim et al., 2016), I only undertook the role of a researcher investigating the questions connected to the study. I did not become a participant. As a result, I did not develop any personal relationships with the participants and did not control a participant's narratives, which was a part of the study.

Being involved with the research purpose, research questions, sources of data, interpretation of data, and findings, the researcher's role may get influenced by personal orientation, beliefs, worldview, and experiences (Ravitch & Carl, 2016; Rubin & Rubin, 2012). The researcher processes the data collected as the major instrument of data collection. The researcher, therefore, needs to crucially address the gender-neutral position as a human instrument and disconnect self from the process, define and eliminate biases to objectively and effectively analyze and interpret data. To avoid the influence of such personal connection and to disconnect self from the process, researchers must avoid every personal and professional relationship with participants of the study, as this can

taint the data collection, interpretation, and analysis. The researcher must account for personal bias that may affect the findings of the research (Noble & Smith, 2015).

Researchers must manage biases adequately, to address ethical concerns, and also define other assumptions and experiences that qualify the researcher to undertake the study (Greenbank, 2003). A qualitative researcher applies strategies that ensure the trustworthiness of findings by acknowledging and accounting for personal biases that may influence findings and engage in constant reflection to provide depth, significance, and credibility of analysis (Noble & Smith, 2015; Wegener, 2014).

During the research process, I managed biases by using a journal to openly note any personal biases while undertaking the analysis of data, including personal assumptions and interpretations to identify any influence on the narratives. Interview questions were semistructured to provide an opportunity for participants to describe rich experiences. I also managed biases by reflecting on my field notes and reviewing my journal to excuse any personal feelings or perceptions generated during the interview process to avoid any interference with responses and experiences from participants during the process. I used reflexivity to clarify understanding of the data collected to remove any form of biases and address ethical concerns of working with women to ensure the validity of my findings.

Self-reflection was crucial in helping me separate my personal views and experiences from the theoretical lens and any influence that I may have brought to the study (see Laureate Education, 2010). Also, in the qualitative research, there is a rapport between the participant and the researcher in the interview research process that is

usually informal in terms of interactions (Kendall & Halliday, 2014), which may lead to biases. Such interactions helped me keep participants relaxed, which exposed rich data to maintain validity as detailed and thick verbatim descriptions of participants' accounts are presented (see Noble & Smith, 2015; Paull, Boudville, & Sitlington, 2013). I strongly mitigated biases, as I ensured such interactions did not interfere with responses and data collected.

I conducted all interviews by telephone. The method of telephone interviewing provided flexibility and access, and was valuable for demonstrating responsiveness and collection of rich data (see Drabble, Trocki, Salcedo, Walker, & Korcha, 2016; Opendakker, 2006). This option gave participants a level of freedom over the research process, and it embraced a close unbiased relationship between me as the researcher and the study participants (see Hanna, 2012). Telephone interviewing is a widely used method of qualitative data collection that allows participants to feel relaxed and able to disclose sensitive information freely (Novick, 2008). Such a process ensures the production of consistent data that promotes the process of replication and transferability of qualitative data by allowing the researcher the opportunity to access valid and quality rich information (Novick, 2008).

Qualitative research encourages interaction, which may raise ethical issues of rapport and trust in disclosing personal information. Such concern makes trust fundamental in the collection of qualitative data during interviews and observation (Ravitch & Carl, 2016). I maintained the confidentiality of participants and the privacy of disclosures that participants made. I also interviewed participants from my personal study

in my private home to ensure privacy in a quiet environment, which boosted participants' confidence to elicit in-depth untainted responses.

I conducted the interviews after receiving approval from Walden University Institutional Review Board (IRB), and no incentives were provided for participants to eliminate any form of bias, influence, or conflict of interest. I posted recruitment notices on public bulletin boards, on LinkedIn and Facebook, and I emailed only the consent forms to participants whose consents were received before I commenced the study. Participants were informed of the requirement to maintain ethical expectations of IRB. Finally, to ensure the trustworthiness of data, I recorded responses and transcribed them verbatim (see Merriam & Tisdell, 2015).

### **Methodology**

To explore a research problem to uncover participants' experiences, the meaning ascribed to those experiences, as well as the process of engagement, transformation, and change requires a qualitative descriptive research design (Merriam, 2009). This approach enabled me to describe how Nigerian female entrepreneurs transformed their business practice from very low achieving businesses to achieving business sustainability and success. The approach made it possible to discover experience, meaning-making, and process from different Nigerian female entrepreneurs with varying factors of influence in various settings. This process provided deep understanding and findings from diverse perspectives that may be useful to struggling female entrepreneurs. Research has indicated that the constructivist/interpretive standpoint is appropriate to examine women's entrepreneurship and its embedded context (Brush et al., 2009). The application

of a qualitative descriptive approach is rooted philosophically in constructionism and naturalistic inquiry. Using the conceptual framework as a lens to investigate barriers to the sustainability of female entrepreneurship provided an effective method to appreciate the influences of Nigerian women's entrepreneurial experiences and effective strategies adopted for advancement (see Brush et al., 2009).

The qualitative descriptive approach allows the exploration of experiences, the meaning, and the process involved in one study, which was useful and suitable to address the purpose of this study. The approach provided an opportunity for close association with the participants of the study to develop trust, which provided support for participants' comfort (see Wimberly, 2011). Close association enabled participants to stay relaxed to provide rich data, which emanated from realities that authenticate data (see Corbin, Strauss, & Strauss, 2014). Staying relaxed helped the participants respond well and significantly to generate intense, rich data from diverse and complex settings.

In alignment with the study approach, I collected data by individual semistructured in-depth telephone interviews from 15 successful Nigerian female entrepreneurs. I used open-ended questions with semistructured interviews for this study to make participants relaxed and confident to cultivate rapport and maintain a connection, to enable me understand participants' perspectives to obtain a detailed description of experiences (see Drabble, 2016; Novick, 2008; Patton, 2015). Data collection for the qualitative descriptive approach utilizes semistructured interviews to aid in gaining an independent understanding of participant views (Hansen, 2006). Open-ended interviews enabled an understanding of accounts of experiences from subjective perspectives with



personal interface with participants that allowed me to capture essential information using reflective journal notes (see Kvale & Brinkmann, 2015). Open-ended questions also minimize the biasing of participants' responses (Singla, Jones, Edwards, & Kumar, 2014).

Also, I utilized the process of individual interviewing, observing, thinking, and reflecting and consistent research process to generate rich and comprehensive descriptive summaries of experiences to answer the research question, with low inference that allowed me stay closer to the original data (see Magilvy et al., 2009; Sandelowski, 2000). The process provided high descriptive validity and enabled the presentation of clear and consistent accuracy of accounts to ensure the trustworthiness of data collection and analysis (see Lambert & Lambert, 2012; Lim, 2011; Magilvy et al., 2009; Percy et al., 2015; Sandelowski, 2010). Such details of congruence in the research process are best practices of the qualitative descriptive design, which thoroughly justifies the process of attaining rigor and generating robust and credible findings (Bradshaw et al., 2017; Cooper & Endacott, 2007; Magilvy et al., 2009; Kim et al., 2017). To further maintain rigor and achieve credibility and trustworthiness of data collection and analysis, the qualitative descriptive researcher must establish congruence in the research process between methodology and methods, and state the strategies for rigor and data analysis process (Caelli, Ray, & Mill, 2003).

### **Participant Selection Logic**

Almost half of the Nigerian population are women, with 41% of them being women entrepreneurs (National Bureau of Statistics, 2018; No Ceilings Report, 2017),

and having the highest number of entrepreneurship activities within Africa (MasterCard Index, 2018). Through their enterprising activities, they have continued to make significant contributions to the developing economy of Nigeria (Akanji, 2016). They are crucial to the economic advancement and sustainable development of the Nigerian nation (Nwankwo & Okeke, 2017; Ojo et al., 2015). For this study, therefore, I selected a representative group of these vital female entrepreneurs as participants, to explore their experiences, how they describe and interpret these experiences, and the meaning they ascribe to them. This approach provided a deep understanding of the influences, challenges, and barriers they encountered and how they overcame and sustained their businesses.

The population of a qualitative study is the total number of relevant persons sampled legitimately to partake in the data collection protocols, which fall within the target population of study and meet the inclusion criteria of the study (Robinson, 2014). I received the IRB approval before identifying participants for selection for this study. I posted recruitment notices on public bulletin boards of Nigerian businesswomen, and also on business owners' social media network platforms such as LinkedIn and Facebook pages, to achieve an authentic and reliable identification of participants through professional networks. Research has suggested that social media platforms and, use of the internet can be an efficient tool for generating research study participants (Patton, 2015). This approach helped me select the cases that meet pre-arranged criteria to recognize and appreciate cases that are rich in information (see Emerson, 2015; Patton 2014). I sent a consent form to the prospective participants who responded to the notices.

My sampling strategy consisted of 15 purposively sampled successful Nigerian female entrepreneurs. I selected participants who met the recruitment criteria. The criteria for recruitment included being a Nigerian female entrepreneur having experience in growing and sustaining profitable business for five years, earning an income, and willing to provide in-depth research information and data on the phenomenon of study, drawing from parameters of success of female entrepreneurship as noted by the United Nations (Motilewa et al., 2015 Patton, 2015; UNCTAD, 2014). The participants for qualitative descriptive study must have experienced the phenomenon identified for the study, able to relate with the researcher, and willing to tell their stories (audio-recorded) to a researcher concerned with learning about their experiences (Magilvy et al., 2009).

I considered these women to have the best information on entrepreneurial experiences, barriers, and sustainability strategies. Establishing inclusion criteria is crucial in qualitative research as it ensures that participants selected can give information that addresses the research question and purpose of study (Salkind, 2010). These requirements may qualify participants because they relate directly to the purpose and focus of the study and amenable to the research question (Patino & Ferreira, 2018; Statistics Solution, 2019).

I used a purposive sampling approach through criterion and network sampling to enable me to specifically identify Nigerian female entrepreneurs with reliable information desired for the studied phenomenon. Criterion and network sampling are two rigorous qualitative sampling strategy approaches that comprise selecting participants that meet the predefined criterion of significance and help to identify and understand information-

rich cases (Emerson, 2015; Patton, 2015). Participants were purposefully selected for data collection to achieve an in-depth study and to obtain information-rich data.

A major determining factor for sample size is saturation and the aim of the study (Mason, 2012; Zachariadis, Scott, & Barrett, 2013). The point of saturation determined the exact number of participants involved in this study. Data saturation is achieved at the point where little or no new or additional information can be obtained from the data, where further coding is no longer attainable in the process, and concepts become well developed (Cleary, Horsfall, & Hayter, 2014; Fusch & Ness, 2015; Mason, 2012). Depth, thickness, and richness of information collected are the primary concern in qualitative studies and not the focus on sample size (Mason, 2010). To enable saturation, I used interviews to collect data and ensured the consistency of interview questions across all participants. I communicated directly with all participants and adhered to all ethical procedures to strengthen data collection and analysis process, and reached saturation with a sample of 15 participants (see Fusch & Ness, 2015).

### **Instrumentation**

I used semistructured telephone interviews to collect primary data for this study. Interviewing is an essential element of data collection methods offered by qualitative research for collecting useful information (Patton, 2015) with a focus on the experiences of participants and the meaning attributed to the experiences (Seidman, 2006). I used a recruitment notice and data collection protocol with interview guide (see Appendix A), including informed consent form using the verbatim document from the Walden IRB, with an opening and closing statements that align with the qualitative descriptive

research. This process was to encourage participants' confidence and assurance and to elicit a clear description and interpretation of experiences and meaning-making for information-rich data.

An interview guide is required to ensure the standardization of questions regarding key issues identified in the literature (Singla et al., 2014). The interview guide consisted of six open-ended questions based on the conceptual framework, research questions, and interviewing techniques to guide the interview process. The questions enabled participants to share their experiences and reconstruct them and reflect on the meaning and significance of these experiences and how it shaped their entrepreneurial journey (see Siedman, 2006). This process aimed to help participants to present data without insinuation or additions. The presented data provided detailed descriptions that helped to answer the research question.

I began the interview with a brief opening statement about the purpose of the study and the significance of participants' participation in contributing to improvements in female entrepreneurship (see Ferguson, 2012). I started with basic introductory questions about the business, and entrepreneurial motivation, to establish rapport, keep the participant relaxed and gain their confidence (see Jacob & Furgeson, 2012; Patton, 2015). Questions were open-ended to avoid yes or no answers and to produce in-depth descriptions of perceptions and experiences (see Merriam & Tisdell, 2015; Roulston, 2009).

I also created probing questions included with the primary questions to assist the participants with clarity of responses and elicit additional information (see Patton, 2015;

Merriam & Tisdell, 2015; Seidman, 2013). After the basic introductory questions, I proceeded with the major questions that helped the participants describe and reconstruct their experiences, influences, challenges, and barriers. I followed up this process by asking the final stage of questioning that enabled participants to reflect on their experiences and the success strategies they adopted, which can become business advisory tools for empowering and supporting the success of female entrepreneurs.

I collected data from the interview in the form of audio recording, which was supported by journal entries, and field notes that I took to record my thoughts and what I observed as important from the participants' during the interview. Audio recordings capture voices and provide non-visual communication captured during interviews that may be useful for precise extracts or summaries for the data analysis. Insightful journaling may give more clarity and reduce ambivalence (Given, 2008; Gubrium, Holstein, Marvasti, & McKinney, 2012; Janesick, 2011). Onwuegbuzie and Byers (2014) suggested that nonverbal communication data is fundamental to supporting the description and interpretation of the research process. Each telephone interview was conducted from my personal study in my private home, which was a prearranged, quiet, and private environment convenient for participants' privacy. I held the interviews for a duration of approximately 30 minutes each.

### **Procedures for Recruitment, Participation, and Data Collection**

I used telephone interviews for the collection of data from 15 Nigerian female entrepreneurs purposefully selected by criterion sampling and sourced from notices posted on public bulletin boards of Nigerian businesswomen and business owners'

LinkedIn and Facebook social media network platforms. Social media platforms help to connect people of interest to facilitate information sharing, relationship and rapport, engagement, and interview scheduling for researchers (Lunnay, Borlagdan, McNaughton, & Ward, 2014). Participants were pre-screened to ensure those selected meet the selection criteria. These criteria include being Nigerian female entrepreneurs, having experience in growing and sustaining profitable business for five years, earning an income and willing to provide in-depth research information and data on the phenomenon of study, drawing from parameters of success of female entrepreneurship as noted by the United Nations (Motilewa et al., 2015; Patton, 2015; UNCTAD, 2014). I selected participants based on the inclusion criteria, and I considered them to have the best information on entrepreneurial experiences, barriers, and sustainability strategies.

The process of setting up interview appointments involved approval from IRB, posting of recruitment notices, selection, sending of consent form email, receipt of informed consent, and phone calls to set up interview appointments. I selected and recruited participants in order of responses to the recruitment notice. The consent form emails included an explanation regarding the purpose of the study, interview process, option to withdraw, confidentiality rights, voluntary participation, possible risk, and the time limit within the form. All informed consent was received before telephone calls were made to the participants to set up interview appointments. Before the commencement of interviews, the options for participation and discontinuance at any time was clearly stated, explained, and emphasized to the participants, to ensure participants are comfortable with the data collection process.

I prearranged a private environment in my personal study within my private home for the interview, and I set a convenient time received from the participants as the appointment time. I set up appointments through a phone call. Duration for the interview was approximately 30 minutes, and I collected data by audio recording, field notes, and journal entries. Data was collected by interviews on a recorded device and transcribed verbatim by me (see Singla et al., 2014). An opening statement preceded the interviews, to further inform participants verbally about the purpose of the study. I explained the process of privacy and confidentiality and the importance of their participation in the study. Such explanations made conversation and listening flow easily and actively to produce useful information (see Rubin & Rubin, 2012).

During the interview process I collected data by semistructured telephone interviews with open-ended questions supported by reflective journal notes (see Lambert & Lambert, 2012; Merriam & Tisdell, 2015). The open-ended questions permitted the participants to describe and reflect on their experiences. Open-ended questions provided a deep understanding of the interpretation of participants' experiences, challenges, and barriers, from their perspectives, and how they overcame, which provided rich data.

To ensure the validity of data, I monitored the data collection process and biases to reduce any influence. I conducted 12 interviews to reach data saturation, but I did an additional 3 interviews to further confirm data saturation and stopped, bringing my total interviews to 15. Data saturation is the point where participants provided repeated similar themes in their responses as previous participants, and little or no additional information was obtained from the last three participants (Fusch & Ness, 2015; Hennink, Kaiser, &



Marconi, 2017). The point of saturation was the determining factor for the sample size (Mason, 2012; Zachariadis et al., 2013).

I made a closing statement at the end of the interviews to thank participants for their time and participation, to further assure them of their privacy and confidentiality and inform them of the need for transcript review to ensure the accuracy of the recorded data. The process of audio recording the data provided an opportunity for review and cross-checking of data against analysis for accuracy and validity of information analyzed (see Morse, 2015; Thomas, 2016).

I transcribed the recorded interview and checked the alignment of the recorded data with transcript, journal notes, and analysis to confirm accuracy. Ensuring data accuracy provides credibility, which strengthens findings (Merriam & Tisdell, 2015; Spall, 1998). I separately emailed the transcribed audio recorded data to each participant for review and verification. Participants responded to the email with a statement confirming the accuracy of the transcript, which ensured clarification and accuracy of data.

### **Data Analysis Plan**

The data analysis plan for this study aligned with the qualitative descriptive research approach. This approach enabled an appropriate analysis of transcribed data to gain a good understanding of the experiences of female entrepreneurs. This process helped to develop appropriate analytical inputs that answer the research question on strategies used by Nigerian female entrepreneurs to overcome barriers to business success and sustainability. I used the data analysis plan from Merriam and Tisdell's (2016) step-

by-step thematic analysis process. The process involved the organization of data, coding, identifying repeated themes and patterns, and revisiting individual encounters to make meaning and form the description of experiences.

Following the requirements of the qualitative descriptive study, I transcribed, organized, sorted, synthesized, summarized, and analyzed the data thematically (see Magilvy et al., 2009). The qualitative descriptive design utilizes reading, rereading data, listening to audio recordings, reviewing field notes, interpreting specific cases and crosschecking, and clarifying with participants to inform patterns, categories, and themes to generate codes to enable a thematic analysis of data (Magilvy et al., 2009). This process helps to produce new understandings and detailed descriptions (Magilvy et al., 2009). I appropriately transcribed the data from the interviews.

I read through each transcript to deeply understand and appreciate the data by reviewing and rereading to have a good understanding of developing codes and identifying categories for accurate coding. I used the open manual coding method for each interview transcript and selected themes from the experiences and understanding presented by the participants by using analytic reasoning. I did this process by identifying meaningful expressions from the data through objectivity and critical thinking to obtain meaning and interpretation from the data and description, and grouping similar codes with words (Saldana, 2016). I reviewed my field notes, reflected on my journal, read through printed data, listened to the interview recording intermittently and made personal notes as I coded at the same time, using descriptive codes. I extracted the codes into a

word document and organized them according to participants' responses to the interview questions.

To develop the categories, I progressed with axial coding to relate these codes, words, and concepts to each other, scanning for repetitive words, phrases, statements, and experiences that are similar. I presented the main codes and placed them in major categories. These words, phrases and statements were added to the lists of categories or themes. I created new categories when I found added words, phrases, statements, and experiences that are distinctive from those categories but are part of the data. I revised the categories, refined, combined and narrowed them into themes.

I transferred all the codes into another word document with three columns, and placed the codes generated from raw data within the transcribed interview to one column. I placed axial coding and categories in the second column, and put the emergent themes in the third column. After reflecting on the codes and the categories I wrote them out and transferred them into the appropriate column in the word document. The manual coding was tedious, but the coding experience enabled detailed analysis.

In line with procedures for the qualitative descriptive approach, I cautiously employed low inference in the analysis so that the findings I presented satisfied methodological rigor that produces the accuracy of participants' perspectives. I conducted data analysis and presentation of findings with reflexivity and articulated by audit trail with the description of a detailed research process as best practice for the qualitative descriptive design to produce an accurate account for reliability and to minimize biases (see Cooper & Endacott, 2007). Therefore I documented vital stages of

the research process and presented a transparent, detailed description of a consistent research process and steps that I undertook in the study to arrive at the findings. I used audit trail to outline the steps I took and how my thinking evolved throughout the research process, to make my decisions transparent and to enable readers trace my reasoning and determine transferability of findings (see Carcary, 2009).

To further establish rigor and credibility, this process included transcript review and cross-checking to validate the reliability of coding, promote reflexivity, and minimize bias. A transcript review is a process of validating participant's responses in qualitative research to help improve the accuracy, credibility, and transferability of a study (Hagens, Dobrow, & Chafe, 2009). Participants checked data collected for accuracy with their responses and experiences to ensure the trustworthiness of findings. Interviewee feedback improves credibility and trustworthiness (Sandelowski, 1993).

### **Issues of Trustworthiness**

Qualitative research has implications of subjectivity as a result of its unique nature, which has made it a challenging research process with concerns of credibility and quality of findings. This implication has led to its rigorous methodological nature and the need to prove the trustworthiness of findings (Yin, 2016). Lincoln and Guba (1985) presented four criteria for measuring trustworthiness: credibility, transferability, dependability, and confirmability, which stresses objectivity and accuracy of interpreted results.

Four criteria determine trustworthiness based on the yardstick of value, applicability, consistency, and neutrality of findings (Merriam, 1995). A trustworthy

qualitative study must have findings that align with the study problem statement and answer the research question with an unbiased approach that fits the purpose of the study (Manzoor, 2015). A qualitative researcher, therefore, needs to apply quality controls to research for findings to be acceptable within the body of literature. Where drawn deductions are credible and legitimate, the study can be said to be validated and trustworthy, which indicates the level of confidence that placed on the study findings (Leung, 2015).

### **Credibility**

Legitimate and appropriate interpretation of original data from multiple sources establishes credibility, which places confidence in the findings. Where findings represent believable and truthful information of accurate interpretation of perceptions of participants taken from the original data assures credibility (Anney, 2014). The process of the research design allowed low inference and encouraged closeness to original data to present truthful information, which confirmed credible findings (see Sandelowski, 2000). The competence of the researcher in emphasizing detail and presentation of valid evidence obtained from varied sources with precise observation and engagement determines the credibility of qualitative research (Patton, 2015). I obtained information from successful women entrepreneurs from diverse backgrounds and business settings within Nigeria, which provided different types of data with varied perceptions of challenges, barriers, and strategies for success.

To confirm the credibility of the study, I conducted transparent recruitment and obtained informed consent. I used a credible interview process of direct recording of

participant's responses. I used triangulation, including the application of different sources of data analysis, such as interview transcripts, field notes, journal entries, persistent reviews, and personal coding. I audio-taped participants' responses and sent transcripts to participants for review to ensure they validated them by confirming their accuracy. This process prevented any form of researcher biases.

I also ensured that saturation was reached during the research process to ensure I obtained all possible themes to achieve research quality and validity, which is fundamental to credibility (see Fusch & Ness, 2015). These methods of data evaluation included participants' expected confirmation of the accuracy of data collected before analysis, through engagement with participants for data review and interpretation (see Frankfort-Nachmias & Nachmias, 2008). I tested the interview questions used to ensure the right phraseology was applied to address the research question (see Patton, 2002). Confirmation of the accuracy of transcribed data confirmed credibility and validated the data as factual. Credibility makes the study believable (Lincoln & Guba, 1985).

### **Transferability**

A demonstration that findings of a qualitative study reflect reality and applicability in other contexts, in a similar situation and beyond its scope assure transferability and reflect validation of data (Anney, 2014). The researcher can achieve transferability by a thick and detailed description of the original setting of the study as the primary aim of qualitative research is to achieve the depth of information (Burkholder, Cox, & Crawford, 2016; Houghton, Casey, Shaw, & Murphy, 2013). Also, accounts of research methods, findings, and samples enable readers to determine the transferability of

results to a specific context (Burkholder et al., 2016; Houghton et al., 2013). The qualitative descriptive approach helped me to obtain thoughtful descriptions with a rich, clear, and comprehensive summary that enabled me to stay close to original data and reflected the reality of subjective experiences, which assured transferability (see Colorafi & Evans, 2016; Magilvy et al., 2009; Merriam, 2009). Obtaining information from successful female entrepreneurs in different businesses and settings across various sectors from different parts of Nigeria also ensured transferability.

I engaged in a variety of participant selection, as stated above. I also provided a thick description of participants, their context, detailed description of recruitment, research process and data collection, selection criteria, and obtaining participants from different businesses and sectors to substantiate transferability of data to other sectors and settings (see Korstjens & Moser, 2018). This approach added to the literature on understanding female entrepreneurship barriers and strategies for overcoming them. Information obtained within the Nigerian context can become relevant in another setting with thick description and the use of certain concepts that were developed. A thick description provided the basis for a decision on transferability and applicability in other contexts in the qualitative study (see Lincoln & Guba, 1985).

### **Dependability**

Trustworthiness demands that a study is dependable in its findings. It refers to the consistency of findings that are error-free in terms of data collection and interpretation and how it could be replicated or applied over time (Korstjens & Moser, 2018; Miles et al., 2014; William, 2016). Trustworthiness was assured by the audit trail, indicating the

application of a reliable and steady process throughout the entire research and showing consistency in sampling method, selection of respondents, interview format, data collection, and analysis. I used rigor and audit trail through documenting transparent descriptive details of data collection procedure, research design, data analysis process, in addition to field notes, transcription of the interview, and transcription analysis to ensure dependable and accurate assessment.

I used the qualitative descriptive design process of interviewing, thinking, and reflecting to generate rich and comprehensive descriptive summaries of experiences that provided high descriptive validity and consistent accuracy of accounts, to achieve dependability and ensured trustworthiness (see Lambert & Lambert, 2012; Lim, 2011; Magilvy et al., 2009; Percy et al., 2015; Sandelowski, 2010). The absence of inconsistencies helps achieve dependability (Patton, 2015). I attained the dependability of collected information through research process consistency that ensured the interviews produced data that connected well with the research question (see Anney, 2014). I applied personal coding and used thematic analysis to confirm dependable results.

### **Confirmability**

Confirmability is the heart of the objectivity of a qualitative study and consists of the level of neutrality that refers to disinterest and noninvolvement of personal motives or biases. It means that the findings of my research are accurate and confirmable and can be corroborated or validated by others without biases (see Anney, 2014; Mason, 2010). I examined my preconceived values and beliefs and how they influenced decisions to ensure biases are addressed (see Korstjens & Moser, 2018). I provided the accuracy of



transcribed data to validate responses by the participants and established confirmability (see Kornbluh, 2015).

To ensure findings reflect participants' responses, concepts, and experiences rather than the researcher's perceptions, inclinations, or summation, I used reflexivity. Focusing on participant's responses and presentation of accurate meaning strengthen reflexivity in qualitative descriptive studies and ensure confirmability, (Singla et al., 2014). I ensured consistency of data collection, analysis, reflective journal, and transcript reviews of participants' responses to reflect the truthfulness of participants' perspectives to achieved reflexivity and confirmability. I transcribed participants' responses after the interviews and made the transcripts available for their review and verification. The review process is a valid technique for establishing trustworthiness.

I provided precise details of my role as the researcher, data collection, and analysis steps and procedures to ensure that I achieved confirmability with justification for the absence of any influence on the interpretation of findings (see DeVault, 2018). Such an approach critically ensured that the results are the original perspectives of the female entrepreneurs to provide confirmability of the study. I confirmed the accuracy of data and analysis for my research through openness of data collection in addition to use of field notes and journal entries used for interpretation (see Cope, 2014; Patton, 2002). This evidences objectivity of the researcher, which is crucial for confirmability and trustworthiness.

## **Ethical Procedures**

Ethical procedures are critical during the research process. I observed these procedures according to the guidelines of the IRB, and it begins with obtaining IRB approval and compliance with institutional and federal regulations. These include solicitation of participation, creating measures for voluntary participation, obtaining informed consent, privacy, confidentiality, protection of participants' freedom to exit at any time, prevention of harm to participants, and the protection, treatment, and safeguard of data with strict confidentiality. These are ways to protect participants in a qualitative research study (Kendall & Halliday, 2014). Ethical challenges may potentially impact the research process, the researcher, and participants (Merriam & Tisdell, 2015). Researchers are required to adhere to these requirements to avoid processes that exert burden, undue pressure, distress, and intrusion on human subjects (Ciuk & Latusek, 2018).

Sourcing for participants, interviews, and data collection began after approval from the IRB. I selected participants by criterion sampling through posting notices on public bulletin boards and well-structured social networks and sent formal consent form to them after receiving their responses. I followed up by telephone calls to schedule interview appointments and fixed interviews after I obtained informed consent from participants. All interviews were conducted in my enclosed personal study room in my private home with great assurance of information privacy.

I informed participants of the interview process and confidentiality procedures. I informed participants that their participation was voluntary and of their freedom and right to withdraw from the process if uncomfortable at any time. I guaranteed anonymity

throughout the entire procedure without any associated penalty or risk. I ensured the confidentiality of participants', protected their privacy, and their responses and I treated them with confidentiality and professional conduct.

I did not persuade any individual or participant to participate, and I made no offer of compensation in exchange for participating in my research work. Participants were not under any form of obligation to accept the invitation or participate. The decision to participate was entirely voluntary. There was no personal involvement with the specific business or sectors covered, which eliminated ethical bias. Participants were obtained on personal volunteer grounds and not accountable for any information released or withdrawal from the study.

I recorded all research materials, documented and strictly safeguarded and protected them at all times. Data collected was only for the research study and did not include names of participants, and any connection to participants was kept at the highest level of confidentiality until authorized for destruction (see Frankfort-Nachmias & Nachmias, 2008; Patton, 2002). I used digital encryption as a protective measure to store all data information in the computer system and other electronic devices as appropriate storage and protective mechanisms. All hard copies of data were secretly stored and secured anonymously in private cabinets in my personal study, with access remaining with me. Data will be kept for 5 years and then destroyed by burning the hard copies and permanently deleting the soft copies from the computer.

### **Summary**

The purpose of this qualitative descriptive study was to explore the strategies that Nigerian female entrepreneurs use to overcome barriers to sustainability of profitable entrepreneurial ventures. The study explored the experiences of these women, how they described, interpreted, and made meaning of their experiences, including factors that influenced their processes, challenges, and barriers, and strategies they used to overcome and sustain their businesses. The findings may enable a deeper understanding of gender-specific innovative strategies for promoting female entrepreneurship engagements. This chapter discussed research design and rationale, the role of the researcher, and methodology, participant selection logic, instrumentation, procedures for recruitment, participation, and data collection, and a data analysis plan and issues of trustworthiness to confirm the appropriate research strategy used for this study. In chapter 4, I present the study findings, including the process of data collection and analysis.

## Chapter 4: Results

The purpose of this qualitative descriptive study was to explore strategies that Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures. The central research question was: What strategies do Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures? This question was designed based on the gaps identified in the literature upon an exhaustive review of studies on female entrepreneurship and their challenges in Nigeria. To address this gap, I used the qualitative descriptive approach to collect data from a purposive sample of 15 successful female entrepreneurs in Nigeria regarding their experiences, processes, and strategies for success, using semistructured individual interviews.

I used open-ended questions to explore experiences of these women from their perspectives and the meaning they attributed to the experiences (see Seidman, 2013). I used the data analysis plan from Merriam and Tisdell's (2016) step-by-step thematic analysis process. I performed open manual coding with axial coding in addition to reviewing my field notes, journal entries, interview transcripts, and interview recordings, to interpret specific cases and crosscheck them. I also utilized a transcript review to obtain data clarification and validity with participants. This process helped me to generate open codes, form patterns, create categories and group them into themes, which enabled thematic analysis of data to produce new understandings and detailed descriptions (see Magilvy et al., 2009).

The results in this chapter embody the experiences of Nigerian female entrepreneurs and the influences of their entrepreneurial journey that are novel and not reported in the existing literature. Themes identified were based mainly on participants' responses that I thematically analyzed and how they reflect influences, experiences, and barriers faced by Nigerian female entrepreneurs in relation to factors (market, money, management, motherhood, macro, and meso environment, and empowerment strategies) within the conceptual framework. The manual coding helped me to develop five categories and identify 13 themes, which allowed for a thorough analysis process that ensured credibility (see Zamawe, 2015). The basis for the analysis was provided by comparing participant recorded responses, transcripts, field notes, and journal entries, which led to the identification of 13 emergent themes that helped to answer the research question.

In this chapter, I also present essential details of the research setting, demographic data, data collection and analysis procedures, evidence of the trustworthiness of the qualitative data, and, finally, a combination of the study results. Additionally, I discuss the emergent themes and how the research findings related to the conceptual framework and the research question. All confidential or identifiable information that could reveal participants' identity was not included in this study to protect their privacy.

### **Research Setting**

I conducted semistructured telephone interviews with 15 Nigerian female entrepreneurs to collect research data for this study. First, after receiving approval from the Walden University Institutional Review Board (approval no.07-22-20-0611888), I

initiated recruitment of participants by posting a recruitment notice on public bulletin boards of business owners and female entrepreneurs and LinkedIn and Facebook social media platforms. The recruitment notices detailed inclusion criteria and the requirements for selection and requested interested volunteers who met the criteria to contact the researcher.

I had initial responses from volunteers through the public bulletin boards and from LinkedIn. Altogether, 29 people responded to my recruitment notice and indicated an interest in participating. From the responses I received, I selected 15 potential participants from those who responded in order of their responses. I contacted them by e-mailing only the consent form to them using the contacts provided with their responses to my recruitment notice. Upon receiving participants' consent, I scheduled all interview appointments at participants' convenience, which happened to fall into a stretch of one interview after the other. The interviews were conducted by telephone at the convenience of each participant in my enclosed personal study room in my private home in Lagos to maintain quiet and allow for strict privacy and confidentiality, protecting participants' identities with great assurance of information privacy.

### **Demographics**

The populations of interest for this study were successful female entrepreneurs in Nigeria who were earning income and had successfully grown and sustained profitable entrepreneurial business ventures for 5 years. Fifteen of these women who owned personal small, medium, and large scale businesses in Nigeria in diverse sectors participated in the study. The participants had various entrepreneurial backgrounds

representing diverse business sectors, and their business location cut across different geographical settings covering the geopolitical zones of Nigeria.

The participants possessed an in-depth knowledge of and were experienced in the phenomena I researched and the study topic, related well with me, and willingly told their stories (Magilvy et al., 2009). The participants were able to provide in-depth research information and data on the phenomenon of study (Patton, 2015). Most of the participants I interviewed were educated and trained in business skills and management.

I did not specifically collect demographic information for this study. The only requirement was the inclusion criteria of 5 years of experience in growing and sustaining profitable businesses as a female entrepreneur. I did not specifically disclose this concerning individual participants. No identifiers or references were made to any specific demographic status that would render participants identifiable. The pseudonyms used were Participant1-Participant 15, with P representing participant and numbers 1-15 standing for code identifier for each participant.

### **Data Collection**

After receiving approval from the Walden University Institutional Review Board, I initiated the recruitment of participants, selected the participants according to responses, and scheduled interview appointment dates and time. Upon receiving consent, I scheduled interviews at participants' convenience. I conducted interviews from my secluded private study room in my personal home to ensure quiet, privacy, and confidentiality to protect participants' identities. I conducted semistructured telephone interviews with 15 successful Nigerian female entrepreneurs as the data collection



process to obtain information from the participants for the qualitative descriptive study. Participants were informed of the interview process, including information regarding the ethical procedure before I conducted the telephone interviews.

I began the process of data collection using the interview protocol to ask all participants the same open-ended questions provided in the Appendix. Participants' responses stimulated the use of further probing questions. To keep participants relaxed and comfortable, I began each interview with an opening statement to remind participants about the purpose of the interview, the potential benefit of the study to the society, their privacy rights, and the right to withdraw at any time. I also thanked them for volunteering to participate.

During the interview, participants described their entrepreneurial journey and their experiences as female entrepreneurs in Nigeria. Most of the participants were educated and so were easily able to understand the questions and articulate responses. The questions addressed their experiences as they related to their business background, their motivation and how they got into the business, the most difficult challenges and barriers they have faced in their daily experiences as female entrepreneurs within the Nigerian environment, and the processes and strategies they adopted to overcome these challenges and barriers. The questions also addressed how they have grown and sustained their businesses, lessons they have learned, and fundamental advice for prospective and struggling female entrepreneurs in Nigeria and realistic support resources for empowering female entrepreneurs to succeed.

The data collection phase was done in August, 2020, and consisted of daily semistructured telephone interviews. I utilized an audit trail with the data collection process to establish rigor. I used an android phone with an electronic voice recording device to record participants' responses and saved the recording in MP4 format. Also, I took field notes and made journal entries as a means of reflecting on my thoughts, noting responses, writing down important ideas and nonvisual expressions during interviews to achieve a clear line of thought, and recording the research processes from planning to the conclusion stage.

I took field notes of important expressions during the interview process, but ensured I focused my mind actively on listening, hearing clearly, and recording participants' direct responses. I recorded participants' reactions to questions before responding, and, within responses, their nonvisual expressions, along with my emotions and thoughts during the data collection process. Interviews lasted at an average of 28 minutes.

Participants were quite comfortable with the interview approach and questions, to the extent that some provided information about their age and their business locations even when it was not requested. Participants provided perspectives and concepts that aligned with previous studies. I encountered no difficulties or challenges that obstructed or resulted in amending my data collection process.

I followed the data collection plan in compliance with instrumentation procedures and adhered to ethics guidelines discussed in Chapter 3 during the data collection process of obtaining consent, reiterating confidentiality and privacy, and communicating

withdrawal options. I used instrumentation procedures through a semistructured interview format with open-ended questions and probes designed to encourage clarification and in-depth responses from participants. I continued data collection until I was certain that I had achieved data saturation.

I conducted 12 interviews to reach data saturation, but I did an additional 3 interviews to further confirm data saturation and then stopped, bringing my total interviews to 15. I concluded data collection at the point at which the last couple of participants provided information, concepts, and themes in their responses that were similar to those of previous participants (see Fusch & Ness, 2015; Hennink et al., 2017). This understanding meant that all participants generally agreed to vital aspects of the study.

Evidence of data saturation in themes emerged at the point when data analysis of interviews and reflective field notes revealed no new themes, indicating that data saturation had been reached. I relied on the interview protocol to achieve data saturation, as it enabled me to ask all the recruited participants the same questions. To strengthen my data collection and further ensure data saturation, I engaged in direct communication with each participant.

I was certain data saturation has been achieved at the point where little or no new additional information was found or could be obtained from the data and concepts became well developed (see Cleary et al., 2014; Fusch & Ness, 2015; Mason, 2012). I reached data saturation with a sample of 15 participants (Fusch & Ness, 2015). The data was audio recorded, and I transcribed the participants' recorded responses. I

comprehensively described details of the analysis process and what participants' responses revealed in the study results section. All generated digital data are stored in my personal computer with digital encryption as a protective measure and all physical media or hard copy data are secretly stored in file cabinets in my personal study room in my private home and securely locked up.

### **Field Notes and Reflective Journaling**

I recorded my feelings and thoughts regarding my challenges and anxiety with participant search, the recruitment process, scheduling interviews, obtaining consent, and data collection procedures. I detailed step-by-step process, including tools required to ensure the collection of appropriate and accurate data. I thought of my personal assumptions, interpretation and biases and openly noted them while undertaking the data collection and analysis of results.

I noted important comments from participants during the process, and recorded my thoughts about their expressions, to observe their meaning concerning their responses. I identified any influence on the narratives and recorded them and what my expectations were for the research process. I ensured my personal assumptions and biases did not interfere with participants responses and perspectives in data collection, analysis and reporting of findings.

I made journal entries as concepts came into my mind during the data collection and analysis process, which helped me ensure my thoughts and biases were in check, which guided my structure for adherence to standard procedures and reporting of findings. The field notes enabled me to reflect more on my journal entries, and with

listening to the audio recordings and rereading the transcripts, I was able to identify patterns, symbolic phrases to code and establish themes. This process provided valuable information on the participants' reflections on their experiences.

Reflecting on my journal and field notes helped me gain a deeper understanding of the experiences of the participants as I reflected on their responses, nonvisual and informal expressions. I also managed biases by reflecting on my field notes and reviewing my journal to excuse any personal feelings or perceptions generated during the interview process to avoid interference with responses and experiences from participants during the process. I used reflexivity to clarify understanding of the data collected to remove any form of biases to address ethical concerns of working with women to ensure the validity of my findings. I was able to ensure that I accurately presented the perspectives of participants. Field notes and reflective journaling helps the researcher undergo a process of self-analysis that question his methods to enable a reflection of his thoughts and biases, to mitigate them, ensure they are in the correct perspective and do not influence the study (Baskarada, 2014; Kendall & Halliday, 2014; Smith & Noble, 2014).

I took a record of all the processes involved such as recruitment, interviewing, recording field notes, taking journal entries during the interview process and primarily reflecting on them afterwards. The participants gladly accepted the mode of the interview, they approached the interview process formally in a very relaxed manner and were eager to tell their narrative. The women were determined to put out their

experiences to showcase the intricate role they play in their families and building their businesses at the same time.

### **Transcript Review**

Researchers use transcript review as a way to improve credibility and ensure the trustworthiness of data and research findings (Reilly, 2013; Merriam & Tisdell, 2015). After the audio recording of the interview, I transcribed the recording and separately emailed them to each participant. This activity involved a single process that enabled participants to review the transcript and verify the accuracy of their narrative.

All participants responded to the interview transcript review process without corrections by responding with statements that verified and confirmed the accuracy of the transcribed data as representing participants' true intent and meaning of their reflections and experiences. It is essential to obtain interviewee feedback about the validity and accuracy of transcriptions reflecting participant experiences to improve the trustworthiness of the research results (Lincoln & Guba, 1985; Sandelowski, 1993). The participants were satisfied with the final transcripts used for coding, which ensured accuracy and credibility.

### **Data Analysis**

The qualitative descriptive data analysis process involves thematic analysis as one of its major analysis procedure, which enables a holistic, in-depth understanding of participants' subjective experiences, using thick descriptions of their perspectives of what these experiences mean to them (Cooper & Endacott, 2007). Through the use of semistructured individual interviews, I recorded participants' responses and transcribed

the recoded data. I used Merriam and Tisdell's (2016) step-by-step thematic analysis process to organize the data through open manual coding to identify repeated themes and patterns to analyze, summarize, and describe experiences. The essence of thematic analysis is to identify interesting features and patterns in the data that are important and develop themes from them to use in addressing the research question (Maguire & Delahunt, 2017).

I used a descriptive coding approach (Saldana, 2008; 2016) to analyze the raw transcribed data to identify striking features in participants' responses that symbolically captures the meaning of experiences. The raw transcribed data consists of detailed accounts and perceptions of each participant's narrative of their experiences regarding responses to the research question. The interview questions enabled the collection of rich information for a holistic, in-depth understanding of experiences of barriers faced by successful Nigerian female entrepreneurs, the processes they engaged, and effective strategies adopted to overcome these barriers in sustaining profitable business ventures. During the interview sessions, I recorded the participants' responses to each interview question, using an android phone with a recording device as an audio recorder.

I maintained detailed consistency in the data collection and analysis process across all participants to provide a common ground for accuracy and reliability. A recorded detailed research process is best practice for the qualitative descriptive design to produce an accurate account for reliability and to minimize biases (Cooper & Endacott, 2007). The data analysis process was articulated by audit trail embedded within

the data collection and analysis process, which includes a detailed step-by-step account of actions undertaken.

These actions and steps include, before the analysis stage, I decided to mainly narrow my concluding analysis to perceptions about barriers faced by the participants and effective strategies adopted to overcome the barriers in relation to the 5M theory and women empowerment framework and underlying factors of influence in participants' business environment as indicated by the framework. I based this decision on the focus and intention of the research question. I reviewed my notes after data collection to stimulate critical thinking about things I observed, including nonvisual expressions. I also reflected on my journal to think and to help me keep track of my thoughts and address biases.

These steps helped me to generate detailed and comprehensive descriptions of experiences that represent accurate accounts of participants' responses. The qualitative descriptive design utilizes the process of individual interviewing, observing, thinking, and reflecting to generate rich and comprehensive descriptive summaries of experiences to answer the research question (Magilvy et al., 2009; Sandelowski, 2000). The process provided high descriptive validity with clear and consistent accuracy of accounts, to ensure attainment of rigor and trustworthiness of data collection and analysis (see Lambert & Lambert, 2012; Lim, 2011; Magilvy et al., 2009; Percy et al., 2015; Sandelowski, 2010). I used consistency to maintain congruence and provide a unified platform for the thematic process of coding, identifying categories, and developing themes.



Thematic analysis, as a qualitative descriptive approach, utilizes techniques to analyze recorded data to generate themes used to reflect on the meaning of responses in answering the research question. I applied the thematic analysis process in three stages. In the first stage, I got familiar with my data during and after transcribing by rereading the transcribed data numerous times, listening to the audio recordings, reviewing my field notes, and reflecting on my journal entries, interpreting, and crosschecking individual transcripts to generate codes. I reviewed responses to each interview question and developed codes systematically across all data. Transcript review was employed as each participant reviewed and validated transcribed data. I selected each transcript to identify interesting and striking features and meaningful expressions, phrases, and words in participants' responses that symbolically captured the meaning of experiences and understanding presented by the participants.

I obtained their meaning and interpretation through analytic reasoning, objectivity, and critical thinking. Using open manual coding, I used descriptive words to assign codes to these expressions and phrases and grouped them (see Saldana, 2016). To code, I read through the printed data, and listened to the interview recording intermittently, and made personal notes, and reflected on my journal entry. I did this process numerous times to color code the raw data in-text, within the transcript.

I extracted the coded data into a word document, recorded, organized, and placed the assigned codes in columns according to each interview question and against each participant. I titled the columns, participants (P1-P15), interview questions (Q1-Q6 and probing question) and organized the codes within each column beneath each question,

according to participants listing. I reviewed the codes many times. This process enabled the thematic analysis of data within the qualitative descriptive approach to produce new understandings and rich descriptions (see Magilvy et al., 2009). This approach enabled me engage directly with the data, to understand and get very familiar with the data easily across participants. The thematic approach allows an overall in-depth understanding and meaning of perspectives of participants to drive the analysis process (Klenke, 2016).

In the second stage, I created another word document with three columns titled open codes, axial coding and categories, and emergent themes, respectively. First, I exported the codes from the initial word document into the first column of the second document. I compared the codes using axial coding and recurring patterns to relate them to each other, perusing for repetition and similarities to develop and sort categories by grouping codes together under a major category to include related concepts. I followed the same process for all coded data, creating new categories where I found new phrases and expressions. I named these categories as they responded to the research question and conceptual framework to capture the meaning of the phenomenon and placed the categories in the second column of the second document. I categorized the codes in this second column.

Thirdly, I searched for themes by revising, refining, resorting, and combining the categories according to their relationships, into groups of similar content and meaning, and narrowed them into themes. I checked to ensure the emergent themes work in relation to coded extracts within the categories and entire data before I clearly defined and named the themes. I placed these emergent themes in the third column of the second

document. I took a significant amount of time to review the categorization, reflecting, and crosschecking to search for themes in other not to name themes hastily.

I wrote out new codes and categories and transferred them into the appropriate column in the second word document after reflecting on them. I also created new themes according to themes common to all participants' responses and placed within the column for themes. The analysis presented a description of the meaning of participants' experiences through the coding of raw data and the identification of emergent themes. The thematic analysis utilizes a consistent coding process to explore the meaning of information presented and to use the development of themes to offer a description of the common reality of participants (Vaismoradi et al., 2016).

Reading, rereading, and crosschecking of the transcribed data many times alongside listening to the recorded interviews, reviewing of my field notes, thinking, and reflecting on my journal entries enabled me to cautiously employ low inference interpretation in codes and themes generated. This process helped me to stay close to the original data as much as possible so that findings represented methodological rigor and true intention of the participants' responses to enable a realistic and accurate representation of participants' perspectives, using participants' direct phrases as much as was possible. I employed reflexivity and use of audit trail with a transparent, detailed step-by-step consistent research process. Such process enabled minimization of biases for accuracy of accounts and authenticated the research design to achieve trustworthiness as standard procedures of the qualitative descriptive design (see Cooper & Endacott, 2007). It gives the analysis descriptive validity that may enable other researchers to agree with

the findings, even if not applied in the same way (see Neergaard et al., 2009; Sandelowski, 2000).

Thematic analysis for the qualitative descriptive study requires a relatively low level of interpretation that places focus on participants' views by reflecting on interview discussions, notes and researcher's perception, and ensuring correct straightforward interpretation is assigned to the meaning of participant's responses (Singla et al., 2014). This process also enabled me to present clear strategies and processes used by participants in overcoming their business barriers, which may advance knowledge and application by practitioners to improve female entrepreneurship. The transcript review process further established rigor and credibility, as reliable accuracy of transcribed data was used for the coded data, which promoted reflexivity and minimized bias.

I identified five coded categories for this study, which were grounded in the conceptual framework and encompassed 13 themes that provided information for answering the research question. The five categories are: (a) motivation for entry into entrepreneurship; (b) market, money & management; (c) culture, gender, and motherhood; (d) meso and macro environment; and (e) empowerment and sustainability strategies and processes. Themes emerged from each category that provided information to answer the research question. The following are brief descriptions of the emergent themes.

**Doing business to make money and support the family income.** This theme describes the desire to make money for personal financial independence and to support

the well-being of the family as a trend that leads Nigerian women into entrepreneurship and business success.

**Passion for business and being productively engaged.** This theme describes the motivation and individual drive for female entrepreneurship.

**Poor perception of women, gender discrimination and male domination in business.** This theme describes the poor perception of women in business and the challenges faced by Nigerian female entrepreneurs in battling gender discrimination, male domination, and differential expectations for men and women in accessing business resources and opportunities.

**Managing human resources and ensuring a competent workforce.** This theme describes challenges faced by Nigerian female entrepreneurs in managing staff and their efforts at recruiting skilled and dependable workforce for business success.

**Constraints of family and motherhood.** This theme describes the impact of being a woman and a mother in the family and the challenges faced by Nigerian female entrepreneurs in balancing family demands, the role of motherhood and being an entrepreneur, and how it affected entrepreneurial activities.

**Lack of financial support and access to markets.** This theme describes the struggle of Nigerian female entrepreneurs in accessing business capital and markets.

**Education, entrepreneurship training, and business management skills.** This theme describes the importance of education and acquiring entrepreneurial training and business management skills for business success and sustainability. The theme describes how Nigerian female entrepreneurs have used this as a strategy to grow their businesses.

**Combating culture and changing gender Identity.** This theme describes the impact of cultural norms on Nigerian female entrepreneurs and how reforming the Nigerian patriarchal culture in which women are assigned stereotyped roles of mother and wife, may empower women. The theme describes how changing the culture of male predominance over women and gender identity of women can lead to business success.

**Creating favorable business environment.** The theme describes the influence of the meso and macro environment on Nigerian female entrepreneurial abilities to succeed, and how Nigerian female entrepreneurs create favourable environments for success.

**Mentorship, collaboration and engaging successful female entrepreneurs.** This theme describes the efforts of Nigerian female entrepreneurs at engaging mentorship, working with successful female entrepreneurs, collaborating amongst themselves, working with cooperatives to network, and how this process enables access to resources for growth, success, and sustainability of profitable businesses.

**Innovative financing and alternative sources of business funds.** This theme describes strategies and processes used by Nigerian female entrepreneurs to access alternative funding for business development, growth, and sustainability.

**Using technology and researching skills to grow business.** This theme describes the acquisition of technological skills and researching by Nigerian female entrepreneurs to grow businesses.

**Mind-shift and networking with businessmen.** This theme describes how successful Nigerian female entrepreneurs utilized changing their mindset and personality,

restrategizing, innovative processes, and learning exchanges with businessmen to grow and sustain profitable business ventures.

### **Evidence of Trustworthiness**

A qualitative study must have accurate findings that align with the purpose of the study with quality controls that indicate an unbiased approach to show evidence of trustworthiness (Manzoor, 2015). Deductions drawn must be credible and legitimate for the study to be validated, which showcases the level of confidence placed on the study findings (Leung, 2015). Narratives are required to be reported as pure, as stated. Participants' confirmation of the accuracy of written descriptions is fundamental in this instance (Mertova & Webster, 2012). The qualitative descriptive approach validates trustworthiness in itself due to the low-inference that enables the researcher to stay close to raw data in the analysis. In qualitative research credibility, transferability, dependability, and confirmability are evidence of trustworthiness.

### **Credibility**

Where the research process is transparent the researcher can establish credibility, and findings are truthful and accurate with less researcher biases. I used strategies such as spending time on transparent recruitment and sampling process, obtaining informed consent, the use of credible interview techniques of the direct recording of participant's responses and use of interview protocol, field notes, journal entries, transcript review, and personal coding to strengthen the credibility and trustworthiness of data. Such processes helped me deal with my biases and to present accurate data. The procedures of the research design allowed low inference and encouraged closeness to original data to

present truthful information of participants' perspectives, which assured credible findings (see Sandelowski, 2000). Where results represent believable and truthful information of accurate interpretation of perceptions of participants taken from the original data, credibility is assured (Anney, 2014).

I used a transcript review to achieve credibility through engagements with participants to review and validate transcribed responses to understand their perspectives and ensure that the narratives represent their accurate responses (see Morse, 2015). Participants were interviewed with their responses recorded and later transcribed by me. I sent the transcripts to the respective participants to review and ascertain the accuracy and genuineness of the data, which participants validated before data analysis (see Frankfort-Nachmias & Nachmias, 2008). This process ensured that participants had the opportunity to review my consolidation of the interviews, which checked to ensure my beliefs, perspective or opinions did not interfere or influence participants' responses, and the findings were unbiased (see Merriam & Grenier, 2019).

The use of the 5M framework as a foundation to obtain information about business influences of successful women entrepreneurs from different backgrounds and business settings within Nigeria helped to generate diverse types of data with varied perspectives of challenges, barriers, and strategies for success, which also supported credibility. The competence of the researcher in emphasizing detail and presentation of valid evidence obtained from varied sources with clear observation and engagement assures the credibility of qualitative research (Patton, 2015). As saturation is also fundamental to credibility to achieve research quality and validity, I ensured data



saturation by suspending the interviews when information, concepts, and patterns began to emerge from responses of new participants which were similar to those of participants who were previously interviewed (see Fusch & Ness, 2015; Hennink et al., 2017).

### **Transferability**

To demonstrate transferability, I used the qualitative descriptive approach' low inference procedure in data analysis with a description of facts in simple, straightforward terms that enables a researcher to stay close to original data (see Sandelowski, 2000). Staying close to original data helped me to obtain thoughtful descriptions with rich clear, and comprehensive summary to reflect the reality of subjective experiences to achieve accuracy and descriptive validity, which assured transferability (see Colorafi & Evans, 2016; Magilvy et al., 2009; Merriam, 2009). Through this process, I provided a rich, thick and detailed description of participants' narratives, which will enable readers to determine the transferability of the results of my study conclusions to other situations and applicability to other contexts (see Burkholder et al., 2016; Lincoln & Guba, 1985). Obtaining information from a variety of participant selection of successful female entrepreneurs in different businesses and settings across various sectors from different parts of Nigeria also ensured the transferability of data to other sectors and settings (see Korstjens & Moser, 2018). Engaging in detailed, consistent research processes such as detailed sampling procedure, field notes, journaling, data collection, documentation of analysis approach, and interpretation also presented transparent processes that ensured transferability.

**Dependability**

Dependability refers to the consistency of findings and how it could be replicated or applied over time (Miles et al., 2014; Korstjens & Moser, 2018). To achieve this, I used a rigorous audit trail and ensured the accuracy of transcripts before coding, categorizing, and theming. I documented all details of the research process, such as the description of research design, data collection procedure, triangulation, field notes, journal entries, transcription of the interview, transcript review, and data analysis to ensure dependable and accurate assessment. This activity included justification of the methods and steps I took and decisions made and how I arrived at them.

The documentation showed a reliable and consistent research process, which was error-free throughout the stages, including consistency in sampling method, selection of participants, interview format, data collection, and analysis (see William, 2016). This process provided a clear description of the specific research trail and the process I took for data evaluation and management. The descriptive approach involved the process of interviewing, thinking, and reflecting to generate rich and comprehensive descriptive summaries of experiences that helped me stay consistent with the accuracy of accounts to achieve high descriptive validity and dependability (see Lambert & Lambert, 2012; Lim, 2011; Magilvy et al., 2009; Percy et al., 2015; Sandelowski, 2010).

**Confirmability**

Confirmability addresses the objectivity of a qualitative study, its neutrality, and the absence of personal motives or biases. It is a test of accuracy and the degree to which the results can be confirmed, corroborated, or validated by others without biases (Anney,

2014; Mason, 2010). I addressed my biases by consistently examining, recording, and checking my conceptual lens, my preconceived values, and beliefs to ensure they did not influence any decisions during the research process (see Korstjens & Moser, 2018). I used the review and validation of responses by participants to ensure the accuracy of transcribed data to establish confirmability (see Kornbluh, 2015). I sent the transcribed data to participants to review and confirm their responses. Such validation procedure is useful to establish trustworthiness as it shows the correctness of the transcription (see Kornbluh, 2015).

I further limited my perceptions and biases by using reflexivity through the maintenance of reflective journaling, consistent process of data collection and analysis, and transcript review to ensure findings are solely based on participants' responses, to reflect the truthfulness of participants' perspectives and presentation of the accurate meaning of such responses. Focusing on participant's responses and presentation of accurate meaning further strengthens reflexivity in qualitative descriptive studies to ensure confirmability (Singla et al., 2014). Describing my role as a researcher, my responsibility to listen and pay attention to data and participants' responses, applying ethical procedures and using audit trail to define detailed, consistent steps taken in data collection and analysis helped to achieve confirmability (see DeVault, 2018). I used these processes to critically ensure that the findings are the original perspectives of the female entrepreneurs to assure confirmability of the study with justification for the absence of any influence on the interpretation of findings.

I utilized openness in my data collection process and interpretation through my field notes and journal entry (see Cope, 2014; Patton, 2002). This process evidenced my objectivity as the researcher, which is crucial for trustworthiness. I had no prior relationship with any of the participants or their business organization, which helped me avoid biases.

### **Study Results**

A central research question was developed in this qualitative descriptive study that required answers based on empirical investigation and analysis. Recording the experiences of Nigerian female entrepreneurs provided insights and deep understanding regarding their experiences, challenges, barriers they face, strategies and processes adopted to overcome these barriers. The research question that guided the study was: what strategies do Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures?

The themes generated and patterns that emerged from the raw data collected were from the information obtained from data collection and analysis conducted. The generation of themes was a reflection of all data sources, which included interviews, journaling, field notes, transcript review, and findings presented (see Yin, 2016). The generation of themes took place in phases of the data analysis, which included the identification of codes and patterns, linking of codes that relate, and the development of categories that encompassed the themes that emerged. I cautiously observed the consistency of data collection and analysis.

I applied low inference in analyzing the collected data so that the findings presented achieves methodological rigor that provides the accuracy of participants' responses. My goal for using this approach was to stay close to the original data and to achieve rich and thick descriptions that present consistent accuracy of findings to ensure the trustworthiness of data collection and analysis (see Magilvy et al., 2009; Sandelowski, 2000). In the following section, I present an analysis of the 13 themes that emerged in answering the central research question, and together with distinctive direct quotes from the participants that clearly explains the basis of each theme.

### **Themes**

**Doing business to make money and support the family income.** Participants' narratives revealed that the desire to make money for personal need and to support the well-being of the family is a trend that leads Nigerian women into entrepreneurship. The participants' low family income and inability to meet up with family financial demands, including lack of personal spending money, led to the desire to gain a means of sustenance and income through entrepreneurship, which was their drive for developing strategies for success. Participants' narratives revealed that unemployment is a trend that leads Nigerian women into entrepreneurship. Some participants narrated during the interviews that the need to be free and financially independent and to avoid depending on the husband alone led them into entrepreneurship. Some of the participants stated:

My family is not having much income from my husband's wages, so I have to support the family by making extra cash we could use for bills, and you know, family needs. So I am primarily motivated to do this business just to get money to

help my husband and children. And I am determined to succeed. It has been a great relief in that area, at least the home front is less challenging due to increased income, coming from me. (P14)

“I also needed a business to support my home too, and of course, support my children. I want a change; I don’t really want them to go through what I went through” (P9).

**Passion for business and being productively engaged.** Participants’ revealed in their narratives that individual passion for what they love to do and their type of business is the drive and motivation for some Nigerian female entrepreneurs to get into entrepreneurship. The participants stated that passion for the specific type of business was a necessity for success as a female entrepreneur. Some participants emphasized the importance of passion for what they love to do, which pushed them into business and influenced their success in business. One participant stated:

What motivated me is like I have a passion for building materials. So when I wanted to go to school, I wanted to do Building and Quantity surveying before I changed my course. So since then, I have had that passion for it. (P10)

Another participant said:

Okay, my motivation for business, I would say, is my passion for creating stylish looks and designs that are unique to individual clients, and what better way to achieve this than building my own business from scratch. Em, passion for success, I love to look good, for looking good is good business, they say . . . It is something I do not joke with, being beautiful, so I decided to turn it into a profitable big-time business. (P4)

**Poor perception of women, gender discrimination and male domination in business.** The participants narrated the challenges faced by Nigerian female entrepreneurs as they battle with poor perception of women, which results in a lack of confidence in women's abilities and male domination in business. Participants revealed that there are traditional gender roles assigned to women that emphasizes that business and entrepreneurship are suitable only for men, which makes men look down on women. The participants revealed that as a result, there is gender discrimination and differential expectations for men and women in accessing business resources and opportunities. The participants stated that the issue of gender and poor perception of women is a challenge to the success of Nigerian female entrepreneurs in growing and sustaining profitable businesses. During the interviews, some participants stated that the perception of many Nigerian men is that women are not suitable for business and entrepreneurial activities. A participant stated:

Not being taken seriously as a woman in the business, sometimes when you have clients come in or customers when they see the environment or the building, they expect a male there. Especially when you have a male as a customer, they come in and meet a female. Some want to take advantage of you, and some make you feel as if you don't know what you are doing. (P9)

Another participant said:

I discovered that a lot of landlords refused to lease out their properties to female tenants because they don't quite believe women have the financial capacity to maintain large properties. Yeah, this is because our society is traditionally based

on patriarchy; men dominate women and still treat us as inferior to them, which is why we are denied eh, certain things. (P7)

A participant added:

My biggest problem is dealing with men . . . hmm, emm, men look down on you as a woman, even when you are the boss, they make life difficult, unless you agree to stand behind them, I mean to serve them, you know respect them, and allow them to take the lead. And this has remained a challenge, working with men on the farm, marketing produce to them and all that. (P5)

#### **Managing human resources and ensuring a competent workforce.**

Participants narrated the challenges faced by Nigerian female entrepreneurs in managing incompetent staff and their efforts at recruiting appropriate and dependable workforce.

Participants revealed that using informal methods in staff recruitment could lead to sub-standard, incompetent services and poor business performance. Participants stated that recruiting an appropriate workforce through formal standard means could improve business services and help grow the business. One participant stated:

I started with getting staff from people I knew, and it was hell because they turned out to be incompetent. These staff caused me a lot of problems in my business. So, am, I also utilized the step-by-step process of staff recruitment through recruiters who can provide the best-qualified staff; yes, instead of using people close to me to get workers, they cannot guarantee their abilities. So, I also refer to the recruiters to sort out any issues with such staff, which has worked very, very well for me. (P4)



A participant said:

So another barrier or challenge was sustaining dependable staff was another challenge, most of them have a different agenda, you know, people that didn't know what you have in mind, some of them just probably came for the money and do not have an idea of what the whole establishment is all about, so it makes the whole thing not to align, I have a different agenda, they have another agenda entirely from your business and they are not steady, so it is a challenge. (P6)

**Constraints of family and motherhood.** Participants' statements revealed the challenges Nigerian female entrepreneurs face in being a woman and a mother in the family. Participants indicated that balancing family demands, the role of motherhood, taking care of family, as well as being a wife and being an entrepreneur at the same time has been a considerable challenge to Nigerian female entrepreneurs. During the interviews, some participants shared their experiences, which indicates that caring for children, doing domestic chores, balancing time for family and business, and getting support from husband were major challenges in reconciling their different roles as mother, wife, business owner, and female entrepreneur. Participants stated that these issues greatly affected female entrepreneurial activities and business success. The participants stated:

The biggest obstacle is family . . . especially the kids. You know, trying to join the bridge of work and home is not easy, I wake up as early as 4 to start preparing kids for school. Taking them to school, doing house chores before starting my daily business work, and that is very challenging, but I have to do it. So it is tough

juggling my family demands, trying to meet these demands and also engaging in business to make money, for the same family that will not let me be, oh. For example, now, I may be discussing business, trying to hit a deal, and my kids will be crying around me requesting for food, sometimes, my husband will be expecting me to attend to the kids and to him too, even in such situations, when he can help do some of those things oh. So, this does not allow me the time to engage in large production in my business. And it is really a very big deal. (P14).

A participant stated:

My biggest barrier is motherhood and being a wife because doing my kind of business is not easy, em, there are demands from both children and husband is very challenging, especially leaving younger children and traveling to get goods and you have to stay away from home for some time. Sometimes you cannot even concentrate on moving onto bigger things, because there is always something to draw you back from the family. (P5)

Another participant said:

The second one is having to manage both my domestic and business activities at the same time. It has not been really easy, seriously, sometimes I am restricted by time, and I mean I do not have enough time to focus on the business, to think, reflect, plan and even identify some business opportunities and pursue them. Like, you know there are a lot of domestic demands on women as a wife and mother. Sometimes, it is difficult to manage the few hours I have from morning to evening

between domestic duties and business duties, balancing both has been hectic and limiting for my business. (P13)

**Lack of financial support and access to markets.** The participants revealed how Nigerian female entrepreneurs struggle to access business capital and markets. The participants' narratives revealed that Nigerian female entrepreneurs are unable to gain financial support for their business and are unable to meet steep collateral requirements for accessing loans, which also impacts their ability to procure the required resources in accessing markets. Participants stated that financial support is one major resource needed for business growth. A participant stated:

Lack of sufficient capital, I need money, enough to support my business and grow it. At a point, I said to myself that, if I have access to the funds my business needs, I would add to my purchase of goods, hire marketers in other to have a wider reach, get into more markets and probably have business extension points. With these, I can make more income to grow and expand and become more successful in sustaining a profitable business. (P13)

A second participant said:

Another barrier I experienced is raising capital enough to expand the business as the demands increases. I have access to very little capital to put into my business to enable it to grow as it should. Lack of adequate funding means I am inclined to stay in a low-income business. This problem does not affect businessmen as much as it affects us, women, because men are given priority in accessing loans, and they also can produce collateral which the banks require, more than we can. (P15)

**Education, entrepreneurship training, and business management skills.** The participants stated that the ability to acquire good education with entrepreneurial training and business management skills are fundamental strategies to the success of Nigerian female entrepreneurs. Participants explained that being educated enables Nigerian female entrepreneurs to grow high-income businesses, and having access to entrepreneurship training and business skills helped in proper business planning and management for business success and sustainability. Some of the participants narrated that to be a successful Nigerian female entrepreneur; it is vital to have an education and consistent development of requisite business management, and monitoring skills. A participant stated:

So, I started improving my educational status, I got an OND from a higher institution close to me, I read business administration, and I began attending business training programs. Em.. the most realistic support that can empower women is to provide women with equal access to business resources as men, such as access to education, training, and economic opportunities and resources such as loans or finances. (P5)

Participant 5 said:

Emmm, yes, not a barrier though, just a small and effective strategy, which is that, I learnt and religiously follow strict business accounting processes to record my income, investments, expenditure, and profits. I personally kept track of how goods come in and go out, engage clients to take care of their demands, and I do monthly reconciliation. This really helps me to keep my money well and enable

the money to grow and build the business profitably to a level where I can now easily sustain it. (P5)

Another participant added:

And I started to engage in constant business training to equip me with the right knowledge on business management. It was through one of these training that I learned to ensure quality products and business monitoring, to minimize clients' complaints and sustain increased patronage, yes. (P4)

**Combating culture and changing gender Identity.** Participants' narratives revealed the Nigerian culture and traditional patriarchal system that creates gender identity within cultural norms, which places women in stereotyped roles of wife and mother. The participants stated that this culture encourages the superiority of men against women, placing demands on Nigerian female entrepreneurs, constraining their economic abilities, and equal access to resources with men. The participants stated how they combat and advocate a reformation of the Nigerian patriarchal culture that assigns women stereotyped roles of mother and wife, to change the gender identity of women, and to empower female entrepreneurs to overcome male predominance over women. A participant stated:

So, there are a lot of restrictions within our culture, families, and ah, immediate and extended environments where we operate as women, which results in gender bias and discrimination against women. So, it hinders our entrepreneurial abilities and constraints our efforts to succeed in business. But I try to sensitize my husband. (P7)

Another participant said:

Eh, yes, one other very big barrier we encounter as female entrepreneurs is the issue of 'Patriarchy.' Yeah, in fact, I think most of our business barriers as women emanate from this thing-male domination in almost every field of life. Women are marginalized all the time, especially in the business, because our people still have this poor perception of women in business. So, things that ordinarily shouldn't take time, like obtaining a license or documentation for the business, will be prolonged. This is because women don't believe in buying their way when embarking on an assignment. We are straight forward, and most of the people who are saddled with the assignment of approval at such offices are men. So we rather do things the right way or forgo the transaction. (P12)

**Creating favorable business environment.** The participants revealed how the immediate and extended environments within the context of family, culture, associations, national policies, and laws in which Nigerian female entrepreneurs operate influences their business activities and role as entrepreneurs. Participants described how they address the influence of socioeconomic conditions and the meso and macro environment on the abilities of Nigerian female entrepreneurs to succeed. Some of the participants explained how their environment determines their ability to concentrate on business development, type of products, and access to markets and profits. A participant stated:

So, there are a lot of restrictions within our culture, families, and ah, immediate and extended environments where we operate as women, which results in gender

bias and discrimination against women. So, it hinders our entrepreneurial abilities and constraints our efforts to succeed in business. (P7)

A participant said:

Am, yes, I must say that the bottom-line is that our barriers are culturally rooted, which is why our challenges have remained. Practices and perceptions about women that are harmful to our businesses and development need to be removed, like, imagine not being able to obtain a property or access a loan reasonably and legitimately, simply because you are a woman? The business environment is unfavorable to us as women. This is why our profit margin is far behind that of male entrepreneurs. To overcome barriers to the sustainability of female entrepreneurship in Nigeria requires reforms and policies that will finally address the adverse impact of culture eh, on women. (P7).

Another participant said:

Then I think the unfavourable business environment too. Like if the business environment is not favorable. Like me, I reside here in Badagry. And in Badagry we have many lands that are not that are still under construction. So but if you're staying in a place that you don't have such, you know, it looks like maybe your this thing would be very slow, you understand. (P10)

### **Mentorship, collaboration and engaging successful female entrepreneurs.**

Participants described the efforts of Nigerian female entrepreneurs at collaborating amongst themselves, working with successful female entrepreneurs for mentorship and with cooperatives to network, and how that enables access to business growth resources and opportunities for success and sustainability of profitable businesses. The participants

narrated that engaging and collaborating to help themselves improves their performance as Nigerian female entrepreneurs. The participants shared the nature of Nigerian female entrepreneurs to join cooperatives and associations of female entrepreneurs to collaborate and network among themselves. During the interviews, some of the participants narrated that as Nigerian female entrepreneurs, they collaborate and network in clusters to share experiences, provide support, introduce themselves to good line of businesses and mentor other women to grow and succeed in business. A participant stated:

Okay, I had to join associations, join cluster groups, I had to join such groups for growth, to meet with people who are into similar businesses like me, to get information from them. I joined female entrepreneurs groups to liaise with people who are in the same field of business, where you can access information, and you also give your own information, you don't just get and don't give in return. So we share ideas and share information. We formed groups, whatsapp groups; you need the information; you cannot do it alone. So it's like a hub where you share your experiences, as one can't it alone. (P1)

A participant said:

I joined a coalition of female entrepreneurs and businesswomen in the field of the beauty business. We meet periodically to assess our challenges and help one another. Em, we have approached relevant government agencies to dialogue on the removal of crippling taxes, we are currently working on it. (P4)

A participant added:



Secondly, I approached a successful female entrepreneur who has grown a profitable business successfully and made her my mentor. So she guides me on what to do, how to innovate with novel processes. Mentorship is very important. (P2)

**Innovative financing and alternative sources of business funds.** Participants revealed how Nigerian female entrepreneurs used innovative financing to access alternative funding sources for business development, growth, and sustainability. Some of the participants stated their creative efforts at overcoming lack of financial support. The participant revealed how they sought funding and business investments from sources other than banks and financial institutions to obtain the capital they critically need to grow their businesses. A participant stated:

I have been able to overcome this barrier by exploring other avenues for getting funds. I sought for Angel investors and family. These people have helped me to grow my business. Okay, angel investors are individuals that provided me with the capital I needed to grow my business, and in return, I provided them with a share/equity in my business. I got two investors who provided a chunk of the funds I needed to invest into my business, and they jointly took up 5% equity in my business for a short period. So they get this percentage as a return on their investment for that period, after which I returned the initial invested capital at the end of the term. My business required equipment that is capital intensive, hmm, but such equipment enables the business to grow, grow good profits over time. These types of investors also help with start-up capital for businesses. Sometimes,

angel investors may decide to permanently sustain their share in the business, or just agree with the business owner on an interest for the loan, which is payable monthly or quarterly till it is exhausted. I also approached strong and wealthy family members, some of my wealthy family members who invested in my business over time, and I have succeeded in repaying their investments. (P2)

Another participant said:

I have four major strategies I used for em, the funding barrier. The first one is borrowing money from some nongovernment groups, there are a few of them now that give microcredit loans to women who are doing business, and they collect little or no interest. It is just that their process is rigorous, you know, because they want to ensure they will get their money back from you. Many female entrepreneurs may not be aware of them; I got to know about one such group from a friend. Then we have local funding we call, “ajo” it is a rotational funding investment, where I and some group of businesswomen decided to pull funds together to support one another in turns. So, this strategy is a great process that has helped us build the funds we need to grow our businesses, to the level of seeking loans from the bank, and having the requirements to support it. It is almost like an institution on its own, it is like a different kind of crowd funding, and we have, through this strategy has helped us to support ourselves and other members to obtain loans from banks. (P5)

**Using technology and researching skills to grow business.** Participants’ narratives indicated how Nigerian female entrepreneurs acquired technological skills and

used researching on the internet and social media to grow their business and become successful. Some participants narrated how they purposely learned to use the computer and internet with unique business brand to gain access to markets and make increased profits to sustain profitable businesses. A participant stated:

And another very vital process I adopted was to have an online presence across all platforms, I mean, em I put my business on Facebook, LinkedIn, and Instagram, where we display our designs. Do you understand? So our website is currently being worked on; we are currently working on our website. Then em, technology has helped me access more markets to get more markets and clients to make more money to grow the business. But I used this successfully because I created a unique business brand and used it on social media as an exclusive tool to sell my business. So, you know, you need creativity and education, when you are educated, you will know the value of technology in business success, and in fact in all fields of life in this twenty-first century. (P12)

A participant said:

The other one is, I approached a fellow businesswoman who was doing very well and succeeding in her business, and she connected me to business training programs on using technology to grow your business. I have learned about digital and online marketing, creating online business platforms, taking images and videos of my products, and uploading them on my business platforms; it really grew my business, you know, focused aggressive marketing is vital to expansion. And also, using a computer to monitor and account for my income and

expenditure and keep constants accounting records, and many more. And it also has really helped me to improve my business. (P11)

**Mind-shift and networking with businessmen.** The participants described how successful Nigerian female entrepreneurs utilized changing their mindset and personality, re-strategizing, innovative processes, and learning exchanges with men to grow and sustain profitable business ventures. Some participants explained how important it is to change strategy and work like men, by doing a mind shift from the usual female traits to becoming innovative, less emotional, ready to take a risk, proactive in taking advantage of business opportunities, more focused, determined, consistent, persistent, confident, innovative and able to manage time properly to succeed in business. A participant stated:

Generally, I changed my mindset; I adopted an adaptive mindset and picked up manly traits that enabled me to find solutions to help me cope with difficult situations. And then, I will also encourage any female struggling to grow their business to adopt an adaptive mindset and an adaptive mechanism as a process to navigate challenges according to context, yeah. Here In Nigeria, there are a number of external factors that contribute to the daily challenges entrepreneurs face. Having an adaptive mindset will help one navigate through various obstacles. (P7)

A participant said:

Yes, the first thing I did was to change my business strategy—I stopped importing goods randomly. I place an advert on my business wall, which I created for my customers. They, in turn pick what they want and make a down payment of 30-

50%. A businesswoman must be alert to change strategy when challenges accost you; you know when I import what I can sell per time, instead of bulk purchases.

(P11)

A participant added:

Yeah, also, I try to observe men in business and emulate what they do, like not being afraid to take risks where I sense a potentially good business opportunity.

Yeah, this is why most female entrepreneurs fail because women are naturally inclined to not take risks. Women prefer to watch for a while, check again and like, recheck before making vital decisions, which is very good, at least we are taking precautions, yeah. But in business, this female trait does not really work; by the time you are ready, the business opportunity may no longer be available.

Yeah, so, I have learned to take risks in business, as men do, and it has paid off so far for me. I am not afraid to take risks where I see a potential business opportunity; it has helped me make more money and grow my business. (P7)

Another participant stated:

Female entrepreneurs should stay focused on what they want to achieve, be persistent and strong and don't get distracted, even when things don't work out the way they expect it to, they should not give up in being persistent, and they should not give up at all. Female entrepreneurs should seek additional help and create innovative ways of paying for the help, as I have done. (P15)

## Summary

In this chapter, I presented data analysis results of 15 participants using the qualitative descriptive approach and thematic analysis, indicating answers to the central research question: *what strategies do Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures?* From the findings of this study, I identified and presented five coding categories grounded in the conceptual framework and a total of 13 themes that provided rich, thick data and informative insights about the experiences and barriers faced by Nigerian female entrepreneurs and how they overcame them in growing and sustaining profitable businesses. The categories that encompass the 13 themes identified for this study were: (a) motivation for entry into entrepreneurship; (b) market, money, and management; (c) culture, gender and motherhood; (d) meso and macro environment; (e) empowerment and sustainability strategies and processes.

The 13 themes gathered from the raw data within the categories were: (a) doing business to make money and support the family income; (b) passion for business and being productively engaged; (c) poor perception of women, gender discrimination and male domination in business; (d) managing human resources, and ensuring a competent workforce; (e) constraints of family and motherhood; (f) lack of financial support and access to markets; (g) education, entrepreneurship training, and business management skills; (h) combating culture and changing gender identity; (i) creating favorable business environment; (j) mentorship, collaboration and engaging, successful female entrepreneurs; (k) innovative financing and alternative sources of business funds; (l)

using technology and researching skills to grow business; and (m) mind-shift and networking with businessmen.

To enhance the trustworthiness of data, I employed transcript review and methodological triangulation of the sources of data. The sources included the process of interviewing, thinking, journaling, and reflecting on field notes to generate rich and comprehensive descriptive summaries of experiences that provide high descriptive validity and consistent accuracy of accounts (see Lambert & Lambert, 2012; Lim, 2011; Magilvy et al., 2009; Percy et al., 2015; Sandelowski, 2010). Such an approach and consistencies enabled accurate, in-depth information that can help replication of the study. I utilized the thematic analysis approach through consistent coding and theme generation to thoroughly present the meaning of experiences of Nigerian female entrepreneurs (Vaismoradi et al., 2016).

I also used an audit trail with consistent details of data collection procedures to ensure accurate assessment of data to achieve a dependable and credible study. In Chapter 5, I present an interpretation of the study findings and their relationship to the literature reviewed in chapter 2. Also, I describe how future studies may advance and improve upon these findings to contribute to a deeper understanding of the experiences and barriers faced by female entrepreneurs and strategies that can be adopted to overcome them.

## Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of this qualitative descriptive study was to explore strategies that Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures. Female entrepreneurship studies that use large-scale quantitative methodology focus on statistical purposes and comparative analysis that lack explorative approaches that provide an in-depth understanding of female entrepreneurial experiences (Henry et al., 2015). The qualitative method allows for an effective exploration of real-world problems and in-depth analysis of multifaceted issues of human experiences to achieve a deep appreciation of the meaning people ascribe to them (Harrison et al., 2017; Merriam & Tisdell, 2015).

I chose the qualitative descriptive approach because it enabled me to obtain rich descriptions from Nigerian female entrepreneurs about their daily business experiences, their influences, and how they interpret them. This approach also provided me with a holistic view and an in-depth understanding of their perspectives, which uncovered processes and effective strategies that worked to promote business growth and sustainability to help answer the research question (see Magilvy et al., 2009; Merriam, 2009; Sandelowski, 2000). An integration of Brush et al.'s (2009) 5M gender-aware entrepreneurship theory and Longwe's (1990) women empowerment framework framed this study.

I collected data through telephone interview transcripts, field notes, and reflective journal entries. A thematic analysis of 15 interviews and participants' responses revealed the following 13 prominent themes identified from the raw data collected: (a) doing



business to make money and support the family income; (b) passion for business and being productively engaged; (c) poor perception of women, gender discrimination, and male domination in business; (d) constraints of family and motherhood; (e) lack of financial support and access to markets; (f) managing human resources and ensuring competent workforce; (g) education, entrepreneurship training, and business management skills; (h) combating culture and changing gender identity; (i) creating favorable business environment; (j) mentorship, collaboration, and engaging successful female entrepreneurs; (k) innovative financing and alternative sources of business funds; (l) using technology and researching skills to grow business; and (m) mind-shift and networking with businessmen.

### **Findings**

Most of the findings of this qualitative descriptive study confirm and advance existing knowledge in the field of female entrepreneurship as participants' descriptive responses provided illustrations that aligned with findings and observations presented in the literature reviewed in Chapter 2. In this section, I present and review the study's findings in line with the conceptual categories that emerged from the data analysis. I compare each of these five categories with relevant concepts from the conceptual framework and the scholarly literature in Chapter 2. I provide evidence from the semistructured interviews to support how the study findings confirmed, extended, or disconfirmed existing knowledge. This qualitative descriptive study provides replication evidence, as well as an extension of the results of previous studies in a novel and substantial academic manner (see Bonett, 2012).

## **Interpretation of Findings**

**Motivation for entry into entrepreneurship.** My research findings indicated that Nigerian female entrepreneurs' entry into entrepreneurship was motivated by varied factors. The participants identified that their interest in entrepreneurship stems from the need to make money, generate income, and support their families. The participants explained that the pressure to support their family's financial well-being and meet up with economic demands in the home led them into entrepreneurship ventures. Also, many of the participants stated that passion for business, the desire to do what they love and to be productively engaged was another experience that motivated their entrepreneurial drive.

This finding is consistent with previous research, which indicated that many Nigerian women are pushed and pulled into business and entrepreneurship as a result of factors such as increased economic pressure, especially in the home, and the need to augment family income and reduce poverty (Chinonye et al., 2015; Olanrewaju, 2019; Tajudeen & Adebayo, 2013). Women entrepreneurs in developing countries get into business for economic security, self-expression, fulfillment, and the need for individual empowerment (Swati, 2018). On the desire to pursue passion, Castrillon (2019) suggested that the need for women to become more flexible, to pursue passion, to ensure they earn what they are worth, advance more quickly, and have control over their future generally results in female entrepreneurship. Research has indicated that passion for entrepreneurship is a success factor for women entrepreneurs (Asia-Pacific Economic Cooperation [APEC], 2018). Women are also streaming into entrepreneurship due to

issues related to extra streams of income, taking hold of their career, and work-life balance (Price, 2018).

Research has suggested that women are motivated into entrepreneurship by a combination of push and pull factors within their immediate environment; still, the majority were pull factors, which included family needs, lack of economic prospects and unemployment, self-fulfillment, achievement, and independence (Cavada et al., 2017). Family support appears to be the foundational motivating factor for women in business. Also, the findings align with the 5M framework that suggests that women's underlying social and environmental factors are a facilitator for entrepreneurial aspiration and entry into venture capital development. However, the lack of equal access with men to business resources has mainly constrained women in their desire to fulfill these motivational factors (Obi et al., 2018).

The participants' business motivational factors confirm their determination to develop strategies for success, which indicates that women can become empowered economic agents to stabilize families and potentially contribute across various economic spheres and to the overall development of the nation. These women can become core factions of economic improvement if strategically empowered on the platform of equality with their male counterparts. The condition of women, the environment, and influences within the environment in which they operate has been the definer of their entrepreneurial motivation and nature of business, which also informs the barriers they face and provides direction for specific support strategies needed to overcome these barriers (Brush et al., 2009). This finding aligns with the conceptual framework.

An understanding of the motivation and underlying conditions that influence the business environment of female entrepreneurship in Africa is fundamental to the type of empowerment strategies required by female entrepreneurs to sustain and grow their businesses (Lock & Smith, 2016). Such empowerment support defines and structures women's contribution to financial increase throughout the African continent. Kapinga & Montero (2015) suggested that linkages between motivation and constraints faced by female entrepreneurs drive the adoption of an array of distinct and intersectional strategies to overcome these constraints, which has enabled female entrepreneurs to contribute significantly to economic development in Sub-Saharan Africa. Such an approach can create an empowering business environment for women, which encourages sustainable success and economic growth.

Studies have indicated that female entrepreneurship has a large concentration in less male-dominated sectors of businesses, despite the varied motivations and drive women have for business and entrepreneurship (Campos et al., 2015). Only a minimal number of participants were engaged in a male-dominated business sector. In contrast, the majority of the participants were involved in businesses such as food processing, beauty, fashion, agriculture, creative arts, fashion accessories, and education, which existing studies have stated to be highly female-dominated ventures (Etim & Iwu, 2019; Taiwo et al., 2016).

Empowerment strategies that provide appropriate business opportunities and environment can also contribute to influencing women to engage more in male-dominated business sectors (Adom & Asare-Yeboah, 2017). The findings of this study

suggested that researchers and practitioners must consider the uniqueness of women's entrepreneurship, their underlying motivational influences, and their experiences to advance the conceptual framework and support structures to integrate aspects of gendered entrepreneurship. Such elements include economic contributions of women in families and the nation, restructuring of family dynamics in support of female entrepreneurial aspirations and pursuits, and empowerment of female entrepreneurs through the provision of equal access with men to resources for development.

**Market, money, and management.** My study findings indicated that access to market, money, and management was critical to the success of Nigerian female entrepreneurs in sustaining profitable business ventures. This finding is consistent with the 5M gender-aware entrepreneurship theory, which considers market, money, and management as the three foundational building blocks for venture creation, development, and success (Balachandra et al., 2019; Brush et al., 2009). Brush et al. (2009) argued that while these factors are critical to entrepreneurial success, many female entrepreneurs are denied access to them because of the unique immediate and extended environment in which women operate. Access to business funding is a significant basis for business venturing; without it, female entrepreneurs face restraints in their entrepreneurial engagements and efforts to grow and sustain their business ventures (Etim & Iwu, 2018). Narratives of the experiences of many of the participants revealed the barriers they faced in accessing financial support, loans, and markets and confirmed that access to these resources was essential to their business success.

Most financial institutions have very stringent requirements and high-interest rates that the participants are unable to meet, which hinders their ability to obtain the money needed for access to markets for business success. Gender bias in accessing money and business funding limits female entrepreneurs despite the indication from the literature that money is indispensable in building a successful entrepreneurial business (Balachandra et al., 2019; Shaheen, 2017). The findings confirm existing literature that suggests that barriers such as lack of access to finance, education, markets, and management skills affect Nigerian women's ability to grow and sustain profitable businesses, including lack of access to resources primarily owned by men (Akinbami & Aransiola, 2016). Narratives of many of the participants affirmed findings of existing literature that access to financial services is tilted more towards men than women. Many Nigerian women in business face challenges of gaining access to funds and finances for their businesses because they are unable to provide the collateral required in exchange for bank loans (Enfield, 2019).

My study results confirmed prior research that female entrepreneurs lack access to money and financial support to start and successfully sustain profitable business ventures (Brush et al., 2009; Bhardwaj, 2018; Enfield, 2019; Idris & Agbim 2015). The preference for men over women in loan considerations and the provision of money for business financing supports Agustoni's (2019) assertion that women face penalties from investors who favor attractive male entrepreneurs even when the content of investment pitches have similar quality. As a result of these challenges, many of the participants devised

alternative sources and innovative financing strategies to raise the money and capital they needed to grow and sustain their businesses.

Concerning management skill, which is the third construct and one of the three essential building blocks of business success and sustainability embedded within the 5M entrepreneurship gender-aware theory, female entrepreneurs need to have management skills for proper business planning and management of all resources for business growth and sustainability (Brush et al., 2009). The absence of education and training is said to be a significant challenge to the sustainable development of female entrepreneurs in Nigeria. Women have a high rate of business management illiteracy and ignorance compared to men, which restricts access to resources, credit, and opportunities for business success (Amaechi, 2016). The results of my study confirmed that the ability to acquire good education with entrepreneurial training and business management skills are fundamental strategies for the success of Nigerian female entrepreneurs. Changing the education systems for women to access education may reform sociocultural perceptions and values to make it easy for women to access resources for business growth (Cabrera & Mauricio, 2017).

The required management skills include proper business monitoring, accounting, and management of human resources as well as the capital, which many of the participants stated helped them to grow their businesses. This finding extended the literature that suggests that level of education, business training, and experiential knowledge are crucial factors of success for women entrepreneurs in Sub-Saharan Africa (Adom & Asare-Yeboah, 2017; Nsengimana et al., 2017). Many of the participants

revealed that amongst their management skills was the need to monitor their business personally, taking account and stock of in-coming and out-going goods, and personally following-up on clients, demands, purchases and sales trails.

Enfield (2019) attributed a lack of access to education and training for women to cultural inhibition, where males are considered more suitable for educational opportunities than females. Lack of education and management training is likely to deny women access to other valuable business resources such as access to novel market strategies, diversification, exploitation of innovative opportunities, and technology for improved business management and professional development (Chinomona & Maziriri; 2015; Motilewa et al., 2015). The participants revealed that having the requisite business management skills was critical to proper business planning and management of business resources, which helped to grow high-income businesses for success and sustainability.

Many of the participants revealed that their ability to access educational and business training and resources helped them to engage in proper and consistent accounting records that improved business performance, profits, and expansion. The absence of business management skills may also constrain women's ability to engage appropriate business data storage, accounting, and record-keeping needed for the business to thrive, which may likely limit business growth and expansion (Amaechi, 2016). Managerial competence and enhanced educational endowments provide female entrepreneurs in Nigeria with new direction and aspiration, the potential for success, the opportunity to enlarge into more innovative formal business sectors and attain high-value entrepreneurship (Adekola et al., 2015; Olanrewaju, 2019).



My study results confirmed that successful Nigerian female entrepreneurs deliberately engaged in education and business training. This action helped them to develop the skills to become empowered to access business resources equally with men and enhance their business growth for success and sustainability at par with their male counterparts. Longwe's (1990) women empowerment framework focuses on empowering women with equal access to education and economic opportunities as men to address the domination of women in entrepreneurial activities and abridge gender differences in business leadership and management (Ali & Salisu, 2019; Obi et al., 2018). Some of the participants revealed that consistent engagement in business training workshops enabled them acquire new business management skills, obtain information and specific business trends equally with men, which empowered them to access markets and opportunities. This learning process included using technological skills and a feedback system for validation and improvement to keep their businesses profitable, relevant, and sustainable.

These business management skills also include proper management of human and capital resources in generating increased competence and competitive business performance. Many of the participants revealed that instead of engaging staff through close associates who cannot guarantee their abilities, which is common among female entrepreneurs, they rather recruited a competent workforce through established recruiters who assured their expertise, responsibility, and long-term employment through legal documentation. The participants stated that this strategy provided increased competency, quality performance and access to markets. This finding affirms the assertion by existing research that exploitation of market opportunities are more likely to be done by female

entrepreneurs who have higher levels of education and competencies (Bastian & Zali, 2016).

**Culture, gender, and motherhood.** The findings of my study revealed that Nigerian female entrepreneurs face challenges of family, gender, and the Nigerian traditional patriarchal culture. This finding confirmed the understanding of the 5M gender-aware entrepreneurial theory that women's immediate environments and demands of family and motherhood influence their entrepreneurial outcomes (Brush et al., 2009). Research has shown that the Nigerian cultural tradition and the role of patriarchy is one significant factor that informs most barriers to female entrepreneurial growth in the country.

Such cultural tradition characterizes women as domestic beings, creates wrong perceptions about women's abilities, and encourages male dominance (Adekola et al., 2015). Anambane and Adom (2018) found that cultural value and respect for a culture that exalts men above women limit the progress and expansion of female-owned businesses. Gender is fundamental to understanding female entrepreneurship complexities, influences, and required strategies for success.

This finding supports the 5M theory that an understanding of female entrepreneurship and its embedded context requires to be examined appropriately in line with its underlying influences, barriers to sustainability, and identification of effective strategies for the advancement of women entrepreneurs (Brush et al., 2009). Using the constructivist/interpretive standpoint with the 5M gender-aware entrepreneurship theory and women empowerment framework facilitates such a platform (Brush et al., 2009).

Brush et al. (2009) developed an extension of the 3M entrepreneurial theory to integrate the unique nature of women and the influences in their business environment, suggesting that entrepreneurship is socially entrenched. The theory evolved to include motherhood, macro, and meso environment to become (market, money, management, motherhood, macro, and meso environment) the 5M gender-aware entrepreneurship theory. The theory examines the impact of motherhood and the social environment on women's entrepreneurial aspirations and business opportunities (Danish & Smith, 2012).

Motherhood represents the influence of family on the female gender, implying that women in their essential role as wife and mother in the home, maybe more likely impacted by family dynamics than men (Brush et al., 2009). The theory indicates that motherhood and family are culturally inclined within the household setting, which defines women through family roles and stereotyped responsibilities (Brush et al., 2009). There is a high demand for childbearing, rearing, domestic activities, and home management placed on women by culture, which adversely affects women's entrepreneurial pursuits and business engagements.

To comprehensively investigate female entrepreneurship, the uniqueness of women's entrepreneurial environment, cultural norms, values, and external expectations on women must therefore be considered in defining women's access to markets, money, and management skills required for business success and sustainability (Brush et al., 2009). Some participants disclosed that the role they play in doing household chores, caring for their children and family, and obtaining spousal support, were some of their many challenges in balancing their family role as wife, mother, female entrepreneur and

businesswoman. The findings of my study are consistent with previous research, which suggests that the second most significant challenge for most female entrepreneurs are demands from family and husband, which is difficult to handle and balance with business activities, market accessibility, and business sustainability (Mustapha & Subramaniam, 2016).

Some of the participants emphasized the crucial need to obtain husband's support for their business to reduce the level of control and how this factor may constrain or support business growth, which suggests that husbands may be essential stakeholders in success strategies for female entrepreneurship in Africa. Research has indicated the significance of spousal control on women entrepreneurship in Sub-Saharan Africa, with husbands being either a lubricant or breaker of women entrepreneurship due to the contextual environment that shapes the degree of spousal influence (Wolf & Frese, 2018). Narratives of the participants expressed spousal support, indifference, and constraints to business growth. Sociocultural norms and family expectations are specific problems that mostly constrain women to domestic activities, which creates discriminatory business environment and limits their access to business resources (Kalafatoglu, & Mendoza, 2017). Motherhood, entrepreneurial cognitions, norms, and finance are the four established real gender inequality barriers that influence and inform low level of female entrepreneurship (Wu et al., 2019).

Within the traditional Nigerian society, women are almost entirely in charge of domestic work and family care with cultural constrains within their roles, which restricts their capacity for business growth opportunities (Koko et al., 2017). Men rarely engage in

household work, which drives gender stereotypes, male domination both in social and economic activities, and limits women's business development (Akanji, 2016). Most of the participants noted that they spend more time on family than on their business activities due to heavy domestic demands. Such a situation does not allow adequate time for attending to business, thinking, creating innovative business ideas, and accessing opportunities for growth, making it challenging to balance family life and business engagements. This finding advanced previous studies that indicate that high domestic demand on women result in conflicts between household expectations and the potential for women to discover economic opportunities and take the required risk in developing and sustaining high-impact and high-value business engagements (Sarma & Borah, 2016).

High-level commitment to the family may create reduced capability of women to make effective market and financial connections, which possibly affects self-efficacy in exploiting business values, profits, and leverage, compared to men. There is a 39% gap in profits between male and female entrepreneurs in Nigeria in favor of men due to marital status and domestic duties that distract female entrepreneurs from concentrating on business activities and development (World Bank Group, 2019). Swati (2018) opined that in many developing countries, including Nigeria, women are overburdened in their role as wife, mother, and business owner, which is driven by gender discrimination and work-family conflicts.

Some of the participants revealed that they devised different means of overriding the business barrier created by family demands and motherhood by engaging extra

workforce to assist with family issues while they focused on their business. Other participants stated that they found new ways of avoiding family chores such as cooking, taking children to school, by creating eating out plans with family, and restructuring family roles with their husbands. Two participants revealed that they began to engage in a structured time management plan with a written out schedule and activity timers that guides their daily activities to ensure that adequate time is apportioned to both business and family demands as much as was practicable.

The findings from my study confirmed that being a woman, wife, and mother creates gender stereotypes that position women as home keepers and family managers, who are seen as incapable of managing business engagements, which encourages a poor perception of women as entrepreneurs and business owners. This situation results in gender discrimination and male domination in business, which hinders women's access to markets, money, management skills, business opportunities, and growth resources for business development. These are challenges unique to women, which male entrepreneurs do not encounter. This finding confirmed previous research that suggested that women are often dominated in entrepreneurship as most enterprises are male controlled due to sociocultural inhibitions (Ali & Salisu, 2019).

However, the findings of this study also revealed that being a mother facilitates access to financial support from family for business growth, which differs from the understanding of the 5M theory (Brush et al., 2009). Motherhood roles may not necessarily restrict women's access to business resources and their capacity to succeed in growing profitable ventures in certain cultures and contexts (Steel, 2017). Female

entrepreneurship success and empowerment strategies may therefore require novel approaches that extend the 5M theory in considerations of the influences in the environment of women to determine directions for overcoming such influences. Some of the participants revealed that they engaged in self-motivation, determination, and persistence to prove their abilities and override cultural constraints and discriminatory influences. Persistence has been suggested to be a factor to consider for success of female entrepreneurship (Maden, 2015; Isa et al., 2018).

Most of the participants revealed that they are not taken seriously as important professional business personalities, especially by men. This situation is a result of cultural stigma on women's abilities and traditionally defined roles, which denies confidence in the capability of female entrepreneurs to deliver expected results in business. This finding confirmed previous research, which suggests that poor perception of women in business places women in conventional gender roles, undermines their abilities, and structures gender bias against women as stay home domestic agents (Anyatengbey, 2016; Sumaira & Muhammad, 2012).

Poor perception of women is also said to label women as an underserved group largely ignored in significant business activities and investments that will enable autonomous financial growth (World Economic Forum, 2019). Some of the participants also revealed that poor perception of women encourages the notion that business and entrepreneurship is a male field, which creates in them the lack of confidence in their abilities and fear of failure, which act as barriers to their business success. The heroic masculine portrayal of the entrepreneur creates the impression that women are not good

enough for business and not taken seriously, which instills the feeling of self-doubt and fear of failure that hampers motivation for success (Atkinson et al., 2017).

Also, the wrong perception of women adversely influences women's business decisions and management capacity, which creates gender gaps in profits between men and women's businesses in favor of men, as such, a remarkable amount of women settle in sectors with fewer opportunities for growth (Enfield, 2019; World Bank Group, 2019). The lack of support structures, personal business development skills, self-confidence, and the capacity to take risks are also factors driven by the wrong perception of women in business (Ali & Salisu, 2015). The patriarchal thought system and culture supports Brush et al.'s (2009) 5M gender-aware entrepreneurial theory used in examining female entrepreneurship where social and environmental structures considerably impact women's business performance.

The findings of my study revealed that the wrong perception of women is created by cultural norms and practices that hinder women's entrepreneurial potential and the ability to access growth resources and sustainability of profitable businesses. Some of the participants advocated for cultural reforms to remove harmful practices that negatively impact women's businesses and to change the gender identity roles of women. My finding affirms that cultural norms and practices are restrictive to business development, growth, and sustainability of Nigerian female entrepreneurs, which requires adequate attention to address them (Akinbami & Aransiola, 2016). Some of the participants revealed that they engaged in advocacy regarding cultural reforms and the rights of



women and also sensitized their husbands to improve the perception of women and female entrepreneurship acceptance.

**Meso and macro environment.** My study findings revealed that Nigerian female entrepreneurs are primarily constrained by their immediate and extended environment, which impacts the outcomes of their entrepreneurial engagements. Some of the participants confirmed that their ability to have enough time to focus adequately on their business, identify market opportunities, and access business growth resources are negatively impacted mainly by patriarchy, family, motherhood, and cultural environment. This impact includes a lack of support from financial institutions.

This finding aligns with the 5M theory, which draws from the institutional approach to predict that women's entrepreneurship is significantly influenced by the institutional social structures within the macro (which includes cultural norms, family environment, government policies, and economic processes), and meso (provisional institutions and structures such as networks, business associations, and legal issues) environments (Brush et al., 2009). The connection and socialization between meso and macro environment could mediate motherhood expectations and accessibility of business resources and the enabling environment for women to thrive in business. Women's involvement in entrepreneurship is inferior to men's in some societies as a result of several factors affecting female entrepreneurial success at each stage of the entrepreneurship process at meso and macro levels in terms of access to human capital, education, and resources (Cabrera & Mauricio, 2017).

The findings of this study affirmed existing research, which indicates that the association between meso and macro environments in which female entrepreneurs operate may influence motivation for business, gender interactions, decision making, access to opportunities, and actualization of potentials for business success (Munkejord, 2017). Some participants indicated that motherhood roles constrains their business time due to many family demands, which makes it difficult to balance such roles with business priorities. The position of motherhood, therefore, impacts their business performance and success. This finding aligns with Campos et al.'s (2015) assertion that gender role and motherhood is a significant barrier that leads to failure of women's business, including the impact it has on their capacity to access business growth and sustainability resources.

As much as some participants indicated the adverse influence of their immediate and extended environments on their business growth and sustainability efforts, some others also commended family support in facilitating access to vital growth resources for their businesses. This finding reflects the supportive and limiting role of the influence of the meso and macro environment, which has dual implications for the 5M gender-aware entrepreneurial theory as it differs from the position of the 5M theory. Existing studies have suggested that in specific settings, marital status, family, and motherhood were critical factors necessary for women entrepreneurship success as gender identity role becomes a defining element of venture creation and resource for business advantage (Baranik et al., 2018; Leung, 2011).

The influence of gender role driven by culture and patriarchy supports Brush et al.'s (2009) 5M gender-aware entrepreneurial theory used in investigating the

fundamental influence of social and environmental structures on women's business performance. Economic and social conditions can have an intense effect on female entrepreneurship in terms of determining the impact on their business environment and opportunities. The ability of women to discover and access market opportunities, including exploitation enablers such as money and management skills, can be influenced by gender roles, macro and meso environments depending on the context. Some of the participants revealed that they operate in a hostile business environment perpetuated by sociocultural and economic conditions that informs lack of acceptability of goods and services, low pricing and patronage, which creates hindrances to business opportunities and success.

My findings confirmed that the social and economic condition encountered by Nigerian female entrepreneurs creates an unfavorable business environment, which hampers success and sustainability. This finding confirmed the suggestion by previous studies that socioeconomic situations within regional settings of a country can have an impact on women's ability to sustain their businesses for the long term (Ribes-Giner et al., 2018). Research has suggested that experiences, behavior, performance, and success of female entrepreneurs are relative to their individual level factors, prevailing institutions, the immediate macro surrounding environment, and extended meso environment in which they are embedded (Naguib & Jamali, 2015; Sequeira et al., 2016).

The contextual sociocultural structures determine women's view of accessible business development opportunities and how others perceive women and their businesses (Brush et al., 2009). My findings aligned with the conclusions of the literature that

Nigerian female entrepreneurs face barriers of a hostile business environment, and in obtaining the support they need to grow and sustain their business, even as they operate within crippling constraints (Swati, 2018). Some of the participants revealed that to mitigate hostile business environments, they used persistence, innovation, feasibility studies, asking questions on types of business to engage, and identifying good business locations to achieve acceptability and to thrive better, .

Considering the significance of the uniqueness of women's environment and its impact on their ability to access foundational resources for business success, women require favorable socioeconomic conditions for growing and sustaining profitable business ventures. My findings confirmed the need for entrepreneurial hubs and workshops for Nigerian female entrepreneurs where they can learn to inculcate their unique indigenous and contextual terrain within their business operations to achieve an enabling business environment (Brush et al., 2009). Networks, cooperatives and financial institutions within women's environment can have positive impact on women's business and financial development with access to other services (Akanmu et al., 2018). My study results affirmed the suggestions in the literature that suggests the need to investigate female entrepreneurship with expanded frameworks that incorporates the uniqueness of the meso and macro environments in which women operate, to better appreciate their underlying influences and barriers, and obtain direction for appropriate empowerment (Brush et al., 2009; Lock & Smith, 2016). The findings of this study advanced female entrepreneurship literature by building on the 5M theory and women empowerment framework regarding the incorporation of influencing conditions of female entrepreneurs'

experiences within the Nigerian context, which exposes empowerment direction that may be used to improve practice and for cross-cultural research studies.

**Empowerment and sustainability strategies and processes.** The findings of my study revealed the nature of Nigerian female entrepreneurs in using collaboration, cooperation, networking, and mentorship as empowerment strategies to overcome barriers to success and sustainability of profitable business ventures. Most of the participants utilized the process of engaging cooperatives of female entrepreneurs and collaborating with successful female entrepreneurs to engage in business mentoring and coaching that enabled access to technical support and business growth resources. The participants indicated that such efforts to join cooperatives and associations of female entrepreneurs to collaborate and network among themselves facilitated the sharing of knowledge and experiences that provided valuable support for novel business ideas. Many of the participants explained that these processes provided access to business knowledge, resources, and empowerment skills, which improved professional expertise and business performance as a leverage for growth and sustainability of profitable businesses that are comparable to achievements of businessmen.

The findings aligns with the women empowerment framework centered on empowering women with access to diverse business and economic opportunities as men to improve performance, grow women-owned businesses, and address gender disparity in business (Longwe, 1990). Research has suggested that female entrepreneurs lack access to mentors, coaching networks, building of solid teams of women entrepreneurs, and active use of ICT that can empower women to succeed in business (Asia-Pacific

Economic Cooperation [APEC], 2018). The women empowerment framework involves different levels of empowerment strategies that provide access to resources for the economic development of women. Previous studies observed that encouraging the growth of female entrepreneurship would require a focus on empowering techniques such as creating a gender-responsive entrepreneurial ecosystem, increased mentoring, networking, funding opportunities, use of ICT, entrepreneurship training and promotion of women's welfare (Asia-Pacific Economic Cooperation [APEC], 2018).

Some of the participants revealed that the process of collaborating with successful female entrepreneurs facilitated grouping and working in clusters of female entrepreneurs in similar business sectors. Such collaboration equipped them to undertake joint bulk purchases, the combined use of machinery and mutual resolve of business problems, which reduced production cost and improved their business performance and success. Some of the participants also indicated that collaborating helped them work together to apply for funds from the Central Bank to address joint funding issues, and to advocate against business tax restrictions to mitigate business barriers. The process of networking and mentorship also helped the women to develop the requisite skills needed to coach upcoming female entrepreneurs on rudiments of business success, to mentor and encourage them to succeed.

This finding extends previous research that asserts that projects that bring female entrepreneurs together with successful female mentors and role models in business can help break down barriers faced by women entrepreneurs, boost confidence, improve performance, stimulate growth and attainment of bigger goals (Agustoni, 2019; Shaheen,

2017). Such processes revealed the importance of empowerment strategies such as mentoring to boost women's business capabilities, reduce exposure to hindrances that impede business sustainability and support women's entrepreneurial growth on the same level as men. The finding confirmed and extends the assertion by existing literature that female entrepreneurship programs that focuses on gender-specific content that considers business education, mentoring, and networking is capable of stronger results as an all-inclusive approach to the growth of female entrepreneurship (Xavier & Qursum, 2014).

Some of the participants revealed that the benefits of collaboration empowered them to gain business advantage to boldly compete on equal platform with their male counterparts. These findings indicated that the empowerment of women in business enables them to compete favorably with their male counterparts. This finding supports the literature that empowerment addresses the domination of women in entrepreneurial activities to abridge gender differences in business management (Ali & Salisu, 2019; Obi et al., 2018).

Connecting women entrepreneurs to corporations and networks also help form vital links that lead to business growth and sustainability. Due to the important role of women in economic stability of the family, empowering businesswomen enables them to improve the overall well-being of the family (Akiyode-Lawanson, 2019). Such roles make women huge commercial actors who help lift families out of poor living standards (Akiyode-Lawanson, 2019).

About half of my samples indicated the significance of acquiring technological skills, researching, using the internet and social media as another strategy to access

markets, grow their business and become successful. Some participants revealed that they learned to use the computer, internet, and research skills as tools for communicating their business brand, networking, and collaborating with their peers and clients to gain access to markets and make increased profits to sustain profitable businesses. Researching enabled some of the participants to stay updated with current trends in their specific business fields and to meet clients' current needs. This finding extends existing research finding that suggests that efficient adoption of the usage of ICT by female entrepreneurs improved their business, enabled increased financial freedom, and economic contribution to employment and family welfare (Motilewa et al., 2015).

Some of the participants explained that they learned to use social media platforms and digital marketing to improve business growth. Some of the participants revealed that they created an online business profile and continuously uploaded and updated such profiles with their business brand images, which created access to markets, attracted more clients, and enhanced their profits. Some of the participants added that usage of their smartphones in promoting their business on new online platforms improved growth and success. This finding indicates that female entrepreneurs who are versed and educated in digital and social media marketing accessed more markets for their products and services (Rosenbaum, 2017). This finding affirms the literature that supports leveraging digital technology by female entrepreneurs to create access to more markets and overcoming barriers within the meso environment for business advancement into cross-border markets (Pergelova et al., 2019; Rosenbaum, 2017).



Utilizing social media enables female entrepreneurs to create a new revolution of modern digital female entrepreneurial tradition, which promotes success in growing the business community. Such growth helps the women to stay updated on demands of products and services from clients, negotiating of business activities, and balancing life intricacies as women to sustain their business ventures successfully (Ukpere et al., 2014). Some of the participants revealed that they engaged in consistent, aggressive, but focused marketing on social media to gain more visibility and expansion.

The participants also indicated that they utilized technology and social media in a way that is very distinct and unique to their business brand, which empowered them to grow a successful business. A few of the participants indicated that they created a unique, uncompromising brand of quality as an exclusive business selling point on social media. Creating a unique business brand has been a useful tool for the success of female entrepreneurial businesses ventures (Thompson-Whiteside et al., 2017).

The findings of my study also revealed that Nigerian female entrepreneurs created innovative financing and alternative sources for business funding as a strategy to raise the money they needed to develop, promote, grow and sustain their business. Some of the participants uncovered their creative efforts at seeking funding and business investments from sources other than banks and financial institutions to obtain the capital that was critical to grow their businesses. Many of the participants confirmed that they used alternative sources of business funding, such as getting interest-free loans from family and friends and saving personal allowance to raise money to grow their businesses.

This finding supports existing research regarding the use of funding from family to grow female businesses (Enfield, 2019; McCracken et al., 2015; Welsh et al., 2018; Ukanwa et al., 2018). Such opportunities work for female entrepreneurs with connections to wealthy individuals and networks, as many women who lack such connections are left out of financial benefits to their business. This finding indicates that family may have both a supportive and restricting role in Nigerian female entrepreneurship, in terms of access to market, money, and management, where women receive business assistance from motherhood linkages and the environment in which they operate, which has implications for the 5M theory (Ogundana et al., 2018).

Some of the participants revealed the unique process of continually seeking for angel investors within their immediate circle of influence, to find people who may be interested in their business and willing to provide funds the business needs to grow and become profitable and sustainable. Such investors are given a minimum percentage as an equity share in the business, usually for a concise term, following repayment of the initial investment when the business stabilizes. The investment may rollover, and the process repeated, depending on the financial need of the female entrepreneur.

A few other participants also indicated the use of an indigenous rotational funding investment among business friends called “ajo,” which is like crowd funding to raise money from cooperatives or clusters to improve business performance and development. Four of the participants stated that they raised business funds by using new bank investment products and packages such as opening female business-friendly fixed deposit bank accounts. The women use these accounts to invest money in bits over time, while

some participants also received interest-free microcredit loans from nonprofit organizations that support female entrepreneurs. This finding aligns with the suggestion in the literature that demonstrates the power of family, friends, and strangers in network ties, and how that can generate social capital, resource mobilization, access to new opportunities, information, and business contacts to leverage constraints and challenges of entrepreneurs and new venture capital (Baranik et al., 2018; Panda & Dash, 2015).

The findings of the study also highlighted other effective strategies and processes adopted by Nigerian female entrepreneurs that empowered them to achieve success, which included undertaking a mind shift from the usual manner of doing business as a female and learning from male business counterparts. Some of the participants revealed the importance of engaging in a male-dominated business sector, doing a mind-shift from the usual feminine manner of doing business. Some of the participants indicated that they imbibed new traits to become innovative, less emotional, ready to take risks, proactive in taking advantage of business opportunities, resilient, more focused, consistent, confident, persistent, and determined to succeed in growing and sustaining profitable businesses. Existing studies have found that success in sustaining profitable female entrepreneurial businesses may depend on traits such as persistence, determination, patience, strong mentality, visionary and innovative abilities (Maden, 2015; Nguyen et al., 2020). Also, resilience is an enabling factor that can help women entrepreneurs cope with economic segregation and poor business returns imposed by entrepreneurial gender gaps (Yunis et al. 2019).

Such shifts in mindset provided psychological and cognitive empowerment for some of the women, which enabled them to better access business opportunities, achieve business success and sustainability. This finding supports the research that shows that successful and transformative empowerment interventions for female entrepreneurship require a move beyond the provision of basic access to finance, human capital, and business skills, to taking cognizance of confronting significant psychological, social, and skills constraints on women entrepreneurs (Eyerusalem, 2019). A personal initiative training was used to identify that traits such as persistence, grit, innovation and shift in mindset are factors that may enable access to markets, increased profits and success of female entrepreneurs (Gaskell, 2020).

My findings indicates that female entrepreneurs require psychosocial empowerment that borders on changing their mindset from the usual manner of engaging in business as women, to a change in personality traits and concrete business strategies that are friendlier to business success. This finding is consistent with the literature which suggests that gender is a moderating factor between specific personality traits and entrepreneurship success. The more entrepreneurs are open to experience (innovation), emotionally stable, and conscientious (hardworking and persistent), the more they are likely to achieve entrepreneurial success (Hachana et al., 2018). Men and women entrepreneurs face differential constraints, as female entrepreneurs have a different mindset, lack access to soft skills, with culturally imposed restraints that emotionally and tangibly hinder their freedom, aspiration, and priorities (Eyerusalem, 2019). This situation hinges their success as businesswomen on their personality traits and

entrepreneurial skills as well as support from institutions and stakeholders within their business environment (Eyerusalem, 2019).

Research has suggested that concrete business strategy such as confidence, persistence, and risk-taking abilities, could help female entrepreneurs to overcome cultural differences and gender-based constraints in business (Isa et al., 2018). Some participants indicated that with a change in mindset, women need to engage more in male-dominated business sectors that result in high-value entrepreneurship. This finding supports the 5M theory that advocates a shift in individual-level and environmental factors that influence women's entrepreneurial outcomes, and the need to change existing norms by having more women in male-dominated businesses to support women entrepreneurship (Brush et al., 2009).

Some of the participants revealed that networking with businessmen helped them to drop some female traits such as taking unnecessary precautions and being emotional, to gain the confidence to take risks. This strategy enabled them to develop an adaptive mindset and the ability to quickly identify and take advantage of significant market opportunities and overcome their business barriers. Other participants indicated that they used men to access resources that otherwise would not be easily accessible as females.

The study findings indicated that Nigerian female entrepreneurs are succeeding in business by adopting masculine traits to overcome male business monopoly and curb male domination in business. This finding supports the assertion in the literature that entrepreneurship is traditionally associated with the masculine identity that promotes the domination of women in entrepreneurship (Ali & Salisu, 2019). Most enterprises are

male controlled due to cultural inhibitions, and women have been encouraged to imbibe such manly characteristics (Ali & Salisu, 2019; Lewis, 2015). My study result is an affirmation that female entrepreneurs can manage their business activities from a masculine standpoint and be validated as responsible and acceptable business professionals valued by clients, male counterparts, and the society in general. Masculine traits have been found to provide women with greater chances of success, and female entrepreneurs are willing to adopt these traits (Moudrý & Thaichon, 2020).

My findings reveal that in networking with men, Nigerian female entrepreneurs imbibed other strategies that enabled their success in business, such as becoming innovative and finding new ways to engage in their business activities, being proactive, and re-strategizing like men. This finding supports existing studies. Studies suggest that due to family demands, being risk-averse, and other institutional and environmental factors, women entrepreneurs have lower innovative traits and not emotionally stable compared to men, which lowers their financial performance, particularly in developing countries (Hachana et al., 2018; Olanrewaju, 2019). Many of the participants noted that they changed unfavorable business plans, made more commitment to the business by devising new ways of doing business successfully, and using what works best to make more money. For instance, some participants indicated that they take advantage of particular business seasons to make certain types of purchases at low rates.

Some of the participants shared their flexibility in addressing stiff competition in sales of products. This challenge led them to change their strategy by lowering prices to have an edge over competitiveness in order to sell more products in a short time, retain

their clients, and grow a wider reach. This finding is not consistent with the assertion that women entrepreneurs are more open to experience, exhibit higher levels of commitment regarding product and service innovation, and the fact that possibilities of business success are unconnected with gender (Gupta et al., 2014; Pablo-Marti et al., 2014; Rahafar et al., 2017).

A couple of the participants disclosed that they achieved business success in a short time because they sought and engaged in an uncommon business brand. They identified their business community by looking for a need to fill and ensured a favorable and matching business location that is accessible to the relevant business community. In doing this, they also added social enterprising into the business by engaging in some form of social development, such as providing free business training and support for needy young people. This process created excellent visibility for the business and attracted more market and clients, which promoted the business for tremendous success and sustainability. This finding aligns with existing literature that encourages female entrepreneurs to use concrete business strategies that included sufficient business information. Such information consists of an adequate plan, format, flexibility, access to ICT, networking, financial stability, competitiveness, proactive strategy, and good operational management that could help them overcome business constraints and barriers (Isa et al., 2018).

### **Limitations of the Study**

Certain factors that are beyond the control of the researcher, which the researcher should take note of to ensure trustworthiness, act as limitations and weaknesses in this

study, as mentioned in Chapter 1. The first limitation is that of sampling and context. 15 Nigerian female entrepreneurs engaged in this study, and their circumstances, barriers faced, and strategies utilized may be peculiar to specific settings and localities, which is limited mostly to those in non-male type of businesses. The perceptions of these participants may not reflect or represent the views of all female entrepreneurs in Nigeria. I addressed this by purposively selecting a representative group of successful individual female entrepreneurs from diverse business sectors and settings across Nigeria. Though, purposive sampling is a favored sampling technique in qualitative research that results in information-rich data for in-depth studies (Patton, 2015).

Also, some of my findings may not be replicable or transferable to other national cultures, countries, or situations as countries and regions have different cultures, values, and beliefs, particularly about women, which may have a differential impact on entrepreneurial operations. National culture has been positively connected to the barriers faced by female entrepreneurs and also regulates the connection between gender inequality and women's entrepreneurial attainments, which adversely relates to their entrepreneurial success (Naidu & Chand, 2017). To address transferability and applicability of findings, I engaged in transcript review. I ensured consistency in the research process, data collection, analysis, and reporting of the research data, with thick and detailed descriptions (see Burkholder et al., 2016).

Another limitation is the critic of the qualitative descriptive design for not achieving rigor and credibility of findings, which may not satisfy trustworthiness (Kahlke, 2014). I addressed this limitation by using reflexivity articulated by the audit



trail to ensure a detailed, consistent research process to attain rigor and generate robust and credible findings. I also used such consistency and congruence of the research process and transcript review to ensure a presentation of the accuracy of accounts with high descriptive validity, to achieve rigor and ensure the trustworthiness of data collection and analysis (see Bradshaw et al., 2017; Cooper & Endacott, 2007; Magilvy et al., 2009; Kim et al., 2017).

### **Recommendations**

The purpose of this study was to explore strategies that Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures. Previous studies have investigated and outlined barriers faced by Nigerian female entrepreneurs, yet, findings from this study contribute to the literature by identifying other possible barriers faced by female entrepreneurs in Nigeria. These barriers include lack of raw materials, absence of expertise and professionalism of the staff, unfavorable environment, low concentration in business, competition, careless use of business profits, low pricing, spousal control, fear of failure, unfavorable mindset, high exchange rate, government taxes, time constraints, power problems, inability to manage clients complaints and mobility issues. This study also contributes to the female entrepreneurship research field by addressing the gap in the literature regarding effective strategies that female entrepreneurs use to overcome barriers to sustaining profitable business ventures (Motilewa et al., 2015; Mohammed et al., 2017).

The prospective benefit of this study is that it provides an in-depth understanding of the experiences of Nigerian female entrepreneurs and the barriers they face. The study

also offers practical insights regarding unique strategies and processes women have adopted to overcome their barriers in sustaining profitable entrepreneurial business ventures. The findings of the study may provide essential information that may be useful to struggling female entrepreneurs in Nigerian to gain a deeper understanding of their challenges and ways to overcome them. This information may also be significant for potential female entrepreneurs to understand the challenges and barriers that exist in undertaking a business venture as a female in the Nigerian environment and ways to overcome them. Resulting from the analysis and findings of this study from participants' perspectives are the following recommendations that practitioners and future researchers should consider regarding female entrepreneurship studies to expand the literature.

### **Recommendation for Future Research**

Using the qualitative descriptive method, samples from which I collected data for this study comprised of female entrepreneurs who have successfully operated and sustained profitable business ventures in Nigeria for five years. Future researchers may consider the need to utilize other qualitative approaches to replicate this study with samples selected from different cultural and geographical regions outside Nigeria. Such studies may advance knowledge regarding experiences, practices, and performance of female entrepreneurs within their specific cultures and unique environment in their entrepreneurial operations. Studies have indicated that the performance of female entrepreneurs may be contextual, such that a combination of contexts, which includes factors such as culture, plays a fundamental impact on restrictions and prospects of female entrepreneurship outcomes (Naguib & Jamali, 2015). Researchers may also

explore the meaning female entrepreneurs attribute to their experiences and the processes they have adopted in overcoming the challenges and barriers they face within their context.

A qualitative case study research method explored the influence of specific cultural values and gendered social forces on operations of female entrepreneurs in United Arab Emirate to enhance existing knowledge on the impact of business processes of women in certain cultures (Tlaiss, 2015). One major significant restricting factor that informs most barriers to the growth of female entrepreneurship in Nigeria is cultural traditions and the role of patriarchy (Adekola et al., 2015). Applying other qualitative methods to replicate my research within diverse cultures and geographical locations may also offer new insights regarding barriers that are specific to particular settings, which may expose differing female entrepreneurship research findings across various cultural regions. Future cross-cultural or comparative studies may provide a deeper understanding of how cultural situations may differ in impact on female entrepreneurs in a different setting in developing economies.

Such investigation may also lend distinctive strategies for addressing such contextual barriers that hinder or restrict women in business. Future researchers may also consider researching other categories of female entrepreneurs who may have grown and sustained profitable businesses for less than five years. Such studies may help to determine any differences in terms of business longevity regarding the experiences and barriers encountered and the processes adopted to address challenges. This category of

studies may identify empowerment directions that are specific to such female entrepreneurs and their business ventures.

Also, I would recommend the use of quantitative study and analysis to compare entrepreneurial experiences and barriers encountered by male and female entrepreneurs and to identify types of strategies and processes that were adopted. A quantitative research study applied the unconditional quantile regression technique and found a gender difference in entrepreneurial gains for men and women and observed how it informs gender bias, gaps and discrimination in entrepreneurial operations against female entrepreneurship (Agyire-Tettey et al., 2018). The findings of this study indicate a difference in challenges faced by male and female entrepreneurs, which implies that such comparative analysis may substantiate any discrepancies or similarities in processes. Such research may proffer diverse findings regarding success strategies that may produce further recommendations for future studies in terms of addressing the diversity of business barriers.

Scholar-practitioners may utilize such studies as grounds to strategize on closing the entrepreneurial returns gender gaps through specialized approaches targeting improvements of female entrepreneurial growth. Quantitative research may also validate the findings of my study and make transferability achievable, where the results can become applicable to other contexts or settings (Korstjens & Moser, 2018). Using a quantitative research method may also improve the generalization of the research.

Some of the participants identified passion as their motivation for business and entrepreneurship. Passion is said to steer the direction for success in business and to

powerfully shape the processes and results of female entrepreneurship (Dean & Ford, 2017). Future studies may investigate how passion may direct identification of business opportunities by female entrepreneurs compared to their male counterparts and the application of the required skill in utilizing such opportunities for business success. Future researchers can further explore the passion for business to determine how entrepreneurship education may be introduced at the secondary school level to encourage females inclined in that direction and equip them early for entrepreneurial success.

The findings of this study revealed that female entrepreneurs are mostly motivated into entrepreneurship to support their families. It also revealed that family demands, being a wife, and mother impacted business activities of female entrepreneurs and their efforts to succeed. It may therefore be vital for researchers to further investigate family intricacies and underlying cultural implications to identify further factors that can alleviate business constraints embedded within the family. Bearing in mind the significant position of women in the family in terms of financial support and promoting the well-being of family and communities in general, this type of study may be significant in encouraging women. Research has stated that female entrepreneurs in developing economies are driven by perseverance and willpower solely based on providing for their families and acting as robust influential tools for growth and development within the African continent (Mastercard Index of Women Entrepreneurs, 2018).

I utilized a conceptual framework founded on an integration of the 5M gender-aware entrepreneurship theory and women empowerment framework. I found that

contrary to the 5M theory, the family may have both supportive and constraining roles in female entrepreneurship, in terms of access to market, money, and management, where women receive business assistance from motherhood and family relationships and the environment in which they operate, which has implication for the 5M theory (Ogundana et al., 2018). The 5M theory perceives the role of motherhood as an adverse factor of influence at the core of women's entrepreneurship.

Such a position may require a restructured framework to better explain the influences on female entrepreneurial environments, and the differential impact of motherhood influences that depends on diverse factors within variant environments and contextual economies in which women operate (Baranik et al., 2018; Welsh et al., 2018). Future studies may consider alternative theories, such as the feminist theory, to emphasize how the influence of gender gaps creates different operational barriers on women and men's businesses. Such effects may depend on definers such as culture, setting, education, and marital status, how women respond to these constraints differently from men and how it constrains equal access to resources for growth and sustainability of female business (Bianco et al., 2017; Naidu & Chand, 2017).

The findings of this study indicate that female entrepreneurs in my study used the building of intense collaboration and networking, changing their mindset and working with their male counterparts to succeed in growing and sustaining their businesses. The influence of such relationships on the performance and growth of female businesses requires further examination. It is also significant to identify the import of different female and male networks and how it influences access to resources. The membership of

female networks and cooperatives has been suggested to reduce gender discrimination in access to resources by female entrepreneurs (Akanmu et al., 2018). It is essential to investigate this, mainly how it differs from the case of male entrepreneurs and also in affecting access to business growth resources.

### **Recommendations for Practice**

Empowering female entrepreneurs to succeed in practice would require the provision of formal education and training in business. This approach promotes the development of entrepreneurial skills to provide new path and ambition for women, and the ability to negotiate their rights in socioeconomic activities (Adekola et al., 2015). Education is a critical factor of success for women entrepreneurs in Sub-Saharan Africa (Adom & Asare-Yeboah, 2017; Nsengimana et al., 2017). Such initiative can begin with the elimination of cultural biases for unequal education for boys and girls, which creates gender gaps in educational attainments, where males are considered more suitable to be trained than women within the traditional African society (Enfield, 2019).

The theme ‘education, entrepreneurial training, and business management skills’ provides a foundation for practitioners to provide educational initiatives for developing female ventures from start-up to diverse stages of business growth. There should be a fundamental focus on the provision of educational and business management resources that female entrepreneurs can access on equal levels with men, which can be used to identify opportunities for growing and sustaining profitable businesses. I recommend that this begins with the accessibility of basic elementary education and training programs for females in business, to build their capacity in requisite entrepreneurial skills and business

management. Such programs should include government and private sector initiatives for training and mentoring programs with successful businesswomen. Such initiatives may include assistance for cooperatives and associations of female entrepreneurs to equip the groups with necessary resources and tools to boost positive outcomes of their collaborative and networking engagements to improve female entrepreneurship, as these cooperatives provide excellent support for females in business (Akanmu et al., 2018).

Many of the participants in my study strongly affirmed the critical role of education, entrepreneurial training, and business management skills in the sustainable growth of female businesses. Studies indicate that women have a higher rate of illiteracy and ignorance of business management skills compared to men, which restricts their ability to access resources and credit needed for business success (Amaechi, 2016). Results from this study showed that Nigerian female entrepreneurs need education and training to improve their capacity to access market opportunities, develop innovative strategies, address business barriers and overcome them. Such activity is critical, considering that this study may be used as a tool for advocacy and social change to educate women, improve their economic condition and contribution to the economic development of the Nigerian nation.

The study also revealed the significant need for women to access training and application of management skills for enlightenment and attainment of novel market strategies. Such access will enable women to discover gaps, diversify, exploit opportunities, access professional development for economic growth and replicate such capabilities to aspiring or struggling female entrepreneurs (Amaechi, 2016; Chinomona



& Maziriri, 2015; Olaoye & Dabiri, 2017). I recommend that strategic entrepreneurial business hubs, clubs, and workshops should be implemented in different locations in the country. Successful female entrepreneurs can use these hubs as a platform to mentor potential and struggling businesswomen on effective strategies for business development and success.

Training in such workshops can include feasibility studies for business startup and development, evolving business practices, and how to instill distinct local and contextual ecosystem within their business operations. Such hubs can become referral units for business internship and counseling centers for struggling female entrepreneurs. This approach can achieve collaboration and networking for experience and information sharing as well as the exchange of ideas on standard customer service, client feedback, business validation, product quality assurance, accessibility of raw materials, machinery and equipment, and recruitment of a competent workforce.

Practitioners, government, and nonprofit groups that are interested in the welfare of female entrepreneurs can leverage on the theme, 'mind-shift and networking with men', to establish collaborative networks between male and female entrepreneurs to encourage the sensitization of men on the potentials of women. This initiative may provide a platform for the exchange of effective business success strategies that both genders can glean on. Such interactions can incorporate sensitization programs on restructuring family roles to provide female entrepreneurs with more time to attend to their business and grow it successfully.

Business connections between male and female entrepreneurs can also provide insights on specific strategies required for the growth of female entrepreneurial ventures. Exploring these strategies can engage men and women in innovative business techniques. Such techniques include learning of personality traits necessary to achieve business success, doing business internships, restructuring of business plans, and setting up of significant standard business structures for proper business management, accounting, and monitoring processes.

These collaborative initiatives between men and women can also integrate the proper use of researching skills and the creative application of ICT tools. Women can become updated with specific trends for business growth, which can be consistently made available to women, particularly in areas where it may not be easily accessible. Some participants in this study revealed how collaboration with men empowered them to improve their performance, which positively and significantly influenced their business growth and sustainability. Also, ICT centers can be established in various communities, specifically for females, to freely train in computer usage, research skills, social media applications, and unique online marketing and branding.

Other themes such as ‘gender and motherhood’ and ‘creating favorable business environment’ may provide a platform for practitioners to understand other conditions and environments in which women operate their businesses and the influences of such conditions on female entrepreneurship. Such understanding may facilitate exploration of reforms of policies and practices that may create an enabling environment to promote women’s business performance, rather than constrain their efforts or restrict their ability

to attain high-value entrepreneurship. Many of the participants stated that navigating the socioeconomic environment, family demands and being a mother together with business operations is very challenging, which leads to the inability to grow their business successfully. Some of the participants blamed this situation on traditional patriarchal society and culture that supports male-domination. The findings of this study in this regard can also be used as a foundational structure for policy reforms of cultural practices that are adverse to the development and success of female entrepreneurship.

The results of this study revealed the problem of accessing finance for business startup, development, and growth of female entrepreneurial ventures. A high percentage of the participants indicated finance as a significant barrier to growing and sustaining profitable businesses. The participants revealed that most financial institutions have a preference for men in providing loans and refuse to accord women the same opportunity to access loans for their business, which makes the women seek informal loans from family, friends, and angel investors. The Nigerian government has different initiatives and programs to support the growth of entrepreneurs, yet many female entrepreneurs still face barriers to business growth as a result of lack of access to finance (Chinonye et al., 2015; Opata & Arua, 2017).

I recommend that the government should provide well organized and transparent financial support structure with low-interest loans tailored specifically for female entrepreneurship improvement, which incorporates tax exemption incentives, regulations and policy reforms that are accessible to female entrepreneurs. This initiative may permit loan requirements that are friendly to female businesses, which can create critical and

transparent support for women in business. More nonprofit groups can also create increased access to microcredit initiatives to support the financial needs of female entrepreneurs. Financial institutions can begin to encourage and support female entrepreneurs by being gender-neutral in giving loans, reducing their loan interest rates, and relaxing their loan requirements. Such institutions can also periodically undertake entrepreneurial programs specifically for women where they can make their products and investment packages known to women to assist them with savings and investments to grow their businesses.

### **Implications for Social Change**

The purpose of this qualitative descriptive study was to explore strategies that Nigerian female entrepreneurs use to overcome barriers to sustaining profitable entrepreneurial business ventures. The findings of this study may contribute to positive social change in diverse ways.

### **Individuals and Family**

First, the originality of this study lies in the fact that this study provides an in-depth understanding of experiences of Nigerian female entrepreneurs, their barriers and influences within their entrepreneurial environment, as well as uncovering effective strategies for overcoming these barriers. An understanding of how to overcome relative difficulties in female entrepreneurship may facilitate the eradication of the concentration of hostile conditions and challenges on the growth of female entrepreneurship (Swati, 2018). Strategies required to overcome barriers to growing profitable female entrepreneurship business ventures in Nigeria, to address gender disparity in

entrepreneurial leadership, and for improving, female entrepreneurship engagements generally, may be obtained through this study.

Potential and struggling female entrepreneurs may become enlightened about the barriers faced by female entrepreneurs in Nigeria, which may guide and empower them to avoid such challenges in the future. Understanding of the barriers of gender, family, motherhood, and culture, and how to overcome them as provided by this study, may result in initiatives that will provide training, mentorship, skills, and tools needed to overcome to challenges to effective business performance, growth, and sustainability of female businesses. Such understanding may encourage more women into female entrepreneurship, and strengthen existing businesses.

The findings of my study confirmed the importance of collaboration and engaging social capital for improved business performance and success of female entrepreneurs, which may enlighten female entrepreneurs and impact positive social change. Such useful strategies that emerged from this study could empower female entrepreneurs for better business performance, which may contribute to a reduction in the failure of female entrepreneurs with the practical application of insights to advance the scope of female entrepreneurship. Insights from this study could improve professional female entrepreneurial practice to support gender equality in entrepreneurial leadership and development of policy strategies for promoting female entrepreneurship. The findings of this study may increase women's entrepreneurial performance, which may improve the economic conditions of women and enable them to further support their families financially, create more jobs and contribute to national economic growth. Such

improvement may reduce poverty, help husbands better appreciate their wives who are in business, encourage a better perception of women, and help in the restructuring of family roles to increase support for women in their business plans.

### **Theoretical and Policy**

This study is the first to explore strategies to overcome barriers to the sustainability of female entrepreneurship in Nigeria with the integration of Brush et al.'s (2009) 5M entrepreneurship theory and Longwe's (1990) women empowerment framework. The findings of this study may be significant in expanding the 5M gender-aware entrepreneurship theory and women empowerment framework as relevant in deepening understanding of differential and contextual factors of influence specific to female entrepreneurship in terms of barriers to accessing foundational business success resources for sustainability. Such knowledge may provide gender-specific empowerment directions to overcome adverse socioeconomic conditions, which may advance female entrepreneurship as well as previous studies.

The results from my research confirm that barriers restricting the success and sustainability of Nigerian female entrepreneurial businesses are within the immediate macro and extended meso environments in which they operate, which needs to be addressed at those levels (Brush et al., 2009). Gender, motherhood and cultural norms are the major factors influencing women's environment and access to foundational resources for business growth. Findings from this study may support positive social change by providing recommendations that may restructure the social condition and position of women through reforms in practice and policy.

## **Organizational and Society**

Findings from this study may empower women and provide equal resources and financial opportunities for men and women in society, which allows for bridging gender disparity in business success and leadership for positive social change. This study's findings may encourage advocacy to increase visibility and recognition of the contribution of female entrepreneurs to economic development and drive policy initiatives that may support the creation of opportunities for growth and sustainability of female entrepreneurship. Female entrepreneurs are making fundamental contributions to economic growth in developing economies (Agarwal & Lenka, 2016). The results of this study may provide vital information on the impact of institutional environment on female entrepreneurship progress, which may lead to a change in institutional support for women in business in terms of improved provision of financial resources for business growth.

## **Conclusions**

Previous research has examined barriers faced by female entrepreneurs in sustaining profitable business ventures (Chinonye et al., 2015; Enfield, 2019, World Economic Forum, 2019). But there is a scarcity of research about strategies that successful female entrepreneurs use for overcoming barriers to sustaining profitable business ventures. This gap indicates the significance of this study and the need for a different perspective using the constructivist/interpretive approach with the 5M gender-aware entrepreneurship theory and women empowerment framework for examining women's entrepreneurship and the context in which it is embedded to discover empowerment direction for advancement (Brush et al., 2009; Lock & Smith, 2016;

Longwe, 1990). Such perspective provided a deeper understanding of influences and challenges within the female entrepreneurial ecosystem that enabled the uncovering of effective strategies that worked in overcoming barriers experienced by female entrepreneurs in sustaining profitable business ventures, which was the problem this study addressed (see Mohammed et al., 2017; Motilewa et al., 2015; Swati, 2018).

The insights obtained from this study support the assertion in existing studies that female entrepreneurship improvements require an entrepreneurial ecosystem that combines crucial elements of entrepreneurship education programs and a cooperative environment that consists of support from private, public, and nongovernment sectors and the wider community (Allahar, 2019). The women in this study were fundamental in providing insights for gaining the needed in-depth understanding of the experiences and barriers faced by Nigerian female entrepreneurs and uncovering effective strategies and processes used in gaining a competitive business advantage. These insights may be critical in empowering potential and struggling female entrepreneurs to succeed in sustaining profitable entrepreneurial business ventures. Such empowerment may result in new grounds and approaches that may enhance entrepreneurial knowledge and practice, which practitioners may use for general improvement and future transformation of female entrepreneurship.



## References

- Abioye, L. A., Adeniyi, A. W., & Mustapha, W. B. (2017). The status of entrepreneurship support agencies (ESAs) in Lagos State, Nigeria. *Iranian Journal of Management Studies*, 10(4), 853-881. doi:/10.22059/ijms
- Adekola, P. O., Olawole-Isaac, A., Ajibola A. B., & Salau, O. P. (2015). Exploring the hindrances to women entrepreneurship, development and prosperity in Nigeria. *Journal of Entrepreneurship Research & Practice*, 15(1), 1-13. doi:10.5171/2015.148163
- Adesiji, G. B., Ibrahim, S.O., & Komolafe, S. E. (2018). A study on entrepreneurship skill practices among rural women in Kwara state, Nigeria. *Agricultural Science and Technology*, 10(2), 121 – 128. doi:10.15547/ast.2018.02.025
- Adusei, M. (2016). Does entrepreneurship promote economic growth in Africa? *African Development Review*, 28(2), 201–214. doi:10.1111/1467-8268.12190
- Adom, K. (2015). Recognizing the contribution of female entrepreneurs in economic development in Sub-Saharan Africa: Some evidence from Ghana. *Journal of Developmental Entrepreneurship*, 20(1), 1-24. doi:10.1142/S108494671550003X
- Adom, K. & Asare-Yeboah, I. T. (2017). An evaluation of human capital theory and female entrepreneurship in sub-Sahara Africa: Some evidence from Ghana. *International Journal of Gender and Entrepreneurship*, 8(4), 402-423. doi:10.1108/IJGE-12-2015-0048
- Afolabi, A. (2015). The effect of entrepreneurship on economy growth and development in Nigeria. *International Journal of Development and Economic Sustainability*,

3(2), 49-65. Retrieved from <http://www.eajournals.org/wp-content/uploads/The-Effect-of-Entrepreneurship-on-Economy-growth-and-development-in-Nigeria.pdf>

- Agarwal, S., & Lenka, U. (2016). An exploratory study on the development of women entrepreneurs: Indian cases. *Journal of Research in Marketing and Entrepreneurship*, 18(2), 232–247. doi:10.1108/JRME-04-2015-0024
- Agboola, J. O., Ademiluyi, F. L., & Ademiluyi, A. B. (2015). Social-cultural inhibitions to the development of female entrepreneurship in Osun State, Nigeria. *African Journal of Applied Research*, 1(1), 207–218. Retrieved from <http://www.ajaronline.com/index.php/AJAR/article/view/83/71>
- Agustoni, D. (2019). *Challenges facing women (social) entrepreneurs*. Retrieved from US Chamber of Commerce Foundation website: <https://www.uschamberfoundation.org/blog/post/challenges-facing-women-social-entrepreneurs>
- Agyire-Tettey, F., Godfred Ackah, C., & Asuman, D. (2018). Gender and returns to entrepreneurship in Africa. *International Journal of Social Economics*, 45(12), 1609-1630. doi:10.1108/IJSE-11-2017-0549
- Akanji, B. (2016). Exploring business management obscurities encountered by female entrepreneurs in Nigeria: Prospecting an agenda for social change. *Management Research and Practice*, 8(4), 39-52. Retrieved from [http://repository.elizadeuniversity.edu.ng/jspui/bitstream/20.500.12398/344/1/Exploring business management obscurities encountered by female entrepreneurs in Nigeria\\_ Prospecting an agenda for social change.pdf](http://repository.elizadeuniversity.edu.ng/jspui/bitstream/20.500.12398/344/1/Exploring%20business%20management%20obscurities%20encountered%20by%20female%20entrepreneurs%20in%20Nigeria_Prospecting%20an%20agenda%20for%20social%20change.pdf)

- Akanmu, P. M., Olasimbo, J., & Samaila, M. (2018). Impact of cooperative microfinance on the performance of women entrepreneurship in Kwara state Nigeria. *Financial Markets, Institutions and Risks*, 2(4), 20-28. doi:10.21272/fmir.2(4).20-28.2018
- Akinbami, C. A. O., & Aransiola, J. O. (2016). Qualitative exploration of cultural practices inhibiting rural women entrepreneurship development in selected communities in Nigeria. *Journal of Small Business & Entrepreneurship*, 28(2), 151-167. doi:10.1080/08276331.2015.1102476
- Akiyode-Lawanson, J. (2019, November 10). WIMBIZ Conference: Glo harps on women empowerment for economic development. *Business Day*. Retrieved from <https://businessday.ng/news/article/wimbiz-conference-glo-harps-on-women-empowerment-for-economic-development/>
- Allahar, H. (2019). An innovative entrepreneurial ecosystem-based model for supporting female entrepreneurship. *Journal of Creativity and Business Innovation*, 5(1), 85-103. Retrieved from [www.journalcbi.com/uploads/3/1/8/7/31878681/an\\_innovative\\_entrepreneurial\\_ecosystem-based\\_model\\_for\\_supporting\\_female\\_entrepreneurship\\_by\\_haven\\_allahar.pdf](http://www.journalcbi.com/uploads/3/1/8/7/31878681/an_innovative_entrepreneurial_ecosystem-based_model_for_supporting_female_entrepreneurship_by_haven_allahar.pdf)
- Ali, M. A., & Salisu, Y. (2019). Women entrepreneurship and empowerment strategy for national development . *Journal of Economics, Management and Trade*, 22(3), 1-13. doi:10.9734/JEMT/2019/44828
- Ama, N. O., Mangadi, K. T., & Ama, H. A. (2014). Exploring the challenges facing women entrepreneurs in informal cross-border trade in Botswana. *Gender in*

*Management: An International Journal*, 29(8), 505-522. doi:10.1108/GM-02-2014-0018

Amaechi, E. (2016). *Exploring barriers to women entrepreneurs in Enugu State, Nigeria*. (Doctoral dissertation, Walden University) Retrieved from <http://scholarworks.waldenu.edu/dissertations>

Amuchie A. A. & Asotibe, N. P. (2015). Stimulating women potentials through entrepreneurship for national development in Nigeria. *Journal of Poverty, Investment and Development*, 16(8), 89-94. doi:10.9790/487x-16810712

Anambane, G. & Adom, K. (2018). Assessing the role of culture in female entrepreneurship in contemporary Sub-Saharan society: Insights from the Nabadam District of Ghana. *Journal of Developmental Entrepreneurship*, 23(3), 1-26. doi:10.1142/S1084946718500176

Anney, V. (2014). Ensuring the quality of the findings of qualitative research: Looking at trustworthiness criteria. *Journal of Emerging Trends in Educational Research and Policy Studies*, 5(2), 272-281. Retrieved from <http://jeteraps.scholarlinkresearch.com/abstractview.php?id=19>.

Asia-Pacific Economic Cooperation. (2018). *Case studies of successful women entrepreneurs in the ICT industry in 21 APEC economies: APEC policy partnership on women and the economy*. Retrieved from [https://218\\_PPWE\\_Case Studies of Successful Women Entrepreneurs in the ICT Industry in 21 APEC Economies \(2\).pdf](https://218_PPWE_Case Studies of Successful Women Entrepreneurs in the ICT Industry in 21 APEC Economies (2).pdf)

- Atkinson, C., Netana, C., Pickernell, D., & Dann, Z. (2017). Being taken seriously: Shaping the pathways taken by Welsh female entrepreneurs. *Small Enterprise Research, 24*(2), 132-148. doi:10.1080/13215906.2017.1337587
- Anyatengbey, G. M. (2016). *Changing gender roles in household socio-economic responsibility in Nandom district* (Master's thesis). Retrieved from <http://udsspace.uds.edu.gh/bitstream/123456789/891/1/changing%20gender%20roles%20in%20household%20socio-economic%20responsibility%20in%20nandom%20district.pdf>
- Babbie, E. (2017). *Basics of social research* (7th ed.). Boston, MA: Cengage Learning.
- Bajpai, G. C. (2014). African women entrepreneur: Problems, challenges and future opportunities. *International Journal of Managerial Studies and Research, 2*(5), 17-22. Retrieved from <https://www.arcjournals.org/pdfs/ijmsr/v2-i5/3.pdf>
- Balachandra, L., Briggs, T., Eddleston, K., & Brush, C. (2019). Don't pitch like a girl!: How gender stereotypes influence investor decisions. *Entrepreneurship Theory and Practice, 43*(1), 116-137. doi:10.1177/1042258717728028
- Baranik, L. E., Gorman, B., & Wales, W. J. (2018). What makes Muslim women entrepreneurs successful? A field study examining religiosity and social capital in Tunisia. *Sex Roles, 78*(1), 208–219. doi:10.1007/s11199-017-0790-7
- Bastian, B. L. & Sidani, Y. M. (2018). Women entrepreneurship in the Middle East and North Africa: A review of knowledge areas and research gaps. *Gender in Management: An International Journal, 33*(1), 14-29. doi:10.1108/GM-07-2016-0141

- Bates, T., Jackson, W.E., & Johnson, J.H. Jr. (2007). Introduction to the special issue on advancing research on minority entrepreneurship. *Annals of the American Academy of Political Science and Social Science*, 613(9), 10 -17.  
doi:10.1177/0002716207303405
- Bhardwaj, B. R. (2018). Can education empower women through entrepreneurial marketing: A model for upliftment of community services. *Journal of Enterprising Communities: People and Places in the Global Economy*, 12(1), 19-31. doi:10.1108/JEC-01-2017-0004
- Bianco, M. E., Lombe, M., & Bolis, M. (2017). Challenging gender norms and practices through women's entrepreneurship. *International Journal of Gender and Entrepreneurship*, 9(4), 338-358. doi:10.1108/IJGE-10-2017-0060
- Bioulac, A., & Bouée, C. E. (2018). *Women in Africa entrepreneurship: A path to women empowerment*. Retrieved from Women in Africa Philanthropy website:  
[https://wia-initiative.com/wp-content/uploads/2018/05/WIA\\_Women\\_Empowerment.pdf](https://wia-initiative.com/wp-content/uploads/2018/05/WIA_Women_Empowerment.pdf)
- Boell, S. K., & Cecez-Kecmanovic, D. (2015). On being 'systematic' in literature reviews in IS. *Journal of Information Technology*, 30(1), 161-173. Retrieved from <http://www.palgrave-journals.com>
- Bonett, D. G. (2012). Replication-extension studies. *Current Directions in Psychological Science*, 21(6), 409-412. doi:10.1177/0963721412459512

- Bradshaw, C., Atkinson, S., & Doody, O. (2017). Employing a qualitative description approach in health care research. *Global Qualitative Nursing Research, 4*(1), 1–8. doi:10.1177/2333393617742282
- Brixiová, Z., Kangoye, T. (2016). *Gender and constraints to entrepreneurship in Africa: New evidence from Swaziland* (Southern Africa Labour and Development Research Unit Working Paper No. 155). Retrieved from [http://www.opensaldru.uct.ac.za/bitstream/handle/11090/788/2015\\_155\\_Saldrup.pdf?sequence=1](http://www.opensaldru.uct.ac.za/bitstream/handle/11090/788/2015_155_Saldrup.pdf?sequence=1)
- Brush, C. G., de Bruin, A., & Welter, F. (2009). A gender-aware framework for women's entrepreneurship. *International Journal of Gender and Entrepreneurship, 1*(1), 8–24. doi:10.1108/17566260910942318
- Burkholder, G. J., Cox, K. A., & Crawford, L. M. (2016). *The scholar-practitioner's guide to research design*. Baltimore, MD: Laureate Publishing.
- Cabrera, E. M. & Mauricio, D. (2017). Factors affecting the success of women's entrepreneurship: A review of literature. *International Journal of Gender and Entrepreneurship, 9*(1), 31-65. doi :10.1108/IJGE-01-2016-0001
- Caelli, K., Ray, L., & Mill, J. (2003). Clear as mud: Toward greater clarity in generic qualitative research. *International Journal of Qualitative Methods, 2*(2), 1-13. doi:10.1177/160940690300200201
- Campos, F., Goldstein, M. P., McGorman, L., Munoz Boudet, A. M., & Pimhidzai, O. (2015). *Breaking the metal ceiling: Female entrepreneurs who succeed in male-dominated sectors* (World Bank Policy Research Working Paper No. 7503).

Retrieved from the World Bank website:

<http://documents.worldbank.org/curated/en/753711467997247654/pdf/WPS7503.pdf>

Carcary, M. (2009). The research audit trial: Enhancing trustworthiness in qualitative inquiry. *Electronic Journal of Business Research Methods*, 7(1), 11 - 24).

Retrieved from [www.ejbrm.com](http://www.ejbrm.com)

Castrillon, C. (2019, February 4). Why more women are turning to entrepreneurship.

*Forbes*. Retrieved from

<https://www.forbes.com/sites/carolinecastrillon/2019/02/04/why-more-women-are-turning-to-entrepreneurship/#7cfb1279542a>

Cavada, M. C., Bobek, V., & Maček, A. (2017). Motivation factors for female entrepreneurship in Mexico. *Entrepreneurial Business and Economics Review*, 5(3), 133-148. doi:10.15678/EBER.2017.050307.

Cave, K. (2015). Sub-Saharan Africa: Highest female entrepreneurship rate globally.

Retrieved from <https://www.idgconnect.com/idgconnect/interviews/1017421/sub-saharan-africa-female-entrepreneurship-rate-globally>

Chinomona, E & Maziriri, E. T. (2016). Women in action: Challenges facing women entrepreneurs in the Gauteng province of South Africa. *International Business & Economics Research Journal*, 14(6), 835-849. doi:10.19030/iber.v14i6.9487

Chinonye, M. L., Iyiola, O. O., Akinbode, M. O., Obigbemi, I. A., & Eke, O. P. (2015).

Women entrepreneurship in Nigeria: Policy framework, challenges and remedies.



- Kamera*, 43(2), 2-21. Retrieved from  
<http://eprints.covenantuniversity.edu.ng/9196/1/article8.pdf>
- Ciuk, S., & Latusek, D. (2018). Ethics in qualitative research. In M. Ciesielska & D. Jemielniak (Eds.), *Qualitative methodologies in organization studies* (pp. 195–213). Cham, Switzerland: Palgrave Macmillan.
- Cleary, M., Horsfall, J., & Hayter, M. (2014). Data collection and sampling in qualitative research: Does size matter? *Journal of Advanced Nursing*, 70, 473–475.  
doi:10.1111/jan.12163
- Clough, D. R., Fang, T. P., Vissa, B., & Wu, A. (2019). Turning lead into gold: How do entrepreneurs mobilize resources to exploit opportunities? *Academy of Management Annals*, 13(1), 240-271. doi:10.5465/annals.2016.0132
- Colorafi, K., & Evans, B. (2016). Qualitative descriptive methods in health science research. *Health Environments Research & Design Journal*, 9(4), 16-25.  
doi:10.1177/1937586715614171
- Cope, D. G. (2014). Computer-assisted qualitative data analysis software. *Oncology Nursing Forum*, 41, 322–323. doi:10.1188/14.ONF.322-323
- Cooper, S., & Endacott, R. (2007). Generic qualitative research: a design for qualitative research in emergency care? *Emergency Medicine Journal*, 24(12), 816–819.  
doi:10.1136/emj.2007.050641
- Corbin, J., Strauss, A., & Strauss, A. L. (2014). *Basics of Qualitative Research*. Thousand Oaks, CA: Sage Publications.

- Danish, A. Y., & Smith, H. L. (2012). Female entrepreneurship in Saudi Arabia: opportunities and challenges. *International Journal of Gender and Entrepreneurship*, 4(3), 216-235. doi:10.1108/17566261211264136
- Dasgupta, M. (2015). Exploring the relevance of case study research. *Vision*, 19(1), 147–160. doi:10.1177/0972262915575661
- DeVault, G. (2017). Establishing trustworthiness in qualitative research. Retrieved from <https://www.thebalance.com/establishing-trustworthiness-in-qualitative-research-2297042>
- Diop, M. (2017, March 8). Unleashing the potential of women entrepreneurs in Africa. [World Bank Web log post]. Retrieved from <https://blogs.worldbank.org/nasikiliza/unleashing-the-potential-of-women-entrepreneurs-in-africa>
- Drabble, L., Trocki, K. F., Salcedo, B., Walker, P. C., & Korcha, R. A. (2016). Conducting qualitative interviews by telephone: Lessons learned from a study of alcohol use among sexual minority and heterosexual women. *Qualitative Social Work : Research and Practice*, 15(1), 118–133. doi:10.1177/1473325015585613
- Edoho, F. M. (2015). Entrepreneurship and socioeconomic development: Catalyzing African transformation in the 21st century. *African Journal of Economic and Management Studies*, 6(2), 127-147. doi:10.1108/AJEMS-03-2013-0030
- Emerson, R. W. (2015). Convenience sampling, random sampling, and snowball sampling: How does sampling affect the validity of research? *Journal of Visual*

- Impairment & Blindness*, 109(2), 164–168. Retrieved from [www.afb.org/info/publications/jvib/12](http://www.afb.org/info/publications/jvib/12)
- Elwerfelli, A. & Benhin, J. (2018). Oil a blessing or curse: A comparative assessment of Nigeria, Norway and the United Arab Emirates. *Theoretical Economics Letters*, 8(1), 1136-1160. doi:10.4236/tel.2018.85076)
- Etim, E. S., & Iwu, C. G. (2018). The constraints of being a female entrepreneur in Akwa Ibom north east senatorial district Nigeria. *Socioeconomica–The Scientific Journal for Theory and Practice of Socio-Economic Development*, 7(13), 1-22. doi :10.12803/SJSECO.71301
- Etim, E. S. & Iwu, C. G. (2019). Factor analysis of the constraints that female entrepreneurs face in South East Nigeria. *Economica*, 15(4), 259-285. Retrieved from [journals.univ-danubius.ro](http://journals.univ-danubius.ro)
- Enfield, S. (2019). Gender roles and inequalities in the Nigerian labour market (K4D Helpdesk Report). Retrieved from [https://assets.publishing.service.gov.uk/media/5d9b5c88e5274a5a148b40e5/597\\_Gender\\_Roles\\_in\\_Nigerian\\_Labour\\_Market.pdf](https://assets.publishing.service.gov.uk/media/5d9b5c88e5274a5a148b40e5/597_Gender_Roles_in_Nigerian_Labour_Market.pdf)
- Eyerusalem, S. (2019, February). Empowering women entrepreneurs in developing countries: Why current programs fall short. *Africa Growth Initiatives Policy Brief*. Retrieved from <https://www.brookings.edu/research/empowering-women-entrepreneurs-in-developing-countries/>
- Frankfort-Nachmias, C., & Leon-Guerrero, A. (2018). *Social statistics for a diverse society* (8th ed.). Thousand Oaks, CA: Sage Publications.

- Fusch, P. I., & Ness, L. R. (2015). Are we there yet? Data saturation in qualitative research. *Qualitative Report*, 20(1), 1408–1416. Retrieved from <http://tqr.nova.edu/wp-content/uploads/2015/09/fusch1>
- Gaskell, A. (2020, February 4). Is attitude key to being a successful female entrepreneur? *Forbes*. Retrieved from <https://www.forbes.com/sites/adigaskell/2020/02/04/is-attitude-key-to-being-a-successful-female-entrepreneur/#64672a482009>
- Given, L. M. (Ed.). (2008). *The SAGE encyclopedia of qualitative research methods* (Vol. 2). Thousand Oaks, CA: Sage Publications. doi:10.4135/9781412963909
- Global Entrepreneurial Monitor (2017). *Women's entrepreneurship report*. Retrieved from <https://www.gemconsortium.org/report/49860>
- Goktan, A.B., Gupta, V.K. (2015). Sex, gender, and individual entrepreneurial orientation: Evidence from four countries. *International Entrepreneurship and Management Journal*, 11(1), 95–112. doi:10.1007/s11365-013-0278-z
- Goyal, P., & Yadav, V. (2014). To be or not to be a woman entrepreneur in a developing country? *Psychosociological Issues in Human Resource Management*, 2(2), 68–78. Retrieved from [https://www.researchgate.net/.../271520855\\_](https://www.researchgate.net/.../271520855_)
- Greenbank, P. (2003). The role of values in educational research: The case for reflexivity. *British Educational Research Journal*, 29(6), 791-801. <https://doi.org/10.1080/0141192032000137303>
- Gubrium, J. F., Holstein, J. A., Marvasti, A. B., & McKinney, K. D. (2012). *The SAGE handbook of interview research: The complexity of the craft*. Retrieved from

[https://books.google.com.ng/books/about/The\\_SAGE\\_Handbook\\_of\\_Interview\\_Research.html?id=VCFsZsvZdwkC&redir\\_esc=y](https://books.google.com.ng/books/about/The_SAGE_Handbook_of_Interview_Research.html?id=VCFsZsvZdwkC&redir_esc=y)

- Guest, G., Bunce, A., & Johnson, L. (2012). How many interviews are enough? An experiment with data saturation and variability. *Field Methods, 18*(1), 59–82. doi:10.1177/1525822X05279903
- Gupta, V. K., Goktan, A. B., & Gunay, G. (2014). Gender differences in evaluation of new business opportunity: A stereotype threat perspective. *Journal of Business Venturing, 29*(2), 273-288.
- Hachana, R., Berraies, S. & Ftiti, Z. (2018). Identifying personality traits associated with entrepreneurial success: does gender matter? *Journal of Innovation Economics & Management, 27*(3), 169-193. doi:10.3917/jie.027.0169.
- Hagens, V., Dobrow, M.J. & Chafe, R. (2009). Interviewee transcript review: Assessing the impact on qualitative research. *BMC Medical Research Methodology, 9*(47). doi:10.1186/1471-2288-9-47
- Hanna, P. (2012). Using internet technologies (such as Skype) as a research medium: A research note. *Qualitative Research, 12*(2), 239-242. doi:10.1177/1468794111426607
- Hansen, E. C. (2006). *Successful qualitative health research: A practical introduction*. Singapore: Allen & Urwin.
- Harrison, H., Birks, M., Franklin, R., & Mills, J. (2017). Case study research: Foundations and methodological orientations. *Qualitative Social Research, 18*(1), 1438-5627. doi:10.17169/fqs-18.1.2655

- Hassan, F. S. M. A., & Almubarak, M. M. S. (2016). Factors influencing women entrepreneurs' performance in SMEs. *World Journal of Entrepreneurship, Management and Sustainable Development*, 12(2), 82–101.  
doi:10.1108/WJEMSD-09-2015-0037
- Hennink, M. M., Kaiser, B. N., & Marconi, V. C. (2017). Code saturation versus meaning saturation: How many interviews are enough? *Qualitative Health Research*, 27(4), 591–608. doi:10.1177/1049732316665344
- Henry, C., & Foss, L. (2015). Entrepreneurial leadership and gender: Exploring theory and practice in global contexts. *Journal of Small Business Management*, 53(3), 581–586. doi:10.1111/jsbm.12174
- Houghton, C., Casey, D., Shaw, D., & Murphy, K. (2013). Rigour in qualitative case study research. *Nurse Researcher*, 20(4), 12–17.  
doi:10.7748/nr2013.03.20.4.12.e326
- Idris, A. J. & Agbim, K. C. (2015). Micro-credit as a strategy for poverty alleviation among women entrepreneurs in Nasarawa state, Nigeria. *Journal of Business Studies Quarterly*, 6(3), 122-143. Retrieved from  
[https://pdfs.semanticscholar.org/41a5/a6103d7fd7fd697efe21edd240170cca9f2a.pdf?\\_ga=2.204608592.1355451104.1586373491-1265104059.1540890946](https://pdfs.semanticscholar.org/41a5/a6103d7fd7fd697efe21edd240170cca9f2a.pdf?_ga=2.204608592.1355451104.1586373491-1265104059.1540890946)
- Isa, F. M., Jaganathan, M., Ahmdon, M. A. S., & Ibrahim, H. M. (2018). Malaysian women entrepreneurs: Some emerging issues and challenges of entering global market. *International Journal of Academic Research in Business and Social Sciences*, 8(12), 1596–1605. doi:10.6007/ijarbss/v8-i12/5261

- Ismail, H. C., Shamsudin, F. M., & Chowdhury, M. S. (2012). An exploratory study of motivational factors on women entrepreneurship venturing in Malaysia. *Business and Economic Research*, 2(1), 2162–4860. doi:10.5296/ber.v2i1.1434
- Iwu, C. G., & Nxopo, Z. (2014). Determining the specific support services required by female entrepreneurs in the South African tourism industry. *African Journal of Hospitality, Tourism and Leisure*, 4 (2), 1-13. Retrieved from [http://www.ajhtl.com/uploads/7/1/6/3/7163688/article22vol4\(2\)july-nov2015.pdf](http://www.ajhtl.com/uploads/7/1/6/3/7163688/article22vol4(2)july-nov2015.pdf)
- Iyiola, O., & Azuh, D. (2014). Women entrepreneurs as small-medium enterprise (SME) operators and their roles in socio-economic development in Ota, Nigeria. *International Journal of Economics, Business and Finance*, 2(1), 1–10. Retrieved from <http://ijebf.com>
- Jacob, S. A., & Furgerson, S. P. (2012). Writing interview protocols and conducting interviews: Tips for students new to the field of qualitative research. *Qualitative Report*, 17(42), 1-10. Retrieved from <https://nsuworks.nova.edu/tqr/vol17/iss42/3>
- Janesick, V. J. (2011). *Stretching: Exercises for qualitative researchers* (3rd ed). Thousand Oaks, CA: Sage Publications.
- Juma, N., & Sequeira, J. M. (2017). Effects of entrepreneurs' individual factors and environmental contingencies on venture performance: A case study of African American women-owned ventures. *Journal of Small Business & Entrepreneurship*, 29(2), 91-119. doi:10.1080/08276331.2016.1248276

- Kahlke, M. R. (2014). Generic qualitative approaches: Pitfalls and benefits of methodological mixology. *International Journal of Qualitative Methods*, 13(1), 37-52. doi:10.1177/160940691401300119
- Kalafatoglu, T., & Mendoza, X. (2017). The impact of gender and culture on networking and venture creation. *Cross Cultural & Strategic Management*, 24(2), 332-349. doi:10.1108/CCSM-04-2016-0090
- Kapinga, A. F. & Montero, C. S. (2015). Exploring the socio-cultural challenges of food processing women entrepreneurs in Iringa, Tanzania and strategies used to tackle them. *Journal of Global Entrepreneurship Research*, 17(7). doi:10.1186/s40497-017-0076-0
- Kayode-Adedeji, T. K. and Agwu, M.E. (2015). Application of ICT to agriculture as a panacea to unemployment in Nigeria. *International Journals of Multidisciplinary Research Academy*, 3(4), 26-48. Retrieved from <http://ijamrr.com/ojs2.3.8/index.php/ijamrr/index>
- Kelley, D., Brush, C., Greene, P., Herrington, M., Ali, A., & Kew, P. (2015). Women's entrepreneurship. GEM women's special report. Retrieved from <http://www.casefoundation.org/entrepreneurs>
- Kendall, S., & Halliday, L.E. (2014). Undertaking ethical qualitative research in public health: Are current ethical processes sufficient? *Australian and New Zealand Journal of Public Health*, 38, 306–310. doi:10.1111/1753-6405.12250



Ketokivi, M., & Choi, T. (2014). Renaissance of case research as a scientific method.

*Journal of Operations Management*, 32(1), 232–240.

doi:10.1016/j.jom.2014.03.004

Khan, S. N. (2014). Qualitative research method - phenomenology. *Asian Social Science*,

10(1), 298-310. doi:10.5539/ass.v10n21p298

Kim, H., Sefcik, J., & Bradwatm, C. (2017). Characteristics of qualitative descriptive

studies: A systematic review. *Research Nursing Health*, 40(1), 23–42.

doi:10.1002/nur.21768

Kirkwood, A., & Price, L. (2013). Examining some assumptions and limitations of

research on the effects of emerging technologies for teaching and learning in

higher education. *British Journal of Educational Technology*, 44(1), 536–543.

doi:10.1111/bjet.12049

Klenke, K. (2016). Qualitative research in the study of leadership. Bingley, UK: Emerald

Group Publishing.

Koko, M. A., Maishanu, M. M., & Hassan, A. (2017). Women entrepreneurs'

accessibility to growth capital and socioeconomic development in Sokoto state,

Nigeria. *IOSR Journal of Business and Management*, 19(5), 69-75.

doi:10.9790/487X-190501697

Kornbluh, M. (2015). Combatting challenges to establishing trustworthiness in qualitative

research. *Qualitative Research in Psychology*, 12, 397–414.

doi:10.1080/14780887.2015.1021941

- Korstjens, I. & Moser, A. (2018). Series: Practical guidance to qualitative research. Part 4: trustworthiness and publishing, *European Journal of General Practice*, 24(1), 120–124. doi:10.1080/13814788.2017.1375092
- Kvale, S. & Brinkmann, S. (2015). *Interviews: Learning the craft of qualitative research interviewing*. (3rd ed.). Thousand Oaks, CA: Sage Publications.
- Lambert, V., & Lambert, C. (2012). Editorial: Qualitative descriptive research: An acceptable design. *Pacific Rim International Journal of Nursing Research*, 16(4), 255-256. Retrieved from <https://www.semanticscholar.org/paper/Qualitative-Descriptive-Research%3A-An-Acceptable-Lambert-Lambert/92486bcbbfa2ab78c33a34e6002b17823487214d>
- Laureate Education (Producer). (2010). Doctoral research: Ensuring quality in qualitative research [Video file]. Baltimore, MD: Author.
- Leung, A. (2011). Motherhood and entrepreneurship: Gender role identity as a resource. *International Journal of Gender and Entrepreneurship*, 3(3), 254-264. doi:10.1108/17566261111169331
- Leung, L. (2015). Validity, reliability, and generalizability in qualitative research. *Journal of Family Medicine and Primary Care*, 4(3), 324–327. doi:10.4103/2249-4863.161306
- Lewis, K. V. (2015). Enacting entrepreneurship and leadership: A longitudinal exploration of gendered identity work. *Journal of Small Business Management*, 53(3), 662-682. doi:10.1111/jsbm.12175

- Lim, J. H. (2011). Qualitative methods in adult development and learning: Theoretical traditions, current practices, and emerging horizons. In C. Hoare (Ed.), *The Oxford handbook of reciprocal adult development and learning* (pp. 39–60). New York, NY: Oxford University Press.
- Lincoln, Y., Guba, E. G. (1985). *Naturalistic inquiry*. Thousand Oaks, CA: Sage Publications.
- Lock, R., & Smith, H. L. (2016). The impact of female entrepreneurship on economic growth in Kenya. *International Journal of Gender and Entrepreneurship*, 8(1), 90-96. doi:10.1108/IJGE-11-2015-0040
- Longwe, S. H. (1990). *From welfare to empowerment* (Office of Women in International Development Working Paper 204). Retrieved from <https://searchworks.stanford.edu/view/518119>
- Lucky, E. O. I., & Olusegun, A. I. (2012). Is small and medium enterprises (SMEs) an entrepreneurship? *International Journal of Academic Research in Business and Social Sciences*, 2(1), 341–352. Retrieved from <http://www.hrmars.com>
- Lunnay, B., Borlagdan, J., McNaughton, D., & Ward, P. (2014). Ethical use of social media to facilitate qualitative research. *Qualitative Health Research*, 25, 99–109. doi:10.1177/1049732314549031
- Maden, C. (2015). A gendered lens on entrepreneurship: Women entrepreneurship in Turkey. *Gender in Management*, 30(4), 312-331. doi:10.1108/GM-11-2013-0131
- Mahmood, B., Khalid, S., Sohail, M. M., & Babak, I. (2012). Exploring the motivation and barriers in way of Pakistani female entrepreneurs. *British Journal of*

*Education, Society & Behavioral Science* 2(1), 353–368. doi:10.1186/1745-6215-13116.

- Magilvy, J., Thomas, E., & Kotzer, A. E. (2009). A first qualitative project: Qualitative descriptive design for novice researchers. *Journal for Specialists in Pediatric Nursing*, 14(4), 2. doi:10.1111/j.1744-6155.2009.00212.x
- Maguire, M. & Delahunt, B. (2017). Doing a thematic analysis: A practical, step-by-step guide for learning and teaching scholars. *The All Island Journal of Teaching and Learning in Higher Education*, 8(3), 1-14. Retrieved from <https://pdfs.semanticscholar.org/3170/1b4100ebabae16deba055c28a6bad28e6467.pdf>
- Manzoor, S. (2015). The impact of indigenous culture on female leadership in Pakistan. *International Journal of Organizational Leadership*, 4, 414-429. doi:10.33844/ijol.2015.60414
- Mashi, A. L. & Yusof, R. B. (2016). The changing attitudes of women towards entrepreneurship in Katsina State Nigeria. *International Journal of Multidisciplinary Approach and Studies*, 3(4), 91–100. doi:10.1007/978-981-287-429-0\_20
- Mason, M. (2010). Sample size and saturation in PhD studies using qualitative interviews. *Forum Qualitative Sozialforschung/Forum: Qualitative Social Research*, 11(3), article 8. Retrieved from <http://www.qualitative-research.net/index.php/fqs>

- MasterCard Index of Women Entrepreneurs. (2018). Retrieved from [https://newsroom.mastercard.com/wp-content/uploads/2018/03/MIWE\\_2018\\_Final\\_Report.pdf](https://newsroom.mastercard.com/wp-content/uploads/2018/03/MIWE_2018_Final_Report.pdf)
- McCracken, K., Marquez, S., Kwong, C., Ute, S., Castagnoli, A., & Dlouhá, M. (2015). *Women's entrepreneurship: Closing the gender gap in access to financial and other services and in social entrepreneurship*. (European Parliament, PE 519.230 EN). Retrieved from: <http://www.europarl.europa.eu/studies>
- McGowan, P., Cooper, S., Durkin, M., & O'Kane, C. (2015). The influence of social and human capital in developing young women as entrepreneurial business leaders. *Journal of Small Business Management*, 53(3), 645–661. doi:10.1111/jsbm.12176
- Merriam, S. B. (1995). What can I tell you from an N of 1? Issues of validity and reliability in qualitative research. *PAACE Journal of Lifelong Learning*, 4, 51–60. Retrieved from [http://www.iup.edu/templates\\_old/page.aspx?id=17469](http://www.iup.edu/templates_old/page.aspx?id=17469)
- Merriam, S. B. (2009). *Qualitative research: A guide to design and implementation*. San Francisco, CA: Jossey-Bass.
- Merriam, S. B., & Grenier, R. S. (Eds). (2019). *Qualitative research in practice: Examples for discussions and analysis*. San Francisco, CA: Jossey-Bass.
- Merriam, S. B., & Tisdell, E. J. (2015). Six common qualitative research designs. In *Qualitative research: A guide to design and implementation* (pp. 22-42). San Francisco: Jossey-Bass.
- Merriam, S. B., & Tisdell, E. J. (2016). *Qualitative research: A guide to design and implementation* (4th ed.). San Francisco, CA: John Wiley & Sons.

- Mertova, P., & Webster, L. (2012). Critical event narrative inquiry in higher education quality. *Quality Approaches in Higher Education*, 3(2), 15–21. Retrieved from [asq.org/edu](http://asq.org/edu)
- Meyer, N., & Mostert, C. (2016). Perceived barriers and success factors of female entrepreneurs enrolled in an entrepreneurial programme. *International Journal of Social Sciences and Humanity Studies*, 8(1), 48-66. Retrieved from <https://dergipark.org.tr/en/download/article-file/257150>
- Miles, M. B., Huberman, A. M., & Saldana, J. (2014). *Qualitative data analysis* (3rd ed.). Thousand Oaks, CA: Sage Publications.
- Mohammed, K., Ibrahim, H. I., & Mohammad Shah, K. A. (2017). Empirical evidence of entrepreneurial competencies and firm performance: A study of women entrepreneurs of Nigeria. *International Journal of Entrepreneurial Knowledge*, 5(1), 49-62. doi:10.1515/ijek-2017-0005
- Monteitha, W., & Camfield, L. (2019). Business as family, family as business: Female entrepreneurship in Kampala, Uganda. *Geoforum* 101, 111–121. doi:10.1016/j.geoforum.2019.03.003
- Morse, J. M. (2015). Critical analysis of strategies for determining rigor in qualitative inquiry. *Qualitative Health Research*, 25(9), 1212–1222. doi:10.1177/1049732315588501
- Moses, C. L., Olokundun, M., Falola, H., Ibidunni, S., Amaihian, A., & Inelo, F. (2016). A review of the challenges militating against women entrepreneurship in

developing nations. *Mediterranean Journal of Social Sciences*, 7(1), 64-49.

doi:10.5901/mjss.2016.v7n1p64

Motilewa, B.D., Onakoya, O. A., & Oke, A. O. (2015). ICT and gender specific challenges faced by female entrepreneurs in Nigeria. *International Journal of Business and Social Science*, 6(3), 97-105. Retrieved from [http://ijbssnet.com/journals/Vol\\_6\\_No\\_3\\_March\\_2015/11.pdf](http://ijbssnet.com/journals/Vol_6_No_3_March_2015/11.pdf)

Moudry, D. V. & Thaichon, P. (2020). Enrichment for retail businesses: How female entrepreneurs and masculine traits enhance business success. *Journal of Retailing and Consumer Services*, 54(1), 102068-102088.

doi:10.1016/j.jretconser.2020.102068

Munkejord, M. C. (2017). Immigrant entrepreneurship contextualized: Becoming a female migrant entrepreneur in rural Norway. *Journal of Enterprising Communities: People and Places in the Global Economy*, 11(2), 258-276.

doi:10.1108/JEC-05-2015-0029

Murunga, V. (2017). Africa's progress on gender equality and women's empowerment is notable but gender inequality persists. Retrieved from

<https://www.afidep.org/africas-progress-gender-equality-womens-empowerment-notable-gender-inequality-persists/>

Mustapha, M., & Subramaniam, P. (2016). Challenges and success factors of female entrepreneurs: Evidence from a developing country. *International Review of Management and Marketing*, 6(S4), 224-231. Retrieved from

<https://dergipark.org.tr/en/download/article-file/366944>

- Naguib, R., & Jamali, D. (2015). Female entrepreneurship in the UAE: A multi-level integrative lens. *Gender in Management: An International Journal*, 30(2), 135-161. doi:10.1108/gm-12-2013-0142
- Naidu, S., & Chand, A. (2017). National culture, gender inequality and women's success in micro, small and medium enterprises. *Social Indicators Research* 130(2), 647–664. doi:10.1007/s11205-015-1203-3
- National Bureau of Statistics (2018). Statistical report on women and men in Nigeria. Retrieved from [https://nigerianstat.gov.ng/elibrary?queries\[search\]=statistical report on women and men](https://nigerianstat.gov.ng/elibrary?queries[search]=statistical%20report%20on%20women%20and%20men)
- Nguyen, H., A., Phuong, T., T., Le, T., T., B., & Vo, L. P. (2020). Vietnamese women entrepreneurs' motivations, challenges, and success factors. *Advances in Developing Human Resources*, 22(2), 215–226. doi: 10.1177/1523422320907050
- Noble, H., & Smith, J. (2015). Issues of validity and reliability in qualitative research. *Evidence Based Nursing*, 18(2), 34–35. doi:10.1136/eb-2015-102054
- No Ceilings Report. (2017). Bill & Melinda Gates Foundation. Retrieved from <http://www.noceilings.org/entrepreneurs/>
- Novick G. (2008). Is there a bias against telephone interviews in qualitative research? *Research in Nursing & Health*, 31(4), 391–398. doi:10.1002/nur.20259
- Nsengimana, S., Tengeh, R. K., & Iwu, C. G. (2017). The sustainability of businesses in Kigali, Rwanda: An analysis of the barriers faced by women entrepreneurs. *Sustainability*, 9(1), 1-9. doi:10.3390/su9081372



- Ntoimo, L. F. C. & Isiugo-Abanihe, U. (2013). Patriarchy and singlehood among women in Lagos, Nigeria. *Journal of Family Issues*, 20(10), 1-29.  
doi:10.1177/0192513X13511249
- Nwankwo, F.O. & Okeke, C.S. (2017). Rural entrepreneurship and rural development in Nigeria. *Africa's Public Service Delivery and Performance Review* 5(1), 1-7.  
doi:10.4102/apsdpr.v5i1.152
- Nwosu, I. I., Onoyima, R. O., Madu, I. A., & Nwokocho, V. C. (2019). The socioeconomic effects of small-scale women businesses in broom production and marketing industry: A panacea for sustainable development. *Journal of Enterprising Communities: People and Places in the Global Economy*, 13(3), 283-295. doi:10.1108/JEC-11-2018-0080
- Obi, A. V., Okechukwu, E. U., & Egbo, D. E. (2017). Overcoming socio-cultural barriers on economic empowerment of rural women through entrepreneurship in agriculture in South East State, Nigeria. *International Journal of Academic Research in Economics and Management Sciences*, 6(4), 199–224.  
doi:10.6007/IJAREMS/v6-i4/5425
- Ogundana, O., Galanakis, K., Simba, A., & Oxborrow, L. (2018). Factors influencing the business growth of women-owned sewing businesses in Lagos-State, Nigeria: A pilot study. *Organizational Studies and Innovation Review*, 4(2), 25-36. Retrieved from [http://irep.ntu.ac.uk/id/eprint/38367/1/1234378\\_Ogundana.pdf](http://irep.ntu.ac.uk/id/eprint/38367/1/1234378_Ogundana.pdf)
- Ojo, E. D., Anitsal, I., & Anitsal, M. M. (2015). Poverty among Nigerian women entrepreneurs: A call for diversification of sustainable livelihood in agricultural

entrepreneurship. *International Journal of Entrepreneurship*, 19(1), 167-178.

Retrieved from <https://www.questia.com/library/journal/1G1-424990425/poverty-among-nigerian-women-entrepreneurs-a-call>

Okah-Efogo, F., & Timba, G. T. (2015). Female entrepreneurship and growth in Cameroon. *African Journal of Economic and Management Studies*, 6(1), 107-119. doi:10.1108/AJEMS-10-2012-006

Olaoye, I. K., & Dabiri, M. F. (2016). Micro and macro-economic development in Nigeria: What role for the rural woman entrepreneur? *Journal of Accounting and Management*, 6(3), 27–36. Retrieved from [journals.univdanubius.ro/index.php/jam](http://journals.univdanubius.ro/index.php/jam)

Olanrewaju, T. (2019, March 7). Nigerian women entrepreneurs draw the short straw on education level. *Premium Times*. Retrieved from <https://www.premiumtimesng.com/business/318064-nigerian-women-entrepreneurs-draw-the-short-straw-on-education-levels.html>

Olatunji, H. (2017). Women's entrepreneurship in Nigeria: A theoretical rationale. *AFFRIKA: Journal of Politics, Economics and Society*, 7(1), 29-55. doi:10.31920/2075-6534/2017/v7n1a2

Omoruyi, E. M. M., Olamide, K. S., Gomolemo, G., & Donath, O. A. (2017). Entrepreneurship and economic growth: Does entrepreneurship bolster economic expansion in Africa? *Journal of Socialomics* 6(4). doi:10.4172/2167-0358.1000219

- Onwuegbuzie, A. J., & Byers, V. T. (2014). An exemplar for combining the collection, analysis, and interpretations of verbal and nonverbal data in qualitative research. *International Journal of Education*, 6(1), 183-246. doi:10.5296/ije.v6i1.4399
- Opata, P. I., & Arua, R. N. (2017). Assessment of the performance of informal women entrepreneurs in Enugu State, South East Nigeria. *African Journal of Agricultural Research*, 12(11), 923–931. doi:10.5897/AJAR2016.10851
- Opendakker, R. (2006). Advantages and disadvantages of four interview techniques in qualitative research. *Forum Qualitative Sozialforschung/Forum: Qualitative Social Research*, 7(1). Retrieved from <http://www.qualitativeresearch.net/index.php/fqs>
- Pablo-Martí, F., García-Tabuenca, A., & Crespo-Espert, J. L. (2014). Do gender related differences exist in Spanish entrepreneurial activities? *International Journal of Gender and Entrepreneurship*, 6(4), 200-214. doi:10.1108/ijge-01-2014-0005
- Panda, S., & Dash, S.K. (2015). Friends and strangers: Leveraging the power of networks for new venture success. *Development and Learning in Organizations: An International Journal*, 29(2), 6-9. doi:10.1108/dlo-05-2014-0033
- Patel, K. B. (2015). Constraints and opportunities facing women entrepreneurs in developing countries. *International Journal of Research in Commerce & Management*, 6(8), 53–55. doi:10.13140/RG.2.2.21978.49600
- Patino, C. M., & Ferreira, J. C. (2018). Inclusion and exclusion criteria in research studies: Definitions and why they matter. *Jornal brasileiro de pneumologia* :

*publicacao oficial da Sociedade Brasileira de Pneumologia e Tisiologia*, 44(2), 84.

doi:10.1590/s1806-37562018000000088

- Pare, G., Trudel, M-C., Jaana, M., & Kitsiou, M. (2015). Synthesizing information systems knowledge: A typology of literature reviews. *Information and Management*, 52(2), 183–199. doi:10.1016/j.im.2014.08.008
- Patton, M. (2002). *Qualitative research and evaluation methods*. Los Angeles, CA: Sage Publications.
- Patton, M. Q. (2015). *Qualitative research and evaluation methods*. (4th ed.). Thousand Oaks, CA: Sage Publications.
- Patton, M. Q. (2015). Purposeful sampling and case selection: Overview of strategies and options. In M. Q. Patton, *Qualitative research and evaluation methods* (4th ed., pp. 264–315). Thousand Oaks, CA: Sage Publications.
- Paull, M., Boudville, I., & Sitlington, H.B. (2013). Using sensemaking as a diagnostic tool in the analysis of qualitative data. *Qualitative Report*, 18(27), 1-14. Retrieved from <https://nsuworks.nova.edu/tqr/vol18/iss27/2>
- Percy, W., Kostere, K., & Kostere, S. (2015). Generic qualitative research in psychology. *Qualitative Report*, 29(2), 9-22. Retrieved from <https://nsuworks.nova.edu/tqr/vol20/iss2/7>
- Pergelova, A., Manolova, T., Simeonova-Ganeva, R., & Yordanova, D. (2019). Democratizing entrepreneurship? Digital technologies and the internationalization of female-led SMEs. *Journal of Small Business Management*, 57(1), 14-39. doi:10.1111/jsbm.12494

- Price, C. (2018). Three reasons why women choose entrepreneurship. Retrieved from <https://thriveglobal.com/stories/three-reasons-why-women-choose-entrepreneurship/amp/>
- Poggesi, S., Mari, M., & De Vita, L. (2016). What's new in female entrepreneurship research? Answers from the literature. *International Entrepreneurship Management Journal*, 12(3), 735-763. doi:10.1007/s11365-015-0364-5
- Rahafar, A., Castellana, I., Randler, C., & Antunez, J. M. (2017). Conscientiousness but not agreeableness mediates females' tendency toward being a morning person. *Scandinavian Journal of Psychology*, 58(3), 249-253.
- Råheim, M., Magnussen, L. H., Sekse, R. J., Lunde, Å., Jacobsen, T., & Blystad, A. (2016). Researcher-researched relationship in qualitative research: Shifts in positions and researcher vulnerability. *International journal of qualitative studies on health and well-being*, 11(1), 30-96. doi:10.3402/qhw.v11.30996
- Ravitch, S. M., & Carl, N. M. (2016). *Qualitative research: Bridging the conceptual, theoretical, and methodological*. Thousand Oaks, CA: Sage Publications.
- Reilly, R. C. (2013). Found poems, member checking and crises of representation. 225 *Qualitative Report*, 18(15), 1–18. Retrieved from <http://www.nova.edu/ssss/QR/QR18/reilly30>
- Renko, M., El Tarabishy, A., Casrud, A.L., & Brännback, M. (2015). Understanding and measuring entrepreneurial leadership style. *Journal of Small Business Management*, 53(1), 54-74. doi:10.1111/jsbm.12086

- Ribes-Giner, G., Moya-Clemente, I., Cervelló-Royo, R., & Perello-Marin, M. R. (2018). Domestic economic and social conditions empowering female entrepreneurship. *Journal of Business Research*, 89(1), 182-189. doi:10.1016/j.jbusres.2017.12.005
- Robinson, O. C. (2014). Sampling in interview-based qualitative research: A theoretical and practical guide. *Qualitative Research in Psychology*, 11(1), 25-41. doi:10.1080/14780887.2013.801543
- Rosenbaum, G. O. (2017). Female entrepreneurial networks and foreign market entry. *Journal of Small Business and Enterprise Development*, 24(1), 119-135. doi:10.1108/JSBED-07-2016-0113
- Roulston, K. (2009). Asking questions and individual interviews. *Reflective Interviewing*, 2(1), 9-32. Retrieved from <https://www.yumpu.com/en/document/read/25950628/asking-questions-and-individual-interviews-sage-publications>
- Rubin, H. J., & Rubin, I. S. (2012). *Qualitative interviewing: The art of hearing data* (3rd ed.). Thousand Oaks, CA: Sage Publications.
- SAHEL. (2014, September/October). The role of women in Nigerian agriculture. *Sahel Capital Partners & Advisory Limited Newsletter*, 7(1). Retrieved from <http://sahelcp.com/wp-content/uploads/2016/12/Sahel-Newsletter-Volume-7.pdf>
- Sajuyigbe, A. S., & Fadeyibi, I. O. (2017). Women entrepreneurship and sustainable economic development: Evidence from South Western Nigeria. *Journal of Entrepreneurship, Business and Economics*, 5(2), 19-46. Retrieved from <http://scientificia.com/index.php/JEBE/article/view/63>

- Saldana, J. (2008). *An introduction to codes and coding*. Los Angeles, CA: Sage Publications.
- Saldaña, J. (2016). *The coding manual for qualitative researchers* (3rd ed). Thousand Oaks, CA: Sage Publications.
- Salkind, N. J. (2010). Inclusion criteria. *Encyclopedia of research design*.  
doi:10.4135/9781412961288.n183
- Sarma, P. & Borah, B. (2016). A study on women entrepreneurship—its management and business problems: An overview. *Journal of Arts and Social Science*, 1(1), 14-16.  
doi:10.20936/JASS/160103
- Sandelowski, M. (1993). Rigor or rigor mortis: The problem of rigor in qualitative research revisited. *Advances in Nursing Science*, 16(2), 1-8.  
doi:10.1097/00012272-199312000-00002
- Sandelowski, M. (2000). Focus on research methods. Whatever happened to qualitative description. *Research in Nursing & Health*, 23(4), 334-340. doi:10.1002/1098-240x(200008)23:4<334::aid-nur9>3.0.co;2-g
- Sandelowski, M. (2010). What's in a name? Qualitative description revisited. *Research in Nursing & Health* 33(1), 77-84. doi:10.1002/nur.20362
- Schumpeter, J A. (1934). *The theory of economic development: An inquiry into profits, capital, credit, interest, and the business cycle*. Cambridge, MA: Harvard University Press
- Seidman, I. (2006). *Interviewing as qualitative research: A guide for researchers in education and social sciences* (3th ed.). New York, NY: Teachers College Press.

- Seidman, I. (2013). *Interviewing as qualitative research: A guide for researchers in education and the social sciences* (4th ed.). New York, NY: Teachers College Press.
- Sequeira, J. M., Gibbs, S. R., & Juma, N. A. (2016). Factors contributing to women's venture success in developing countries: An exploratory analysis. *Journal of Developmental Entrepreneurship*, 21(1), 1-31. doi: 10.1142/S1084946716500011
- Sequeira, J. M., Wang, Z., & Peyrefitte, J. (2016). Challenges to new venture creation and paths to venture success: Stories from Japanese and Chinese women entrepreneurs. *Journal of Business Diversity*, 16(1), 42-59.  
doi:10.33423/jbd.v16i1.1896.
- Shaheen, J. (2017). *Tackling the gender gap: What women entrepreneurs need to thrive*. U.S. Senate Committee on Small Business & Entrepreneurship. Retrieved from [https://www.sbc.senate.gov/public/\\_cache/files/2/5/25bd7ee9-a37b-4d2b-a91a-8b1ad6f5bd58/536DC6E705BBAD3B555BFA4B60DEA025.sbc-tackling-the-gender-gap.december-2017-final.pdf](https://www.sbc.senate.gov/public/_cache/files/2/5/25bd7ee9-a37b-4d2b-a91a-8b1ad6f5bd58/536DC6E705BBAD3B555BFA4B60DEA025.sbc-tackling-the-gender-gap.december-2017-final.pdf)
- Simon, M., & Goes, J. (2013). Assumptions, limitations and delimitations. *Dissertation and scholarly research: Recipes for success*. Cottage Grove, OR: Dissertation Success. Retrieved from <http://www.dissertationrecipes.com/assumptions-limitations-delimitations/>
- Singla, M., Jones, M., Edwards, I., & Kumar, S. (2014). Physiotherapists' assessment of patients' psychosocial status: Are we standing on thin ice? A qualitative descriptive study. *Manual Therapy*, 30(1), 1-7 doi:10.1016/j.math.2014.10.004



- Sinkovics, R. R., Penz, E., & Ghauri, P. N. (2008). Enhancing the trustworthiness of qualitative research in international business. *Management International Review*, 48(6), 689-714. doi:10.1007/s11575-008-0103-z
- Smith, J., & Noble, H. (2014). Bias in research. *Evidence Based Nursing*, 17(1), 100–101. doi:10.1136/eb-2014-101946
- Smith, N. R. (1967). The entrepreneur and his firm: The relationship between type of man and type of company. *Occasional Papers, Bureau of Business and Economic Research*, 109(1). Retrieved from <https://ssrn.com/abstract=1510005>
- Solesvik, M., Iakovleva, T., & Trifilova, A. (2019). Motivation of female entrepreneurs: A cross-national study. *Journal of Small Business and Enterprise Development*, 26(5), 684-705. doi:10.1108/JSBED-10-2018-0306
- Spall, S. (1998). Peer debriefing in qualitative research: Emerging operational models. *Qualitative inquiry*, 4(2), 280–292. doi:10.1177/107780049800400208
- State of Women-Owned Business Report (2018). Retrieved from [https://s1.q4cdn.com/692158879/files/doc\\_library/file/2019-state-of-women-owned-businesses-report.pdf](https://s1.q4cdn.com/692158879/files/doc_library/file/2019-state-of-women-owned-businesses-report.pdf)
- Statistics Solution (2019). Participant selection in qualitative Research: Part 2. Retrieved from [https://www.statisticssolutions.com/participant-selection-in-qualitative-research-part-2/National Centre for Research Methods Review Paper](https://www.statisticssolutions.com/participant-selection-in-qualitative-research-part-2/National-Centre-for-Research-Methods-Review-Paper)
- Steel, G. (2017). Navigating (im)mobility: Female entrepreneurship and social media in Khartoum. *Africa*, 87(2), 233–52. doi:10.1017/S0001972016000930

- Stoeltje, B. (2015). Women, gender, and the study of Africa. *Oxford Bibliographies*.  
doi:10.1093/obo/9780199846733-0162
- Sumaira, R., & Muhammad, A. R. (2012). Gender and work-life balance: A phenomenological study of women entrepreneurs in Pakistan. *Journal of Small Business and Enterprise Development*, 19(2), 209–228.  
doi:10.1108/14626001211223865
- Swati, P. (2018). Constraints faced by women entrepreneurs in developing countries: Review and ranking. *Gender in Management*, 33(4), 315-331. doi:10.1108/GM-01-2017-0003
- Taiwo, J.N., Agwu, M. E., Adetiloye, K.A., & Afolabi, G.T. (2016). Financing women entrepreneurs and employment generation – A case study of microfinance banks. *European Journal of Social Sciences*, 52(1), 112-141). Retrieved from [http://eprints.covenantuniversity.edu.ng/6926/1/Financing\\_Women\\_Entrepreneurs\\_and\\_Employment\\_Generation.pdf](http://eprints.covenantuniversity.edu.ng/6926/1/Financing_Women_Entrepreneurs_and_Employment_Generation.pdf)
- Tajudeen, O. A., & Adebayo, F. O. (2013). Gender, economic activity and poverty in Nigeria. *Journal of Research in Peace Gender and Development*, 2, 106–125.  
doi:10.14303/grpgd.2013.103
- Terjesen, S., Bosma, N., & Stam, E. (2016). Advancing public policy for high-growth, female, and social entrepreneurs. *Public Administration Review*, 76(2), 230–239.  
doi:10.1111/puar.12472

- Thébaud, S. (2015). Business as plan b: Institutional foundations of gender inequality in entrepreneurship across 24 industrialized countries. *Administrative Science Quarterly*, 60(4), 671–711. doi:10.1177/0001839215591627
- Thomas, D. R. (2016). Feedback from research participants: Are member checks useful in qualitative research? *Qualitative Research in Psychology*, 14(1), 23–41. doi:10.1080/14780887.2016.1219435
- Thompson-Whiteside, H., Turnbull, S. & Howe-Walsh, L. (2017). Developing an authentic personal brand using impression management behaviours: Exploring female entrepreneurs' experiences. *Qualitative Market Research: An International Journal*, 21(2), 166-18. doi:10.1108/QMR-01-2017-0007
- Tinkler, J. E., Whittington, K. B., Ku, M. C., & Davies, A. R. (2015). Gender and venture capital decision-making: The effects of technical background and social capital on entrepreneurial evaluations. *Social Science Research*, 51(2), 1-29. doi:10.1016/j.ssresearch.2014.12.008
- Tillmar, M. (2016). Gendering of commercial justice: Experience of self-employed women in urban Tanzania. *Journal of Enterprising Communities: People and Places in the Global Economy*, 10(1), 101-122. doi:10.1108/JEC-01-2016-0004
- Ting-Ling, L., Tzu-Ying, L., Mei-Chen, H., & Heng-Yih, L. (2018). From conception to start-up: Who and what affect female entrepreneurship. *Contemporary Management Research*, 14(4), 253-276. doi:10.7903/cmr.17957

- Tlaiss, H. A. (2015). Entrepreneurial motivations of women: Evidence from the United Arab Emirates. *International Small Business Journal*, 33(5), 562–581.  
doi:10.1177/0266242613496662
- Tuzun, I. K., & Bahar, A. T. (2017). Patterns of female entrepreneurial activities in Turkey. *Gender in Management*, 32(3), 166-182. doi:10.1108/GM-05-2016-0102
- Udefuna, P. N., & Uzodinma, E. E. (2017). Entrepreneurship development in Nigeria: For policy and legislative attention. *Specialty Journal of Politics and Law*, 2(4), 33-44). Retrieved from  
<https://sciarena.com/storage/models/article/719af0iNfQ33vsamEnRWuShvjnbYRxYoN2pZ0fyIhCncgqQScjjxjQKWhX3y/entrepreneurship-development-in-nigeria-issues-for-policy-and-legislative-attention.pdf>
- Ukanwa, I., Xiong, L., & Anderson, A. (2018). Experiencing microfinance: Effects on poor women entrepreneurs' livelihood strategies. *Journal of Small Business and Enterprise Development*, 25(3), 428-446. doi:10.1108/JSBED-02-2017-0043
- Ukpere, C. L., Slabbert, A. D., & Ukpere, W. I. (2014). Rising trend in social media usage by women entrepreneurs across the globe to unlock their potentials for business success. *Mediterranean Journal of Social Sciences*, 5(10), 551-559.  
doi:10.5901/mjss.2014.v5n10p551
- UNCTAD. (2014). *A survey on women's entrepreneurship and innovation*. Retrieved from [https://empretec.unctad.org/wp-content/uploads/2015/01/UNCTAD\\_DIAE\\_ED\\_2013\\_1.pdf](https://empretec.unctad.org/wp-content/uploads/2015/01/UNCTAD_DIAE_ED_2013_1.pdf)

- United Nations Industrial Development Organization. (2016). *Women entrepreneurs. Women empowered*. Retrieved from [https://www.unido.org/sites/default/files/2016-11/UNIDO\\_Women\\_SP\\_0.pdf](https://www.unido.org/sites/default/files/2016-11/UNIDO_Women_SP_0.pdf)
- Van Vuuren, J., & Alemayehu, B.Z. (2018). The role of entrepreneurship in transforming efficiency economies into innovation based economies. *Southern African Journal of Entrepreneurship and Small Business Management*, 10(1), 1-12.  
doi:10.4102/sajesbm.v10i1.140
- Vaismoradi, M., Jones, J., Turunen, H., & Snelgrove, S. (2016). Theme development in qualitative content analysis and thematic analysis. *Journal of Nursing Education and Practice*, 6(5), 82-100. doi:10.5430/jnep.v6n5p100
- Vasileiou, K., Barnett, J., Thorpe, S., & Young, T. (2018). Characterizing and justifying sample size sufficiency in interview-based studies: Systematic analysis of qualitative health research over a 15-year period. *BMC Medical Research Methodology*, 18(1). doi:10.1186/s12874-018-0594-7
- Wegener, C. (2014a). I don't know why I'm here: From knot-working to not-knowing. *Journal of Organizational Ethnography*, 3(1), 246–258. doi:10.1108/JOE-07-20130016
- Welsh, D. H. (2016). Women-owned family businesses in Africa: Entrepreneurs changing the face of progress. In Acquah, M. (ed), *Family Businesses in Sub-Saharan Africa* (pp. 155–173). New York, NY: Palgrave Macmillan.
- Welsh, D. H. B., Kaciak, E., Memili, E., & Minialai, C. (2018). Business-family interface and the performance of women entrepreneurs: The moderating effect of economic

- development. *International Journal of Emerging Markets*, 13(2), 330-349.  
doi:10.1108/IJoEM-03-2017-0095
- Wimberly, E. P. (2011). Storytelling and managing trauma: Health and spirituality at work. *Journal of Health Care for the Poor and Underserved*, 22(3), 48–57.  
doi:10.1353/hpu.2011.0103
- Wolf, K., & Frese, M. (2018). Why husbands matter: Review of spousal influence on women entrepreneurship in sub-Saharan Africa. *Africa Journal of Management*, 4(1), 1–32. doi:10.1080/23322373.2018.1428019
- World Bank Group (2019). *Profiting from parity: Unlocking the potential of women's business in Africa*. Retrieved from  
<https://openknowledge.worldbank.org/handle/10986/31421>
- World Economic Forum (2019). Why ignoring women is costing financial services money. Retrieved from <https://www.weforum.org/agenda/2019/11/why-ignoring-women-is-costing-financial-services-money-oliver-wyman-report-2020/>
- Worthington, M. (2013). Differences between phenomenological research and a basic qualitative research design. Retrieved from  
1149861.sites.myregisteredsite.com/DifferencesBetweenPhenomenologicalResearchAndBasicQualitativeResearchDesign.pdf
- Wu, J., Li, Y., & Zhang, D. (2019). Identifying women's entrepreneurial barriers and empowering female entrepreneurship worldwide: A fuzzy-set QCA approach. *International Entrepreneurship and Management Journal*, 15(3), 905-928.  
doi:10.1007/s11365-019-00570-z

- Xavier, C., & Qursum, Q. (2014). Supporting growth-oriented women entrepreneurs: A review of the evidence and key challenges (Innovation, Technology & Entrepreneurship Policy Note No. 5). Retrieved from the World Bank website: <http://documents.worldbank.org/curated/en/301891468327585460/pdf/92210-REPLACEMENT-Supporting-Growth-Oriented-Women-Entrepreneurs-A-Review-of-the-Evidence-and-Key-Challenge.pdf>
- Yin, R. K. (2016). *Qualitative research from start to finish*. New York, NY: The Guilford Press.
- Yunis, M. S., Hashim, H., & Anderson, A. R. (2019). Enablers and constraints of female entrepreneurship in Khyber Pukhtunkhawa, Pakistan: Institutional and feminist perspectives. *Sustainability*, *11*(27). doi:10.3390/su11010027
- Zachariadis, M., Scott, S., & Barrett, M. (2013). Methodical implications of critical realism for mixed-methods research. *MIS Quarterly*, *37*(1), 855–879. Retrieved from <http://www.misq.org>
- Zamawe F. C. (2015). The implication of using NVivo software in qualitative data analysis: Evidence-based reflections. *Malawi Medical Journal*, *27*(1), 13–15. doi:10.4314/mmj.v27i1.4
- Zampetakis, L.A., Bakatsaki, M., Kafetsios, K., & Moustakis, V. S. (2016). Sex differences in entrepreneurs' business growth intentions: An identity approach. *Journal of Innovation and Entrepreneurship* *5*(29), 1-20. doi:10.1186/s13731-016-0057-5

## Appendix A: Interview Protocol

### **Interview Questions**

1. Tell me about your business
2. What motivated you to start your business?
3. What have been your most difficult obstacles or barriers in managing a female business?
4. Tell me about how you managed these obstacles and barriers?
5. What is the most fundamental advice you would give to a potential or struggling female entrepreneur?
6. What realistic support resources do you think would empower female entrepreneurs in growing successful businesses?

### **Further Probing Questions**

1. Is there any other 'big' barrier or challenge you may have faced that you think are specific to women? Or strategies that may have been very helpful?
2. What additional information would you like me to know about before we close the interview?