Walden Dissertations and Doctoral Studies

2023

Nigerian Women Entrepreneurs' Narratives on Collective Action for Economic Empowerment and Gender Parity

Elizabeth Oyanu Ujah
Walden University

Walden University

College of Management and Human Potential

This is to certify that the doctoral dissertation by

Elizabeth Oyanu Ujah

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. Daphne Halkias, Committee Chairperson, Management Faculty
Dr. William Shriner, Committee Member, Management Faculty
Dr. Nikunja Swain, University Reviewer, Management Faculty

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

Walden University
2023

Abstract

Nigerian Women Entrepreneurs' Narratives on Collective Action for

Economic Empowerment and Gender Parity

by

Elizabeth Oyanu Ujah

MPhil, Walden University, 2022

MSc, Bradford University, 2017

BSc, Obafemi Awolowo University, 2014

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Management

Walden University

February 2023

Abstract

While entrepreneurship has offered some potential for empowering subordinated women in urban areas of Nigeria, a literature gap exists on urban Nigerian women entrepreneurs' narratives to understand better how their collective action may further support economic empowerment and gender parity. The purpose of this qualitative, narrative inquiry study was to understand how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action. The narrative inquiry method was used to address the problem and answer the research question using interview data from 10 urban female Nigerian entrepreneurs. This study was framed by two key concepts aligning with the purpose of the study: Mordi et al.'s concept of women's entrepreneurial development in Nigeria, and Olarewaju and Fernando's concept of African women's collective action through entrepreneurship. The four coding categories emerged in answering the research question: (a) subordination of women in Nigeria, (b) Nigerian women's entrepreneurial development, (c) economic empowerment through collective action, and (d) gaining gender parity through collective action. Qualitative research with community participants connects global policy with a place-based experience, thus potentially offering a valuable perspective on implementing the United Nations Sustainable Development Goals (SDGs) in regional communities. Exploring narratives from Nigerian women entrepreneurs may drive positive social change by supporting Nigeria's realization of seeking gender equality (SDG5), promoting decent work and economic growth (SDG 8), and reducing inequality (SDG10).

Nigerian Women Entrepreneurs' Narratives on Collective Action for

Economic Empowerment and Gender Parity

by

Elizabeth Oyanu Ujah

MPhil, Walden University, 2022

MSc, Bradford University, 2017

BSc, Obafemi Awolowo University, 2014

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Management

Walden University

February 2023

Dedication

I dedicate this dissertation to my husband Anthony Ujah, for pushing me to achieve my dreams and for being a great support system when I needed it the most; thank you. My children, Leonard, and Olivia Ujah, you both give me the motivation to be a better version of myself, I hope this dissertation inspires you both to become whatever you want to be.

Acknowledgments

I want to specially acknowledge and express my thanks to my committee chairperson, Dr.

Daphne Halkias. Thank you for the constant support, resources, guidance, and motivation

to complete my goal. I cannot appreciate you enough. To my committee member, Dr.

William Shriner, thank you for the assistance and valuable insights you provided during

the dissertation period. To my URR, Dr. Nikunja Swain, thank you for your inputs and

recommendations in making my dissertation better. I also want to acknowledge my friend

Mojisola Omotosho, for providing me with access to valuable resources that helped shape

my dissertation. And to my family members; my parent, siblings, and in-laws, thank you

for being there throughout my learning journey.

Table of Contents

List of Tables

Chapter 1: Introduction to the Study

Across Africa, women's collective action through entrepreneurship is needed to raise female empowerment outcomes and drive more comprehensive societal change (Ojong et al., 2021; Olarewaju & Fernando, 2020). Collective action refers to the action taken by a group of people whose goal is to address their shared socioeconomic needs (Caruso & Cini, 2020). Empowerment describes the practices used when individuals develop their capacity to act and successfully change systemic institution restrictions (Ogundana et al., 2021). Nigerian culture, religion, and family systems generally assume that women are subordinate to men (Ojediran & Anderson, 2020). While Nigerian women progress toward economic empowerment and gender parity through entrepreneurship, their autonomy on the income generated through their entrepreneurship remains restricted (Yousafzai et al., 2022; Halkias & George-Ufot, 2021).

Using an institutional perspective combined with a narrative approach, Alkhaled and Berglund (2018) investigated urban women entrepreneurs' life stories in Sweden and Saudi Arabia and looked at how their collective action through entrepreneurial activity spurred institutional reform in their respective communities. Alkhaled and Berglund (2018) recommended that researchers replicate their study by collecting women's narrative stories from different national contexts where women need the inspiration to engage in entrepreneurial endeavors, become empowered, and achieve gender parity through collective action. There is a gap in the extant theoretical literature on critical analysis of urban women entrepreneurs' narratives in Nigeria to understand better how

their collective action may further support their economic empowerment and gender parity (Adeola et al., 2022; Olonade et al., 2021).

In this chapter, I present the background literature that leads to the problem statement, including the scholarly literature gap. The following is a logical alignment between the problem, purpose, research questions, and study's conceptual framework. In this chapter, I present the significance, assumptions, limitations of the study, and the definition of key terms,

Background of the Study

A comprehensive understanding of the development of women's entrepreneurship in Nigeria to identify important factors and activities that have contributed to the success and growth of women entrepreneurs in Nigeria remains an area of scarce research (Ojediran & Anderson, 2020). Using a case study with an abductive approach, Ogundana et al. (2021) theorized that six comprehensive factors influenced women entrepreneurs' growth in Nigeria: money, market, management, motherhood, mesoenvironment, and macroenvironment. Such studies have been undertaken in other countries, such as Noor et al. (2021), on overcoming the challenges of women empowerment through developing women empowerment in Pakistan. Using a quantitative survey-based method, Noor et al. (2021) highlighted that Pakistani women entrepreneurs are better empowered than homemakers, facilitating social change in income and economic growth inequalities. St-Arnaud & Giguère's (2018) study in France examined the experience of women's experiences and the challenges of balancing individual and entrepreneurial activities in

terms of cooperation, emancipation, and subjective mobilization and highlighted individual and collective strategies to address these challenges.

In other countries of the Global South, the role of entrepreneurship in women's empowerment and emancipation was explored within the context of the gendered nature of the societies and how it affects women's empowerment and emancipation (Ojediran & Anderson, 2020). In Tanzania, Nisku et al. (2021) addressed the research gap of the lack of information on policies supporting women entrepreneurs in developing countries, offering recommendations for developing entrepreneurship policies to address gender bias in a developing country like Tanzania. Bastian et al. (2019) examined how different countries' measures of gender inequality build the intent of entrepreneurship in men and women. Using the global entrepreneurship monitor (GEM), the authors collected data from nine MENA (the Middle East and North African) countries using the global entrepreneurship monitor (GEM). Torre et al. (2019) highlighted how critical collective action is in women's empowerment and sustainable fisheries in Mexico and investigated elements that contributed to women's empowerment, including access to role models, support of civil societies, and willingness by men and women to change the status quo.

Although the institutions that characterize developing societies may create unfavorable conditions for women, entrepreneurship offers some power to be relatively independent and create autonomy (Alkhaled & Berglund, 2018). Collective action is increasingly seen as an indirect outcome of women's entrepreneurship for driving gender equality in developing economies such as Nigeria (León-Himmelstine et al., 2022; Olugbemi & Omoniyi, 2021). While entrepreneurship has offered some potential for

empowering subordinated women in urban areas of Nigeria, research in this area remains scarce (Ojinta & Halkias, 2019). It is also important to note that although women entrepreneurs in Nigeria may face gender inequality, their experiences are varied between rural and urban factors such as class, ethnicity, culture, and socioeconomic status, which are important determinants of their economic empowerment, and agency (Adeosun & Owolabi, 2021). A greater understanding of how urban Nigerian women entrepreneurs' collective action may further support their economic empowerment and gender parity (Adeola et al., 2022; Olonade et al., 2021; Sarpong et al., 2021).

Problem Statement

Women entrepreneurs are embedded in and shaped by the contexts in the different African countries and societies they are based in and generally operate their businesses within an institutional environment characterized by corruption, lack of government transparency, incoherent policies, bureaucracy and inefficiency, excessive red tape, disproportionate taxes, poor infrastructures, a lack of legislation to protect women's rights (Aderemi & Alley, 2019; Ogundana et al., 2021; Sule & Sambo, 2021). Africa has the highest rate of entrepreneurship globally, and it is the only continent on which women account for 47% of all entrepreneurs (Girls Who Venture, 2020). Hechavarria et al. (2019) reported a lack of theoretical perspectives accounting for business growth factors applicable to women-owned enterprises in the developing world. This lack of theorization is amplified by the scarcity of research exploring how women's entrepreneurship in developing countries drives collective action to drive economic empowerment, gender parity, and institutional reform (Ogundana et al., 2021). The social problem is that while

Nigerian women progress toward economic empowerment and gender parity through entrepreneurial activities, their autonomy over their daily actions and the income generated through entrepreneurial endeavors remains restricted (Yousafzai et al., 2022; Halkias & George-Ufot, 2021).

Collective action is increasingly seen as an indirect outcome of women's entrepreneurship which may lead to the transformation of sociopolitical boundaries of gender equality in developing economies, such as those in Nigeria and particularly in urban areas (León-Himmelstine et al., 2022; Olugbemi & Omoniyi, 2021). While entrepreneurship has offered some potential for empowering subordinated women in urban areas of Nigeria, the scope of this phenomenon remains unresearched (Ojinta & Halkias, 2019). There remains a literature gap in a critical analysis of urban women entrepreneurs' narratives in Nigeria to understand better how their collective action may further support their economic empowerment and gender parity (Adeola et al., 2022; Olonade et al., 2021). The specific management problem of how women entrepreneurs in urban Nigeria work to gain economic empowerment and gender parity through collective action remains poorly understood (Adeola et al., 2022; Sarpong et al., 2021).

Purpose of the Study

The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action. I used a narrative inquiry approach to answer the study's research question. Narrative inquiry is a qualitative research method that grew out of Gergen's (1998) notion of constructivism

and can be used by researchers to deconstruct study participants' stories of daily experience. Researching storytelling is a sound way of understanding human experiences as they are lived daily (Clandinin, 2016). I collected narrative data through semistructured interviews with Nigerian women entrepreneurs meeting the study's inclusion criteria while keeping reflective journal notes throughout the research process. The final sample size in this qualitative study was determined by data saturation by examining the verbatim interview transcripts of stories (see Fusch & Ness, 2015). Although triangulation is used in qualitative research to support the trustworthiness of study results, Webster and Mertova (2007) have suggested that triangulation is not feasible for critical event narrative inquiry story-based studies, stating that it is "almost impossible to achieve" (p. 91).

Research Question

The research question for this study was: How do women entrepreneurs in urban Nigeria narrate their daily experiences on how they view their work to gain economic empowerment and gender parity through collective action?

Conceptual Framework

I framed this study by using two key concepts that focus on entrepreneurship serving as a means for women's collective action in developing economies to strengthen economic empowerment and gender parity: (a) Mordi et al.'s (2010) concept of women's entrepreneurial development in Nigeria, and (b) Olarewaju and Fernando's (2020) concept of African women's collective action through entrepreneurship. The emergence of women entrepreneurs in any given society is mediated by their challenges on the path

toward entrepreneurial development (Mordi et al., 2010). These challenges are supported by the economic, cultural, and religious environment and are deeply rooted in society's discriminatory sociocultural values and traditions (Isiwu & Onwuka, 2017; Moses & Mordi, 2010).

Women's Entrepreneurial Development in Nigeria.

Mordi et al.'s (2010) concept of women's entrepreneurial development in Nigeria is defined as the challenges women entrepreneurs face as they develop their businesses in the Nigerian context (Mordi et al., 2010). Mordi et al.'s 2010 paper is one of the most highly cited scholarly papers on the issue of Nigerian women's entrepreneurship, with close to 300 scholarly citations up to 2022 (Google Scholar, 2022). Institutional theory (Meyer & Rowan, 1977), as used by Mordi et al. to ground their research, is a foundational theory that has been utilized to more closely analyze the institutional, business, and developmental environment's potential to define, limit and eradicate opportunities for the woman entrepreneur in Nigeria (Halkias & George-Ufot, 2021).

African Women's Collective Action Through Entrepreneurship

Olarewaju and Fernando (2020) described African women's collective action through entrepreneurship as the action taken by African women entrepreneurs who shared socioeconomic needs and worked to drive female empowerment outcomes, economic empowerment, and positive social change (Ojong et al., 2021; Caruso & Cini, 2020). In developing economies, including Nigeria, collective action is increasingly seen as an indirect outcome of women's entrepreneurship, pushing the socio-political boundaries for gender equality (León-Himmelstine et al., 2022; Olugbemi & Omoniyi,

2021). Olarewaju and Fernando's (2020) scholarly work on African women's collective action through entrepreneurship was grounded in institutional theory with its wide-ranging application to entrepreneurship research. I will discuss the conceptual framework development in greater detail in Chapter 2.

Nature of the Study

I used the open-ended, exploratory nature of the qualitative method to understand the reasons behind complex social interactions. A quantitative research method that needs testing of hypotheses was not appropriate to address the purpose of this study. Qualitative methods are used to explore real-world issues and researchers use nonstandardized, flexible approaches relevant to a specific study problem (Tracy, 2019). The qualitative nature of the study aligned with the purpose of this study, which was obtaining a deeper understanding of how women entrepreneurs in urban areas of Nigeria work to gain economic empowerment and gender parity through collective action remains poorly understood**.**

I used a narrative inquiry method to generate answers to the study's research question (see Clandinin, 2016; Connelly & Clandinin, 1990). Narrative inquiry is a qualitative research method that grew out of Gergen's (1998) constructivism and is used to collect in-depth knowledge and interpretations from participants' narratives of life stories. Halkias and George-Ufot (2021) wrote that researchers can use a narrative approach to studying the experiences of women micro-entrepreneurs in poverty-stricken regions of Africa.

Historically, communities of people primarily communicate amongst themselves via storytelling, the oldest form of social influence (Polkinghorne, 1988). I grounded this study in a hermeneutic approach and focused on stories from women entrepreneurs in urban Nigeria concerning their work to gain economic empowerment and gender parity through collective action. Hermeneutics is grounded in the coding, understanding, and explaining of the study's participants' experiences from the unique voices of the storytellers (Polkinghorne, 1995). Unlike other forms of qualitative research such as ethnography, case study, or phenomenology, the narrative inquiry was the most effective process for presenting detailed participant descriptions through the storytelling of day-to-day challenges with women's entrepreneurship, economic empowerment, and gender parity in Nigerian urban areas (see Caine et al., 2019; Deacon & Lloyd-Parkes, 2020).

This study included 10 women entrepreneurs who met the following inclusion criteria: (a) Nigerian-born female over the age of 18, (b) resident of an urban region of Nigeria, and (c) minimum 2 years' work experience as an entrepreneur. This study's inclusion criteria aligned with similar studies within the extant literature. I collected narratives using semistructured interviews with open-ended questions until data saturation was achieved. Schram (2006) suggested that the appropriate data collection sample is mostly between five to 10 participants in a qualitative study. A semistructured, open-ended interview is a viable way of data collection, claiming that a large sample size could hinder a more in-depth investigation. In this study, I used semistructured interviews with open-ended questions until data saturation was achieved (see Fusch & Ness, 2015).

Clandinin (2016) and Esin et al. 2014 stated that the first step of the data analysis for narrative inquiry research is to use the process of restorying. I used restorying as the first data analysis method to gather data to analyze the story (e.g., time, place, plot, and scene) and then rewrite the data. In the second step of the data analysis, I used the critical events approach. Webster and Mertova (2007) stated that critical events approach helps to support credibility because of its openness and transparency in capturing and describing events in stories of experience. During the critical event of narrative analysis, I identified participants' critical life decisions and how these events had potentially life-changing consequences in their daily lives (see Webster & Mertova, 2007). I used thematic coding to organize the data into constructing meanings and themes from the storytelling process, guiding the indictive interpretations of texts (De Fina & Georgakopoulou, 2019). Traditionally, triangulation is used in qualitative research for determining themes; however, Webster and Mertova (2007) suggested that triangulation is not feasible for critical event narrative inquiry story-based studies, stating that it is "almost impossible to achieve" (p. 91).

Definitions

This section includes definitions of the relevant terms to ensure clarity and easy comprehension. All key phrases and terms defined below are consistent with the peer-reviewed literature and the literature reviewed in this document.

Collective Action: This term refers to when more than one person achieves a goal (Ezeokafor et al., 2021a).

Economic Empowerment: This term refers to the strategies and measurements used in improving and transforming the economy (Okonkwo et al., 2019).

Entrepreneur: This term refers to someone who starts a commercial business and is also an organizational developer and inventor (Mordi et al., 2010).

Entrepreneurship: This term refers to a phenomenon that contributes to the economy in terms of growth, job generation, and increasing people's quality of life (Aladejebi, 2020).

Gender Parity: This term refers to achieving equality, fairness, balance, diversity, and gender integration across organizational systems (World Bank, 2019).

Women Entrepreneurship: This term refers to when women start their entrepreneurial ventures and become business owners (Olarewaju & Fernando, 2020).

Women's Economic Empowerment: This refers to an interaction that fosters women's genuine authority over financial decisions that affect their lives and needs in public. It also suggests that they can make economic decisions. (Kushwah et al., 2021).

Women Empowerment: This refers to programs tailored to protect women from the consequences of gender inequalities (Olonade et al., 2021).

Assumptions

Assumptions are ideas taken for granted, and some aspects of the research are understood to be true (Merriam & Tisdell, 2015). I made four assumptions in this study. My first assumption was that I had the rigor to appease common concerns about the trustworthiness of the study's results in case study designs (see Naano, 2014). In this

study, I provide a detailed audit trail to further to strengthen the trustworthiness of the study's results.

My second assumption was that the participants would engage actively, answer the questions during the interview truthfully, and know the research topic. I managed the latter using inclusion criteria to screen participants' qualifications. I used a detailed interview protocol and data triangulation to strengthen the trustworthiness of the study results (see Yin, 2018).

My third assumption pertained to using expert interviews in the data collection process. Due to their knowledge level, experts might frame an issue in a particular way and influence the understanding of the less knowledgeable researcher (Bogner et al., 2018). My third assumption was that experts would present their special knowledge comprehensively and coherently. My fourth and final assumption was that I could carefully manage my reflexivity throughout the research due to being an aspiring African leader looking to further develop sustainability strategies in my country.

Scope and Delimitations

The delimitations serve as study boundaries, allowing the research aims and objectives to be met (Dimitrios & Antigoni, 2018). The delimitations defined this study's scope and set the parameters under which this study is conducted. I used a qualitative narrative inquiry to explore how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action. I used a purposeful sample of 10 women entrepreneurs who met the following inclusion

criteria: (a) Nigerian-born female over the age of 18, (b) resident of an urban region of

Nigeria, and (c) minimum 2 years of work experience as an entrepreneur.

Limitations

The study's limitations indicate the weaknesses of the study over which the

researcher has no control (Brutus et al., 2013). This study's accessibility to possible

participants due to distance and location could have posed a constraint. I recruited

participants using the LinkedIn app, and the newly launched online business directory for

women entrepreneurs in Nigeria helped to ease accessing potential participants. The poor

internet connectivity in Nigeria was a potential limitation. I used alternative mediums

such as Whatsapp during disruptions of Zoom connectivity.

The selection of participants due to specific inclusion criteria and the small

sample size of a qualitative study may not represent the entire population (Tracy, 2019).

However, the findings of a narrative inquiry are only generalized to the sample study and

are not intended to be generalizable to the entire population (Pinnegar & Daynes, 2007). I

mitigated this limitation by exploring the in-depth individual experiences of the

participants with similar inclusion criteria, which helped to increase the potential of

achieving data saturation.

To avoid participant bias that may bring about insufficient or inaccurate data,

hindering a deeper understanding of women entrepreneurs' challenges in urban areas of

Nigeria, Clandinin (2016) stated that researchers should engage in narrative inquiry to

gather information and experiences related to the study focus, which will help override

limitations. I used the member checking and reflective journal to help identify personal

bias and verify and validate the interview transcript. Reflexivity is vital in narrative inquiry studies to necessitate the researcher's transparency and self-awareness at the beginning and after the inquiry (Caine et al., 2020).

To access participants in specific geographical locations for research and data collection, display truthfulness, and attain trustworthy data collection in the research study, I communicated with the participants through video conferencing. I also displayed reflexivity in collecting data, analyzing the stories collected during the inquiry, including time, place, plot, and scene, and rewriting data to ensure the credibility of research data collection (Clandinin, 2016). Another step I used to mitigate qualitative research limitations is adopting a critical event analysis approach to collect data to support my study's results (see Webster & Mertova, 2007).

Significance of the Study

Significance to Practice

While Nigerian women progress toward economic empowerment and gender parity through entrepreneurial activities, their autonomy over their daily actions and the income generated through entrepreneurial endeavors remains restricted (Ogundana et al., 2021**;** Yousafzai et al., 2022). According to the World Bank**'**s **"**Running a Business Report**,"** Nigeria is one of 115 economies analyzed where women cannot run a business the same way as men (Girls Who Venture, 2020). Comparatively, little is known among Nigerian legislators and policymakers about female entrepreneurs' challenges in urban areas of their nation, such as in Lagos (Ogundana et al., 2021; Sarpong et al., 2021). Furthermore, qualitative research with community participants connects global policy

with real-life experience, contributing an important perspective to SDG implementation

(Mbah & East, 2022). This qualitative narrative inquiry study and its implications for

professional practice may be used by Nigerian women business leaders and legislators to

economically empower subordinated women through collective action engagement (see

Adepogu et al., 2022; Alkhaled & Berglund, 2018).

Significance to Theory

A literature gap remains in a critical analysis of urban women entrepreneurs'

narratives in Nigeria to understand better how their collective action may further support

their economic empowerment and gender parity (Adeola et al., 2022; Olonade et al.,

2021). Seminal authors Alkhaled and Berglund (2018), and Mordi et al. (2010) grounded

their work on women entrepreneurs in developing economies in institutional theory with

its wide-ranging application to entrepreneurship research. Institutional theory (Meyer &

Rowan, 1977) is a foundational theory that has been used to more closely analyze the

institutional, business, and developmental environment's potential to define, limit and

eradicate opportunities for the woman entrepreneur in Nigeria (Halkias & George-Ufot,

2021).

Institutional theory is used to understand regulatory, social, and cultural

influences that promote the survival and legitimacy of an organization rather than

focusing solely on efficiency-seeking behavior (Tolbert et al., 2011). Replication studies

applying institutional theory within developing economies are recommended to study

women's entrepreneurial endeavors, economic empowerment, and gender parity through

collective action (Berglund et al., 2018; Halkias & George-Ufot, 2021). This study is

significant to theory extension by contributing original, qualitative data to institutional theory and the gendered entrepreneurship literature by exploring narratives from urban women entrepreneurs in Nigeria to understand better how their collective action may further support their economic empowerment and gender parity.

Significance to Social Change

As the business case for women's economic empowerment begins to take shape in developing economies, programs are developed to improve the lives and livelihoods of women entrepreneurs in developing economies (Center for Strategic and International Studies, 2017). Entrepreneurs are essential but often under-researched in achieving the United Nations' Sustainable Development Goals (SDGs). Through collective action, an approach that relies on sharing data and best practices among women entrepreneurs in developing economies can learn from one another and build ecosystems for achieving their nations' United Nations SDGs (Embry et al., 2022). Qualitative research with community participants connects global policy with a place-based experience, thus potentially offering a valuable perspective on implementing SDG in regional communities (Mbah & East, 2022). Exploring narratives from Nigerian women entrepreneurs on their collective action strengthens their economic empowerment, and gender parity may drive positive social change by supporting Nigeria's realization of seeking gender equality (SDG5), promoting decent work and economic growth (SDG8), and reducing inequality (SDG10).

Summary and Transition

Chapter 1 included an overview and background for the study, the problem statement, the purpose of the study, the research question, the study's nature, and the supporting conceptual framework. The chapter included definitions, assumptions, the scope and delimitations, limitations, significance, and a summary. The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action. This qualitative narrative inquiry study and its implications for professional practice may be used by Nigerian women business leaders and legislators to economically empower subordinated women through collective action engagement (see Adepogu et al., 2022; Alkhaled & Berglund, 2018).

Chapter 2 includes a presentation of the literature review, strategy, and concepts used to frame and align with this study's purpose. The literature review includes the extant theoretical literature on how Nigerian women entrepreneurs' collective action initiatives may further support their economic empowerment and gender parity.

Chapter 2: Literature Review

The specific management problem of how women entrepreneurs in urban Nigeria work to gain economic empowerment and gender parity through collective action remains poorly understood (Adeola et al., 2022; Sarpong et al., 2021). Collective action refers to the action taken by a group of people whose goal is to address their shared socioeconomic needs (Caruso & Cini, 2020). Empowerment describes the practices used when individuals develop their capacity to act and successfully change systemic institutional restrictions (Ogundana et al., 2021). I define gender parity in my study based on the World Bank's (2019) report titled *Profiting from Parity: Unlocking the potential of women's business in Africa* which is a term referring to the attainment of equality, fairness, balance, diversity, and gender integration across organizational systems.

While extant entrepreneurial literature has increased the understanding of the gender dynamics of entrepreneurship, a key concern for sustainable development scholars is the tendency for mainstream studies to usually focus on entrepreneurship issues in Western developed economies (Hechavarria et al., 2019). In Nigeria, the most populous country in West Africa, sociocultural values indicate that women's entrepreneurship may differ from those in developed countries (Ojinta & Halkias, 2019; Ojediran & Anderson, 2020). There is a gap in the extant theoretical literature on critical analysis of urban women entrepreneurs' narratives in Nigeria to understand better how their collective action may further support their economic empowerment and gender parity (Adeola et al., 2022; Olonade et al., 2021).

Chapter 2 includes the literature search strategy and the conceptual framework that grounds my study. I presented a synthesis of knowledge and critical analysis of the selected literature review on topics related to the problem and purpose of the study, including the unique experiences of Black men with their career mentors and sponsors. The literature review of this chapter includes the following topics presented in this order: introduction to challenges faced by women entrepreneurs in developing countries; recent research on women and entrepreneurship in Nigeria; collective action and women's economic empowerment; collective action and women's gender parity; collective action empowering women's entrepreneurship in emerging economies, and collective action empowering women's entrepreneurship in Nigeria.

Literature Search Strategy

The literature review process is critical for generating research ideas, consolidating what is already known about a topic, and identifying knowledge gaps and how the research might improve understanding (Winchester & Salji, 2016). A higher-level synthesis is also required for a literature review, which usually requires integrating concepts and connecting them in a clear and relevant stream to the intended reader (Watson & Webster, 2020). The literature review should include research gaps, a balanced assessment of the topic, opposing findings and discrepancies, as well as established and current knowledge, and include a convincing case for the new study's purpose and methodological approach (Paul & Criado, 2020; Schirmer, 2021; Winchester & Salji, 2016). This literature review includes information applicable to Nigerian women

entrepreneurs' collective action on gender parity and economic empowerment, which will align with the central research question.

Academic search engines and bibliographic databases are the standard places to access up-to-date scientific publications (Gusenbauer, 2019). I conducted searches of databases that included the Walden University Library, Google Scholar, ProQuest Central, EBSCOhost, ABI/INFORM Collection, ScienceDirect, SAGE Premier, Academic Search Complete, Business Source Complete, PsycNET, SpringerLink, and Emerald Insight. I used Google Scholar to find peer-reviewed journal articles relevant to the study. My strategy included identifying essential search concepts, keywords, and related terms and selecting appropriate databases. I collected and reviewed scholarly works that generated the highest impact based on citation data. With 389 million records, Google Scholar is currently the most comprehensive academic search engine (Gusenbauer, 2019). Given Google Scholar's popularity as a search engine for academic literature, the data presented in this literature review indicates publications accessed from most library databases, including EBSCO (Leung et al., 2019).

The keywords used in the searches included: *women's entrepreneurship; life stories; economic empowerment; Nigerian women entrepreneurs; seeking institutional change, the narrative approach, collective action, gender parity in Nigeria, women's urban entrepreneurship in Nigeria, women's entrepreneurship policy in Nigeria, women empowerment, developing economy, women-owned business,* and *gender equality*

Most of the resources that I used for this study's literature review were published between 2016 and 2022. A total of 227 resources were selected for this study, and

155(68%) were included in the literature review. 76% of the literature review resources are recent publications (less than six years) between 2016 and 2022.

Table 1.

Numbers of Resources by Type and Age of Reference

Age of References	2016-2022	2009-2015	2003-2008	1975-2002
Peer-Reviewed Articles	100	8	4	1
Conference Papers	2	0	0	0
Industry's Reports	13	0	0	0
Magazines / Blogs	2	0	0	0
Encyclopedia	1	1	0	0
Books	13	7	3	2
Total	**130**	**16**	**6**	**3**

Some of the peer-reviewed journals used throughout this study were: *Business Strategy & Development, Entrepreneurship, and Regional Development, Gender, Work, and Organization, International Journal of Academic Research in Business and Social Sciences, Journal of Entrepreneurship and Public Policy, Journal of Small Business and Entrepreneurship, Journal of Global Entrepreneurship Research, Journal of Small Business Management, Journal of Social and Economic Development, and Management Research Review.*

In preparation for this literature review, previous inquiries regarding the conceptual framework were conducted on African women's collective action through entrepreneurship, entrepreneurial development in Nigeria, collective action, gender parity, and economic empowerment. Chapter 2 also includes a synthesis of updated scholarly knowledge on how women entrepreneurs' collective action provides insight into achieving gender parity and economic empowerment.

Conceptual Framework

I framed this study by using two key concepts that focus on entrepreneurship serving as a means for women's collective action in developing economies to strengthen economic empowerment and gender parity: (a) Mordi et al.'s (2010) concept of women's entrepreneurial development in Nigeria, and (b) Olarewaju and Fernando's (2020) concept of African women's collective action through entrepreneurship. The emergence of women entrepreneurs in any given society is mediated by their challenges on the path toward entrepreneurial development (Mordi et al., 2010). These challenges are supported by the economic, cultural, and religious environment and are deeply rooted in society's discriminatory sociocultural values and traditions (Isiwu & Onwuka, 2017; Moses & Mordi, 2010). Nigerian women's advancement into entrepreneurship is also a path-breaking away from the male hegemony that permeates work environments, restricting women's upward mobility (Ojinta & Halkias, 2019).

Women's Entrepreneurial Development in Nigeria

Mordi et al.'s (2010) concept of women's entrepreneurial development in Nigeria is defined as the challenges women entrepreneurs face as they develop their businesses in

the Nigerian context (Mordi et al., 2010). Mordi et al.'s 2010 paper is one of the most

highly cited scholarly papers on the issue of Nigerian women's entrepreneurship, with

close to 300 scholarly citations up to 2022 (Google Scholar, 2022). For example, Nwagu

and Onwuatuegwu (2021), Ojediran and Anderson (2020), and Urim et al. (2016) all

extended Mordi's conceptual work and grounded their studies, like Mordi et al., in an

institutional theoretical approach. Institutional Theory (Meyer & Rowan, 1977) is a

foundational theory that has been utilized to more closely analyze the institutional,

business, and developmental environment's potential to define, limit and eradicate

opportunities for the woman entrepreneur in Nigeria (Halkias & George-Ufot, 2021).

Institutional theory is concerned with regulatory, social, and cultural influences

that promote the survival and legitimacy of an organization rather than focusing solely on

efficiency-seeking behavior (Tolbert et al., 2011). In Nigeria, there has been a gradual but

significant shift away from discriminatory trends and a lessening of gender inequalities as

women join men in gathering economic empowerment due to changes in the political and

socioeconomic conditions (Ojinta & Halkias, 2019). While extant entrepreneurial

literature has undoubtedly increased our understanding of entrepreneurs and the gender

dynamics of entrepreneurship, a key concern remains the tendency for mainstream

studies to focus on entrepreneurship issues in Western developed economies and the

neglect of developing economies. We still know comparatively little about female

entrepreneurs' challenges in developing countries such as Nigeria (Mordi et al., 2010;

Ogundana et al., 2021).

African Women's Collective Action Through Entrepreneurship

Olarewaju and Fernando (2020) described African women's collective action through entrepreneurship as the action taken by African women entrepreneurs who shared socioeconomic needs and worked to drive female empowerment outcomes, economic empowerment, and positive social change (Caruso & Cini, 2020; Ojong et al., 2021). In developing economies, including Nigeria, collective action is increasingly seen as an indirect outcome of women's entrepreneurship, pushing the socio-political boundaries for gender equality (León-Himmelstine et al., 2022; Olugbemi & Omoniyi, 2021). Such collective actions of women entrepreneurs within a community or region may include piloting joint initiatives in a target market that involve 2-3 companies, forming joint business commitments, and collaborating to share data and best practices. These perspectives reveal Nigerian women entrepreneurs' otherwise invisible efforts in defying their contextual embeddedness (Olarewaju et al., 2019; Yousafzai et al., 2022).

Olarewaju and Fernando's (2020) scholarly work on African women's collective action through entrepreneurship extended Alkhaled and Berglund's (2018) 's narrative study of Swedish and Saudi Arabian women entrepreneurs' life stories on how entrepreneurial activity enabled women to find freedom from gendered constraints and achieve gender parity. Alkhaled and Berglund (2018), like Mordi et al. (2010), grounded their work in institutional theory with its wide-ranging application to entrepreneurship research and recommended further replicating their studies from different national contexts where women need the inspiration to engage in entrepreneurial endeavors, become empowered, and achieve gender parity through collective action (Berglund et al.,

2018). While entrepreneurship has proven its potential for empowering subordinated women in urban areas of Nigeria, the scope of this phenomenon remains unresearched (Ojinta & Halkias, 2019; Olarewaju and Fernando, 2020).

Literature Review

Introduction to Challenges faced by Women Entrepreneurs in Developing Countries

In developing economies such as Nigeria, women are known to play critical roles in keeping the family going through their entrepreneurial skills, where they appear to supplement males who are poor income earners or have lost their jobs (Makar Vandefan, 2019). The shift into entrepreneurship may also represent a desire to break free from the male hegemony that pervades workplaces and limits female career advancement (Mordi et al., 2010). Despite the mass participation of women in entrepreneurial activities and the availability of several initiatives to support female entrepreneurs, the participation of many women in business activities has not yet led to economic stability (Isaga, 2019). Researchers indicate that women entrepreneurs in developing nations face various hurdles for external and internal reasons (Isaga, 2019; Panda, 2018).

Internal restrictions can be resolved by the entrepreneur's agency and firm characteristics, but external problems are beyond the entrepreneur's scope (Panda, 2018). For example, African women entrepreneurs may not encounter internal family constraints but are affected by external labor market obstacles (such as a weak private sector, physically demanding jobs like farming, and limited access to global markets) (Panda, 2018). Several researchers have documented many challenges facing women entrepreneurs in developing countries, which arise from financial challenges, socio-

cultural factors, work-family conflict, economic and political environment, gender

discrimination, and lack of education (Halkias & George-Ufot, 2021; Isaga, 2019; Makar

Vandefan, 2019; Panda, 2018).

Given that entrepreneurship is significantly linked to higher gross domestic

product and welfare, there is a need to understand the nature of female entrepreneurship

in developing countries where women face a range of obstacles (McClelland et al., 2005;

Mordi et al., 2010). The following sections will expand on women entrepreneurs'

constraints in developing countries. One of the significant constraints' women

entrepreneurs face across developing countries is access to adequate finance (Halkias et

al., 2011; Maden, 2015). Entrepreneurs need resources to establish or expand a business,

and locating, acquiring, and managing cash is a crucial problem for many new

entrepreneurs. Still, it is even more difficult for women to secure access to finance and

venture resources than men, especially in developing countries (Lindvert et al., 2017).

Halkias and George-Ufot (2021) study reported that women entrepreneurs in

Nigeria face financial difficulties in accessing credit because the majority of institutional

credit is still routed through the formal sector entities, making it more difficult for women

to access such credits. Although, since the start of democracy in 1999, several sources of

funding have been available in Nigeria for women involved in small-scale businesses.

There are bureaucracies associated with obtaining these funds and difficulties about

where to receive the necessary collateral (Makar Vandefan, 2019). Another barrier

limiting women's access to finance is an opposing view that entrepreneurship is male

dominated (Isaga, 2019; Maden, 2015; Meyer & Landsberg, 2015).

The sustainable development goals of the United Nations view entrepreneurship positively because it can help women escape poverty and contribute to the eradication of gender inequality (Bastian et al., 2018). However, gender inequality still poses a significant constraint for women in gaining access to finance in nine sub-Saharan African countries (Aterido et al., 2011; Hussain et al.,2019). Gender disparities emerge from cultural, religious, and legal inequities, influencing income distribution, access to credit, property rights, the labor market, and politico-economic institutions (Hussain et al., 2019).

Entrepreneurship goes against the traditional (i.e., patriarchal) gender roles of mother and wife common in developing economies, so women are less likely to pursue it (Panda, 2018). Ghouse et al. (2017) stated that if starting a new firm is uncommon in a community, fewer people will consider becoming entrepreneurs than in a society where entrepreneurship is common. Women's access to financial resources is also hampered by discriminatory lending practices that arise when financial institutions in a region view them as smaller, less experienced, and thus fewer desirable clients or when institutions lack the knowledge to offer products tailored to women's preferences and constraints (Njagi et al., 2019). Even when women can obtain credit, the programs and services are restricted, limiting their economic involvement and earnings potential (Halkias et al., 2011). Ghouse et al. (2021) also stated that women face legal restrictions that impede their legal independence, making it harder to have control of their businesses.

Work-family conflict is also a critical challenge that impedes women's entrepreneurial development in developing nations (Bastien et al.,2019). Mordi et al.

(2010) stated that the pressure of family responsibilities, irrespective of marital status, was a significant constraint. In developing countries, predominantly patriarchal societies, where women entrepreneurs are primarily responsible for household chores that they frequently combine with entrepreneurial activities, the need for gender sensitivity is notably greater (Ogundana et al., 2021). Patriarchal societies and male-dominated labor markets impede women's entrepreneurial ambitions (Panda, 2018). For instance, Lebanese women face obstacles due to strong opposition from their families (Bastian et al., 2018; Panda, 2018).

Women struggle to balance societal expectations as caregivers with their ambitions (Panda, 2018). For instance, Palestinian embroiderers in Jordan must continually discuss their entrepreneurial duties with their families, telling them that family responsibilities would be satisfied (Al-Dajani & Marlow; Bastian et al.,2018). Women in developing nations facing work-family conflict have adopted coping mechanisms such as hiring domestic helpers, efficient time management strategies, lobbying for more significant family support, or networking strategies (Bastian et al., 2018). However, some researchers argue that motherhood enables women entrepreneurs to produce the financial and human resources necessary for business expansion (Dana et al., 2020; Neneh, 2017). For instance, since women entrepreneurs do not receive maternity leave, they may bring their children to work or bring their work home (Gherardi, 2015). These tactics enable women to efficiently pursue their entrepreneurial and family projects (Gherardi, 2015; St-Arnaud & Giguère, 2018).

A lack of proper infrastructure support hinders women's potential in entrepreneurial development (Ghouse et al., 2021). For instance, in Ethiopia, women entrepreneurs face inadequate infrastructures, such as access to roads, power outages, insufficient water supply, and communication issues, which substantially impact their business's productivity and sustainability. Other factors that hinder women's entrepreneurial growth in developing economies include lack of education, political empowerment, and prior experience (Ogundana et al., 2021; Welsh et al., 2014). Hussain et al. (2019) stated that the economic, cultural, and educational context constrains the entrepreneurial role of women by limiting their awareness of entrepreneurship and access to credit. Bastian et al. (2018) argue that women's level of education makes them more susceptible to conservative patriarchy, which influences their level of success. The economic factors include market competitiveness, market access, capital shortage, lack of/inadequate market knowledge, production quantity/quality problems, inadequate infrastructure, and lack of power (Gebremariam, 2017); these factors negatively influence the productivity of women entrepreneurs (Ghouse et al., 2021).

Challenges Faced by Women Entrepreneurs in African Nations

African women entrepreneurs are embedded in and shaped by the contexts within their African countries and societies (Olarewaju and Fernando, 2020; Olugbemi & Omoniyi, 2021). Africa has the highest rate of entrepreneurship globally and is the only continent on which women account for 47% of all entrepreneurs (Girls Who Venture, 2020). African scholars write that the business environment in which women's businesses operate within an institutional environment is characterized by corruption, lack of

government transparency, incoherent policies, bureaucracy, inefficiency, excessive red tape, disproportionate taxes, poor infrastructures, a lack of legislation to protect women's rights (Aderemi & Alley, 2019; Ogundana et al., 2021; Sule & Sambo, 2021). Although women's participation in entrepreneurial activities occurs at various levels of business and varies by country, entrepreneurship researchers seem to agree on the problems African women entrepreneurs face (Bimha et al., 2018). These challenges arise from cultural, legal, personal, financial, poor infrastructural facilities, and gendered factors (Panda, 2018; Halkias et al.,2011; Ogundana et al., 2021).

Cultural Challenges

Cultural challenges remain the enormous issue that confronts women entrepreneurs in Africa. Women found it difficult to borrow money without the necessary collateral due to traditions or cultures that denied them the right to possess or inherit property (Anyansi-Archibong, 2021). In many situations, these women could not comprehend or complete the required paperwork, and most needed their husbands' consent and signatures on the application forms (Anyansi-Archibong, 2021). Typically, women are seen as too frail to engage in entrepreneurial pursuits. For instance, in Rwandan and Ugandan society, women are marginalized and are believed to be better suited to domestic tasks, including raising children, caring for domestic animals, producing food, and cooking (Bimha et al., 2018; Nsengimana et al., 2017).

In patriarchal societies such as Nigeria, women entrepreneurs are generally in charge of family responsibilities, which they usually combine with their business activities (Ogundana et al., 2021). These motherhood factors are barriers to women's

entrepreneurial pursuits as the plethora of family duties, and work becomes conflicted. As a result, in most African countries, women entrepreneurs concentrate on retail and service industries deemed suitable for women and those with less stringent entry standards, such as dressmaking, craftwork, and food processing (Chinomona & Maziriri, 2015; Said & Enslin, 2020).

Financial Challenges

A primary challenge facing African women entrepreneurs is the lack of access to finance. In the past, women entrepreneurs in South Africa have been disadvantaged because they do not own any property that can be used as collateral for loans and must obtain their husbands' permission to enter into financial agreements (Chinomona & Maziriri, 2015). In most African countries, women have little or no access to credit. They face a lack of adequate financial resources for bulk purchases and have limited growth financing plans, which often explains the high engagement of women in informal cross-border trade (Ama et al., 2014; Nsegimena et al., 2017). Usually, the financial institutions that provide loans become cautious of women and distrust their seriousness.

Halkias and George-Ufot (2021) stated four reasons women cannot easily access large amounts of credit:

1. Due to a lack of property rights, local cultural practices, and social norms.
2. The difficulty of conventional lenders' determining borrowers' quality
3. The fact that small loans are more expensive to process per dollar lent
4. The belief that women generally lack opportunities to invest in high-return projects

Due to a lack of financial means, women rely on personal savings, which are often small, to launch a business. This little investment impacts the long-term viability of women's enterprises and their ability to hire more workers, adopt innovative and modern technology, and expand their businesses (Ajani et al., 2021; Babiker et al., 2017; Derera et al., 2014).

Gendered-Based Challenges

Women entrepreneurs in Africa face gender discrimination when conducting entrepreneurial business activities. The authority, political, and social influence that men hold over women are the fundamental challenges that African women entrepreneurs face (Said & Enslin, 2020). For instance, in South Africa, gender equality is still a massive problem as women still have challenges in having the same rights and opportunities as South African men (Chinomona & Maziriri, 2015). Even though women provide most of Africa's labor, women's productivity is hampered by pervasive inequality in education and unequal access to land and productive inputs (Halkias et al., 2011).

Women face additional challenges in most patriarchal and male-dominated societies. According to Ogundana et al. (2021) and the World Bank (2013), many West African countries' legal and judicial systems suffer from the:

1. There is a lack of explicit laws and criminal sanctions addressing sexual harassment in the workplace.

2. A lack of legislation that ensures that married women and men have equal property ownership rights

3. The presence of laws requiring married women to obey their husbands

For example, sex is used in Rwanda's public and private sectors to curry favor, with women being requested for sex to receive a job, promotion, or business opportunity (Nsengimana et al., 2017). Also, in Tanzania, women entrepreneurs are being pressured to provide sexual favors to corrupt government officials regularly; refusing to cooperate with these corrupt officials is considered a missed opportunity (Nsengimana et al., 2017; Isaga, 2019). Also, women are not explicitly included in plans and policies promoting economic growth programs, which increases their frustration and withdrawal from entrepreneurial activities (Ajani et al., 2021; Halkias et al., 2011). Although in Ethiopia, women are reported to be free from gender biases from family and friends, the women said there was a lack of collaboration from business partners, such as banks, suppliers, and marketing intermediaries (Singh & Belwal, 2008).

Personal Challenges

Many African female entrepreneurs believe they lack the necessary qualities, skills, and competence in specific business areas. Most female entrepreneurs in Africa are involved in entrepreneurship for survival. As a result, many enter these activities unprepared and lack the skills and abilities to navigate the complicated terrain of managing entrepreneurial operations (Ajani et al., 2021). In Uganda, for example, female entrepreneurs lack access to training and advisory services that would enable them to improve their managerial and technical abilities and solve immediate production difficulties, thereby enhancing productivity and profitability (Isaga, 2019).

Many women in African societies are still uneducated and live in poor areas across the country, which negatively affects the required skills and knowledge to grow their businesses (Chinonoma & Maziriri, 2015). Their inability to plan, organize, perform market research, and build their retail operations was also due to their limited education (Anyansi-Archibong, 2021). The African women's lack of experience needed to run these ventures also acts as a root cause of hampering the success of their business (Chimucheka & Mandipaka, 2015; Ogundana et al., 2021). Hence, the differences in women entrepreneurs' business abilities and practices suggest that not all African female entrepreneurs can expand, move within, or switch industries (Okeke-Uzodike & Subban, 2019).

Recent Research on Women and Entrepreneurship in Nigeria

In traditional Nigerian society, women are seen as homemakers and guardians of family honor and are expected to assume responsibility as mothers and perform other household and child-care responsibilities (Nwachukwu et al., 2021; Urim et al., 2016). Conservative norms and societal standards are widespread across the country, with tribal patterns that foster patriarchal culture often altering the social setting, guaranteeing that women remain structurally under men (Nwachukwu et al., 2021). The traditional female gender roles in Nigeria still emphasize submissiveness, support, and subservience, with most women being barred from participating in specific businesses due to these cultural beliefs (Akinbami & Aransiola, 2016; Halkias & George-Ufot, 2021).

Cultural challenges remain a constraint for Nigerian women in conducting entrepreneurial activities (Halkias & George-Ufot, 2021). Things are changing, however,

since the dynamic character of the Nigerian environment has brought about a variety of developments, including the recognition of women's potential and contribution to the economy (Urim et al., 2016). Mordi et al. (2010) also stated that the traditional positions inhabited by Nigerian women in the family are shifting because of changes in the family structure, allowing women to take on more practical and functional tasks within society.

Women in Nigeria use entrepreneurship as a tool to play highly sensitive roles in assuring the well-being of their homes and the overall well-being and development of their countries (Idoghor & Okechikwu, 2022; Makar Vandefan, 2019; Nwachukwu et al., 2021). These roles are accomplished using innovative ideas and capital investment in the economy by establishing microenterprises (Makar Vandefan, 2019). For instance, many Nigerian women in rural regions rely on producing and selling farm products and other minor commerce to live and fulfill their traditional responsibilities as mothers, wives, and keepers of the traditional way of life (Ojo et al., 2015). Price Waterhouse Coopers (2020) ranked Nigerian women among the world's top entrepreneurs.

Microsoft Word (2019) reported that Nigeria beat most of its global peers regarding women's advancement outcomes. Women own around 30% of registered businesses in Nigeria, and four out of every ten working-age females engage in early-stage entrepreneurial activity, accounting for 40.7% of the total, compared to 39% of their male counterparts (Adetoyinbo, 2021; Nasimiyu, 2019). Women-owned enterprises are now present in nearly every sector of the economy. However, most Nigerian female entrepreneurs are small-scale, with poor earnings to match, and when compared to men,

the average growth of these women-owned businesses is still at a low ebb (Okonkwo et al., 2022; Obodoechi et al., 2022).

Women dominate Nigeria's substantial informal economy in rural and urban regions. The products and services sectors are where women entrepreneurs work, with 48.5 percent in wholesale, 20 percent in retail commerce, and 14.6 percent in manufacturing (Idoghor & Okechikwu, 2022). The majority of women entrepreneurs work in trades that include food processing, street vendors, subsistence farming, petty trading, plastic manufacture or manufacturing, art and craft, leather goods, fabric, and food products, and catering, while others provide services such as hairdressing, tailoring, photography, and restaurant and communication businesses (Egbo et al., 2020; Idoghor & Okechikwu, 2022; Makar Vandefan, 2019; Ofomata, 2021; Okonkwo et al., 2022).

Most Nigerian women have turned to entrepreneurship to support their families because they must combine their jobs as wives, mothers, and businesswomen; their entrepreneurial operations have been microscopic, and they often operate from their homes. Obodoechi et al. (2022) described these small-scale enterprises as survival-only enterprises for women, mainly because they have difficulty finding regular pay work and accessing the economic sector of their choice. While women own many informal sector businesses, they make headway in establishing their presence in formal sector firms (Mohammed et al., 2017). A recent survey by Price Waterhouse Coopers (2020) estimated that women in Nigeria own 20% of businesses in the formal sector. The labor market has seen a surge in activity, particularly in industrial landmarks, making women

in Nigeria a significant contributor to economic growth and a force to be reckoned with (Idoghor & Okechikwu, 2022; Mohammed et al., 2017).

Women's participation in income creation has been shown to increase family income, assist children's education, enhance family members' health, supply food, build family assets, and contribute to the overall development of economies (Etim & Iwu, 2019; Obodoechi et al., 2022). However, since the exit of colonial rule, women in Nigeria have been portrayed as belonging to the lower tier and less privileged positions and enterprises; this has resulted in gender segregation in the types of enterprises and tradeswomen can engage in (Jaiyeola & Adeyeye, 2021). Due to these societal and cultural restraints imposed on them, either purposefully or inadvertently, many aspiring female entrepreneurs in Nigeria have been undermined and discouraged from engaging in income-generating activities (Idoghor & Okechikwu, 2022; Jaiyeola & Adeyeye, 2021; Obodoechi et al., 2022).

Entrepreneurship is a long-standing and viable avenue for empowering women, addressing inequality gaps, and reducing poverty in Nigeria. Although the government has always tried to provide incentives to help Nigerian women entrepreneurs succeed, several challenges, such as a low capital start-up, high failure rates among women in similar ventures, low productivity, and difficulty accessing available credit lines, have hampered their success and access to these funding lines (Makar Vandefan, 2019). Since the start of democracy in 1999, several funding sources have been available in Nigeria for women involved in small-scale businesses (Makar Vandefan, 2019). However,

bureaucracies are associated with obtaining these funds and difficulties with where to obtain the necessary collateral (Halkias & George Ufot, 2021; Makar Vandefan, 2019).

Most of these women enterprises are 89.1 percent self-funded, other sources from family and friends are 34.1 percent, money lenders are 7.8 percent, and bank loans are 9.3% funded (Idoghor & Okechikwu, 2022). Informal financial support is more common among Nigerian women entrepreneurs than financial support from formal financial institutions (Egbo et al., 2020). Nigerian women entrepreneurs frequently cannot innovate by providing new products and services or by growing to satisfy client demand due to a lack of financial capital for business starting and expansion (Idoghor & Okechikwu, 2022). Other challenges that still face Nigerian female entrepreneurs are; a lack of savings culture; poor business practices; a scarcity of honest and reliable staff; gender inequality; lack of security; male chauvinism, social responsibilities as homemakers/mothers; lack of entrepreneurial education; low-income family support; poor digital connectivity; training and skills; low self-esteem; insufficient qualified artisan workers; achieving a balance between family and business; and fear of pseudo growth (Halkias & George-Ufot, 2021; Nwachukwu et al., 2021; Obodoechi et al., 2022; Udeme et al., 2021).

To become entrepreneurs, women must engage in entrepreneurial activities, take risks, and pool resources uniquely to capitalize on opportunities in their immediate area by producing goods and services (Akinbami et al., 2019). However, many Nigerian women entrepreneurs still face challenges and hurdles in improving their business opportunities. The Nigerian government has recently increased its focus on women's

entrepreneurship by implementing long-term entrepreneurial programs in collaboration with non-governmental organizations (Country Women Association of Nigeria and Development Education Center) to advance women entrepreneurs through capacity building (Okonkwo et al., 2022).

Various international organizations have introduced entrepreneurial programs to boost women's entrepreneurial performance in Nigeria. For instance, in partnership with Access Bank, International Finance Corporation granted an $87.5 million investment to encourage more outstanding lending to small businesses and women entrepreneurs (IFC, 2022). Also, the IFC, banking on women's advisory-led mini-MBA project, backed the investment by providing women with a complete package of training, capacity building, and networking opportunities (IFC, 2022). Unfortunately, men, who dominate and hold power at all levels of government, have impacted empowerment initiatives and processes; as a result, many of the benefits are either plundered or used for political purposes (Jaiyeola & Adeyeye, 2021).

Collective Action and Women's Economic Empowerment

Women's empowerment emerged from the belief that grassroots women needed to band together to oppose the increasing poverty and marginalization mechanisms, including gender relations and dominant development models (Duncanson, 2019). For a broad coalition of corporations, global non-governmental organizations, banks, philanthrocapitalists, and development donors, the term has come to mean increasing women's access to jobs in the formal sector; improving the availability of credit for women entrepreneurs; transforming power imbalances that are unjust and unequal; and

investing in women's human capital, education, and health (Cornwall, 2016; Duncanson, 2019).

Cornwall (2016) describes the process of empowerment metaphorically as one that comes with an understanding of the contribution that outside parties can make, such as removing barriers from well-traveled paths, encouraging gathering places for women to reflect on their journeys and gain advice, maps, courage, and other people's company, and providing signposts, stiles, bridges, and food for those who are making these journeys. Collective action expands the scope of empowerment by expanding resources, knowledge, reach, and outcomes. Alemu et al. (2018) stated that empowerment is rooted in power; hence, power relations and how they influence their opportunities, well-being, and choice are seen as disempowered. Thus, a change in power relations is necessary for effective empowerment. That change may occur in the social, political, or economic spheres, affecting individuals and societal groupings (Alemu et al., 2018).

Women's empowerment is a complicated endeavor that requires actions in many areas to have a noticeable and long-lasting impact (Stromquist, 2015). Establishing groups is one approach to dealing with power inequalities and achieving more significant results collectively or individually (Alemu et al., 2018). Through collective action, empowerment keeps us focused on confronting structures to achieve structural changes (Duncanson, 2019). Today, we can observe collective action everywhere, from credit and savings associations to community-managed services, political parties, and online collaboration platforms, all attempting to leverage the strength and influence of the group (Evans & Nambiar, 2013). Collective action is frequently used to describe the process of

organizing individuals around shared or common issues, significantly enhancing the economic and living circumstances of rural poor and marginalized populations (Bosc, 2018; Evans & Nambiar, 2013).

Collective action may be systematic or sporadic, through an organization or a government structure or wholly informally, localized, or global, centered on the articulation of rights or the provision of services, "driven" from without or, more frequently, evolving naturally (Evans & Nambiar, 2013). Runde et al. (2017) argue that collective action should be seen from a multistakeholder approach as it will have a more significant impact. It will also necessitate action at both the macro and micro levels and the active engagement of organizations sincerely committed to women's emancipation so that collective action can result in actual policy outcomes (Stromquist, 2015). According to the Rural Development Report (2016), collective action results in three types of empowerments: economic, social, and political. The RDR (2016) defined the three types of empowerments; the economic type addresses injustice and power imbalances, which cause market failures and prevent disadvantaged people from increasing their output. Social empowerment entails transforming society so that one's place is acknowledged on one's terms rather than those imposed by others. Political empowerment influences policy and demands and holds the state accountable.

Collective action has numerous advantages that improve the status of women. According to data from rural Uttarakhand in northern India, the participation of women in community-level (collective) female empowerment programs (Mahila Samakhya) has significantly increased women's access to jobs, physical mobility, and political

participation (Evans & Nambiar, 2013). Women can access resources and economic possibilities to escape poverty through the collective action that creates social capital at the home and societal levels (Alemu et al., 2018). Collective action can improve women's livelihoods and empowerment by expanding access to quality inputs, technical guidance, and training that would otherwise be inaccessible (Serra & Davidson, 2021). For instance, the participation of women in self-help groups (SHG) has increased women's empowerment in India with a focus on building women's savings and credit (Desai & Joshi, 2014; Swain & Wallentin, 2009). SHG membership impacts Indian women's empowerment, minimizes the disparity in empowerment scores between women and men living in the same home, and considerably benefits overall measures of women's empowerment (Kumar et al., 2021).

Collective action comes with the consolation of solidarity, bravery in group efforts, and the sociality of a joint fight, which enhances women's respect and recognition (Cornwall, 2016). Migunani (2017) also reported five significant benefits of collective action on women's empowerment:

- gaining self-confidence
- gaining from pooled resources by engaging in savings and loan activities
- women's involvement in and influence over society, their ability to obtain better jobs, services, and government programs
- increased social interaction, support, inspiration, and networks
- access to services, judicial or administrative records, legal defense, personal security, and freedom from violence

Collective Action and Women's Gender Parity

Women are more likely than men to work in low-paying, precarious jobs, possess fewer assets, have less autonomy, and be prevented from participating equally in decision-making when there is a lack of gender parity (Bird, 2018). Argawal (2000) argued that women rely on informal networks more than men since they have less access to formal organizations and economic resources. Collective action plays a vital role in enhancing gender parity. It is insufficient to concentrate on empowering individual women because changes in power distribution in individuals' lives do not inevitably lead to changes in society and the institutions that limit them (Kabeer, 2008). Policy and practice changes are unlikely to occur without women's political participation (Bird, 2018). Thus, if women want the public to recognize their rights as workers, women, and citizens, they must mobilize together to demand that their rights be respected (Bird, 2018; Fieck et al., 2020).

Women are more likely to participate in collective action when they realize how unfair gender inequality is (Jetten et al., 2013). Researchers have discovered that collective power has various effects on women in groups. For instance, as women's groups share and learn about other women's experiences, they start to wonder why there are still such disparities and work to create societies where they can live their lives to the fullest without restrictions (Smith & Katzman, 2020). Over the past century, numerous advancements in women's rights, particularly in the West, have been made because feminists organized to protest entrenched sexism and gender inequality (Riquelme et al.,2021). These movements have shown the importance of collective action in improving

gender equality. For instance, collective action is the primary tool used in France to advance gender equality problems (Bruno et al., 2021).

Their actions draw attention to gender inequities and inspire changes in law and policy that encourage more gender-equal societies (León-Himmelstine et al., 2022). The British Council (2016) reported that collective action is a means to build strong and inclusive societies by encouraging women to participate in the community and working on initiatives with female-relevant themes. These activities of the groups, which range from kindling discussions on previous undisclosed truths to energizing forceful and vocal calls for feminist change, help renegotiate gender roles in society and disrupt the gender norms that support them (León-Himmelstine et al., 2022).

Fieck et al. (2020) stated that the process of engaging in collective action by women is motivated by three goals; dissemination of knowledge (to inform others/help others become informed), social influence (to urge others to act), and support (to offer help to other women). To accomplish transformation, equality, and fairness between men and women, collective action for gender equality comprises coordinated efforts targeted at reversing the social disadvantages faced by women (Riquelme et al., 2021). Pandolfelli et al. (2008) argued that gender-related issues not addressed in collective action programs might lead to additional disempowerment for women. Collective action affects other organizational levels, the family, intrahousehold relationships, socioeconomic strata within communities, and relationships between local groups and outside stakeholders (Bosc, 2018). Thus, collective action can help challenge the power system at each level.

Collective action can boost women's self-esteem and confidence while offering access to venues and networks outside the family (Evans & Nambiar, 2013). With this newfound confidence, women can use their inner strength to oppose gender stereotypes in the larger community and actively advocate for women's interests, whether as a group or individually (Evans & Nambiar, 2013; Radke et al., 2016). Collective action is also inextricably related to building up individual and social capacity to behave differently and contest the power structure that limits the potential of underprivileged and marginalized groups (Bosc, 2018). Bleijenbergh et al. (2021) stated that the existence of women's groups and networks could help design and implement gender equality policies. Whether they are self-organized or driven by support organizations, organizing women to demand the fulfillment of their fundamental needs can start the process of releasing them from the social, legal, and political domination that restricts their independence (Othman et al., 2021). Hence, by creating a space of self-awareness and an enabling environment where women coordinate to end any form of discrimination and promote gender equality.

Collective action for women on the issue of gender parity has moved beyond the traditional acts (protests, boycotts, voting, signing of petitions) of collective action (Guizzo et al., 2017; Miron et al., 2022). With the advancement of ICT, women's engagement on social media and online platforms has improved other acts of collective action, such as small-scale acts and alternative platforms for deliberations (Chiluwa, 2021; Evans & Nambiar, 2013; Miron et al., 2022). For instance, women's use of social media to discuss significant political or social problems, such as educating other women about sexism, exchanging information essential to the planning of offline protest actions,

or engaging in other information-seeking activities such as reading news articles or books about social or political topics (Foster, 2015; Jost et al., 2017; Miron et al., 2022). Social media platforms give women's advocacy groups a voice that defies intimidation and typical patriarchal norms (Chiluwa, 2021).

Subasic et al. (2018) argued that as long as all see gender disparity as a problem that government organizations and their human resources divisions must solve, solidarity is unlikely to develop. Working beyond individual and group domains has the most significant transformative effects on addressing the underlying reasons for gender disparities (León-Himmelstine et al., 2022). Hence, researchers have called for external support, especially from men, as allies for collective action in promoting gender equality (Ochoa et al., 2019; Wiley et al., 2021). Subasic et al. (2018) suggested that males who support gender equality—especially those in positions of public leadership and power—send a message to both men and women that "we are all in this together," increasing the likelihood that both sexes will participate in collective action.

Collective Action Empowering Women's Entrepreneurship in Emerging Economies

Women entrepreneurs are an engine of economic growth, especially in emerging economies (Gupta & Mirchandani, 2018). Women's roles and the need to empower them are fundamental to human development programs, especially in poverty reduction, solving unemployment, and overall development of society (Saikia, 2016). It is assumed in the framework of women's empowerment that when women band together, they discover strength and progress toward greater knowledge and understanding (Manvar et al., 2019). This process results in increased empowerment. The primary principle driving

collective action's promise is empowerment, assisting people in gaining control over their lives (RDR, 2016).

Baden (2013) stated that collective action groups are certainly assisting to some extent in reducing some of the well-known inequities in access to inputs and training that restrict women from participating in business activities (Baden, 2013). Alkhaled and Berglund (2018) argued that women could achieve empowerment when they come together to challenge the existing power structures that restrict their freedom and access to equal opportunities. Thus, collective action groups include a leadership aspect that helps decrease risks and threats and enables women to transcend patriarchal oppression, realizes their potential, and achieve ultimate well-being (Baden, 2013).

Women's collective action is an important way for women, particularly poorer women, to accumulate social capital and other assets, as well as skills and confidence (Baden, 2013). Collective action encompasses women's groups, cooperatives, savings and credit associations, and other forms of support from NGOs, the public sector, multilateral institutions, governmental agencies, and organizations (Runde et al., 2017; Smith & Katzman, 2020). For instance, India has a long history of promoting women's involvement in civic activities through various types of women-only organizations. Women-only organizations can allow women to find common interests, build a shared sense of identity, and participate in various activities that support their livelihoods (Baden, 2013).

Participating in savings and credit activities can empower women, a powerful way to reduce poverty and advance women's rights (Manvar et al., 2019). One significant

women's group that is widely known for collective action purposes is known as the Self-Help Groups (SHGs). SHGs are a workable, organized setup for providing microcredit to rural women to foster their entrepreneurial spirit and entice them to engage in business ventures (Kumar, 2018). SHGs gradually improve women's capacity for independence and provide a venue for addressing socio-economic issues (Kapoor, 2019).

Self-help groups (SHG) are considered particularly suitable for women's empowerment based on the premise that collective action is most effective in combating patriarchy and increasing women's entrepreneurial skills (Alemu et al., 2018; Kapoor, 2019). Kumar (2018) argued that SHGs go beyond meeting women's economic empowerment; they also empower women to engage in the home, neighborhood, and local democratic decision-making, preparing them for leadership positions. For instance, In India, participating in SHGs have helped empower rural women to increase their income, reduce economic hardships, increase their level of confidence, save regularly for their family, and participate in decision-making at both household and state level (Chatterjee et al., 2018; Kumar, 2018; Saikia, 2016). However, Alemu et al. (2018) reported that in Ethiopia, women who belong to SHGs are empowered only at the community level, which does not translate to the household level because of male backlash due to their lack of control over family income decision-making (Alemu et al., 2018).

The success of cooperatives has been phenomenal in the case of women's empowerment (Dash et al., 2020; Kurtege Sefer, 2020). Cooperatives are crucial for women to access loans, production inputs, marketing opportunities, and other assistance

(Nair & Moolakkattu, 2015). Bastida et al. (2020) argued that women who engage in cooperatives would attain higher entrepreneurial qualities. For example, women's cooperatives in Turkey have been working since 1999 to expand rural women's access to resources and include unpaid family workers in the rural economy as entrepreneurs by offering vocational training and opening marketing opportunities (Kurtege Sefer, 2020). The cooperative bears responsibility for bringing economic benefits to its owners and improving their quality of life and the greater community where they are based (Bastida et al., 2020).

In Ethiopia, for instance, participating in cooperatives has enabled women producers to obtain a higher price and produce more than if they sold alone (Serra & Davidson, 2021). Also, in Malawi, women who joined associations such as farmers' groups revealed that they benefited from a market and technological access, which improved their livelihood and productivity (Mudege et al., 2015). A recent report also revealed that women in Zanzibar had gained social and economic empowerment through their participation in farming cooperatives, such as improving their conditions of living, improving their decision-making at the household level and group level, strengthening their public speaking skills, their capacity to take on leadership roles, and their decision-making abilities (Othman et al., 2021). However, cooperatives remain gender-blind, with women remaining marginalized (Dohmwirth & Liu, 2020). Groups with male participation result in group biases because men dominate leadership roles which may reinforce women's subservient status (Mudege et al., 2015; Othman et al., 2021). Hence, there is a need to create gender awareness by forming a collective action group.

The presence of NGOs in organizing collective actions in communities has positively impacted women's entrepreneurship and empowerment development (Gupta, 2021; Hakim et al., 2022). In Tanzania, for example, land ownership is linked to women's empowerment; women who associate with NGOs attest to the power of land ownership in achieving their empowerment (Goldman et al., 2016). NGOs frequently participate actively in local, national, and global development while fighting for the welfare of those who are economically disadvantaged (Bryan & Mendaglio, 2020). In India, the presence of NGOs plays a vital role for women entrepreneurs by providing training and teaching them about the government programs and initiatives already in place that support female entrepreneurs (Gupta, 2021). The NGOs also helped women start a home-based business to exhibit, which helped them find new options to grow their small businesses while providing them with an immediate source of income (Gupta, 2021).

The focus of NGOs birthed the rise of women's SHGs, which fully endorse government and NGOs in facilitating women's empowerment (Bryan & Mendaglio, 2020). Today, in Rwanda, women are more economically independent, have their occupations and income, have positions of power at the local, national, and international levels, and are well-represented in society because NGOs assisted them in understanding the rights of women as outlined in Rwanda's constitution, which inspired them to take on leadership responsibilities (Nyataya, 2018). Hakim et al. (2022) argued that since many NGOs are from western societies, they must acknowledge the varied range of women's experiences and consider bottom-up empowerment. For instance, In Bangladesh, despite an NGO's insistence that it would solely engage with women to form aquatic resource

management committees, its efforts in the Muslim community ultimately failed to involve women because it had a clear grasp of local gender roles (Pandolfelli et al.,2008). Thus, instead of delivering assistance via a Western perspective, NGOs should talk to local women about what they need and want to develop programs and support that have long-lasting, significant impacts (Hakim et al., 2022)

Collective Action Empowering Women's Entrepreneurship in Nigeria

Women's entrepreneurship is a strategic tool the Nigerian government uses to support women's empowerment and increase economic growth. Obodoechi et al. (2022) stated that women's participation in income generation tends to increase household income, promote children's education, enhance family members' health, provide food, create assets for the family, and contribute to the overall growth of economies. Nigeria's successive governments' efforts to support women entrepreneurs and increase their capacity to launch and grow their businesses have established several commendable entrepreneurial programs and policies to support women entrepreneurs and increase their ability to launch and grow their businesses (Makar Vandefan, 2019; Sajuyigbe & Fadeyibi, 2017). Some of these programs include The Peoples Bank of Nigeria, the National Economic Empowerment and Development Strategy (NEEDS), the Family Economic Advancement Program (FEAP), the Small and Medium Enterprises Development Agency (SMEDAN), the Small and Medium Industries Equity Investment Scheme, and Gender Equality and Women Empowerment (GEWP), Green Revolution, and Operation Feed the Nation (Makar Vandefan, 2019; Sajuyigbe & Fadeyibi, 2017).

Despite the admirable programs and regulations put in place by succeeding governments in Nigeria to increase the number of women entrepreneurs, they still trail behind their male counterparts in terms of access to opportunities and asset ownership (Obodoechi et al., 2022; Omang et al., 2022; Sajuyigbe & Fadeyibi, 2017). Several researchers have reported many challenges faced by Nigerian women entrepreneurs, which include extensive educational disparity; restricted access to family businesses with limited leadership roles; family reliance, gender bias and disparities, restricted access to finance; restricted access to social amenities, restricted access to information technology; restricted access to control property; unequal access to land and productive inputs; and restricted access to corporate networks and information (Makar Vandefan, 2019; Obayelu & Chime, 2020; Obodoechi et al., 2022; Okolie et al., 2021; Sajuyigbe & Fadeyibi, 2017). Due to the high number of failing entrepreneurial businesses, women's contributions to the growth and development of Nigeria as a nation are utterly inconsequential; also, other women in Nigeria have been deterred from venturing into similar ventures (Adebiyi et al., 2017; Makar Vandefan, 2019).

Badejo et al. (2017) argued that collective action is a viable solution that can positively impact women's lives in Nigeria. SHGs as a collective action tool are quite popular in Nigeria, especially in rural Nigeria. The SHG Linkage Program in Nigeria was introduced in 1991 and became active in 1992 as part of the Agricultural Credit Guarantee Scheme (ACGS) (Ezeh & Ezeh, 2016). SHGs help Nigerian women entrepreneurs to manage risks, encourage large-scale production, promote leadership qualities, obtain market inputs and information, reduce debts, and obtain loans to manage

their businesses (Emerole et al., 2014; Ofuoku & Albert, 2014; Ezeh &Ezeh, 2016).

SHGs in Nigeria are comprised mainly of cooperatives, trade, and farmers' associations

(Ofuoku & Albert, 2014). Due to the plethora of challenges Nigerian women

entrepreneurs face, especially the restricted access to finance, they often join cooperative

societies to increase their opportunities for financial aid to enhance business performance

(Ademokun & Ajayi, 2012; Ademola et al., 2013).

Contrary to commercial banks, which might not react to loan requests to finance

entrepreneurs, cooperatives are always eager to assist women micro-enterprises

(Ademola et al., 2013). Cooperative societies in Nigeria help women entrepreneurs with

financial and social services that help them identify market opportunities and maximize

profits (Taiwo, 2021). For instance, in Awka North LGA, Nigeria, cooperatives, through

various empowerment programs, have helped rural women build their confidence, obtain

recognition from society, enjoy economic independence, and increase their capacity to

improve their standard of living (Ezeokafor et al., 2021b). However, due to

mismanagement, corruption, and embezzlement, cooperative societies face a significant

decline across Nigeria (Ademola et al., 2013).

Another means by which Nigerian women entrepreneurs collectively act for their

entrepreneurial interests is through trade union membership. Ogundana et al. (2021)

stated that women entrepreneurs specifically improve their skills and gain access to

financing facilities through their membership in trade unions, which they utilize to

promote the expansion of their businesses. Trade networks frequently offer information

and guidance to female business owners, acting as a catalyst for expanding their

companies' financial standing (Ogundana et al., 2021). However, only a tiny percentage

of women in Nigeria today actively participate as professionals and trade union activists;

a significant number are still hesitant to identify with such activities (Kuye et al., 2011).

Due to their small size and weak regulatory status, women business owners in Nigeria are

unable to take advantage of opportunities offered by well-established trade associations

like the Manufacturers Association of Nigeria (MAN), where members have the power to

influence governmental regulations on legal, industrial, labor, social, training, and

technical issues (Ademokun & Ajayi, 2012). Makar Vandefan (2019) suggested that

women should not be prevented from joining organizations or networking groups so they

can access and assess prospective sources of grants and money as well as existing

business opportunities.

Governmental and non-governmental organizations in Nigeria contribute to

women's empowerment by establishing microfinance programs and cooperatives.

Microfinance help women entrepreneurs gain both financial and non-financial assistance

(Akanmu et al., 2018; Idris & Agbim, 2015). For instance, in Oyo state, women's access

to microcredit has helped them boost their businesses, generate additional income,

reinvest earnings for growth, possess assets, and buy properties (Okunlola et al., 2020).

Also, in Nassarawa state, microlending has been reported to positively influence women

entrepreneurs to acquire educational and vocational skills, alleviate poverty, and increase

their economic empowerment (Idris & Agbim, 2015). A notable example of NGOs

participating in collective action in facilitating micro-credit schemes for women's

empowerment is the Country Women's Association of Nigeria (COWAN) work.

COWAN targets underprivileged women in rural and urban areas through cooperative memberships and works to advance the interests of women in agricultural and economic decision-making to achieve self-sufficiency and sustainable development (Halkias et al., 2011).

The importance of collective action is prominent in developing women's entrepreneurship and empowerment. Aju and Adeosun (2021) stated that it is preferable to arrive at solutions collectively rather than using up resources pursuing the same objective separately. Women entrepreneurs have significantly improved their business growth due to various collective group associations (Ogundana et al., 2021). However, they still face several challenges in sustaining entrepreneurial activity and achieving economic empowerment. Several researchers have mentioned the need for collaboration between governmental and non-governmental agencies, international agencies, private sectors, and other change agents in action for developing a sustainable entrepreneurial base and women empowerment in Nigeria (Adebiyi et al., 2017; Makar Vandefan, 2019; Obayelu & Chime, 2020; Sajuyigbe & Fadeyibi, 2017; Urim et al., 2016).

Identifying the Literature Gap

Africa has the highest rate of entrepreneurship globally, and it is the only continent on which women account for 47% of all entrepreneurs (Girls Who Venture, 2020). Hechavarria et al. (2019) reported a lack of theoretical perspectives accounting for business growth factors applicable to women-owned enterprises in the developing world. This lack of theorization is exacerbated by the scarcity of research exploring how

women's entrepreneurship in developing countries drives collective action to drive

economic empowerment, gender parity, and institutional reform (Ogundana et al., 2021).

Prior research documented several challenges affecting women entrepreneurs in

developing countries but failed to offer specific recommendations on addressing these

issues (Trivedi & Petkova, 2021). Trivedi and Petkova (2021) reported that collective

action might be one significant way to overcome women's entrepreneurial challenges and

achieve empowerment and emancipation. Alkhaled and Berglund (2018) suggested that

future research should replicate their study by exploring women entrepreneurs' narratives

on their empowerment and emancipation through collective action.

Collective action is increasingly seen as an indirect outcome of women's

entrepreneurship which may lead to the transformation of sociopolitical boundaries of

gender equality in developing economies, such as Nigeria and particularly in urban areas

(León-Himmelstine et al., 2022; Olugbemi & Omoniyi, 2021). While entrepreneurship

has offered some potential for empowering subordinated women in urban areas of

Nigeria, the scope of this phenomenon remains unresearched (Ojinta & Halkias, 2019).

There remains a literature gap in a critical analysis of urban women entrepreneurs'

narratives in Nigeria to understand how their collective action may further support their

economic empowerment and gender parity (Adeola et al., 2022; Olonade et al., 2021).

Although there are many differences between rural and urban women

entrepreneurs, both still face the same challenges despite urban women entrepreneurs

having more advantages (Muhammad & Ximei, 2022; Pozarny, 2016). Moser (2016)

stated that the capacity to make choices and exert control that results in urban women's

economic empowerment and changing gender roles would unavoidably involve organizations, collective action, and engagement with larger institutions and policies. Thus, looking at urban women's narratives on collective action for gender parity and economic empowerment is pertinent.

Summary and Conclusions

Nigerian women are making progress toward economic empowerment and gender parity through entrepreneurship, but their control over the money they make from their businesses is still limited (Halkias & George-Ufot, 2021; Yousafzai et al., 2022). Several researchers have highlighted challenges restraining Nigerian women's entrepreneurial emancipation and empowerment (Nwachukwu et al., 2021; Obodoechi et al., 2022; Ojediran & Anderson, 2020). Although entrepreneurship has the potential to empower disadvantaged women in Nigerian cities, the extent of this phenomenon is still unknown (Ojinta & Halkias, 2019).

Trivedi and Petkova (2021) suggested that collective action is one fundamental way of improving women's empowerment and anticipation. However, there is a scarcity of research exploring how women's entrepreneurship in developing countries drives collective action to drive economic empowerment, gender parity, and institutional reform (Ogundana et al., 2021). To better understand how their collective action may help their economic empowerment and gender parity, a critical examination of urban women entrepreneurs' narratives in Nigeria still has to be done (Adeola et al., 2022; Olonade et al., 2021). The

In Chapter 3, I will cover a thorough explanation of the research methodology for this qualitative, narrative study. I will present the recruitment, participation, and data collection processes. I will also discuss both the data analysis strategy and the issues of trustworthiness.

Chapter 3: Research Method

The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action. While Nigerian women progress to attain economic empowerment and gender parity through entrepreneurship, even in this second decade of the 21st century, their control over daily activities and their business income remain restricted (Halkias & George-Ufot, 2021; Yousafzai et al., 2022). Collective action is increasingly seen as an indirect outcome of women's entrepreneurship which may lead to the transformation of sociopolitical boundaries of gender equality in developing economies, such as those in Nigeria and particularly in urban areas (León-Himmelstine et al., 2022; Olugbemi & Omoniyi, 2021). By meeting the purpose of the study, I may contribute recommendations for professional practice to inform Nigerian women business leaders on how entrepreneurship can economically empower women through collective action engagement (see Adepogu et al., 2022; Alkhaled & Berglund, 2018).

Narrative inquiry is a viable research design that enables researcher to use the narrative method to collect data, share stories of daily experiences, and explore complex social issues in-depth (Clandinin, 2016; Webster & Mertova, 2007). Narrative inquiry is recommended as a research design to collect in-depth knowledge and interpretations of women entrepreneurs' narratives heading their businesses in developing economies (Halkias & George-Ufot, 2021). In this study, I used the qualitative research approach, which involves gleaning detailed stories from women entrepreneurs' daily experiences in

urban Nigeria on gaining economic empowerment and gender parity through collective action (see Clandinin & Connelly, 2000; Webster & Mertova, 2007).

In this chapter, I will present the research method and rationale for utilizing the narrative inquiry approach to meet the study's purpose and provide data to answer the central research question. I will present a rationale for the participant selection strategy, data collection and analysis, the researcher's role, evaluation methods for the trustworthiness of data, ethical considerations, and a chapter summary.

Research Design and Rationale

Narrative inquiry is a qualitative research design based on participants' stories that help the researcher understand what happened, the meaning of what happened, and how the story is told and shared (Thomas, 2012). I will use this research method to explore how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action (see Clandinin, 2016). By researching the experiences of women entrepreneurs in Nigeria's urban regions, it will help me access to multiple perspectives of this group's problem as provided by the women's various narratives (Halkias & George-Ufot, 2021). Aligning with the purpose of this study, the central research question is: How do women entrepreneurs in urban Nigeria narrate their daily experiences on how they view their work to gain economic empowerment and gender parity through collective action?

This research is qualitative in nature and using a narrative inquiry is a viable method of collecting participants' stories of their daily life experiences as women entrepreneurs in urban Nigeria. The narrative inquiry design helps researchers to

understand complex social issues in-depth (Clandinin, 2016; Clandinin & Connelly, 2000; Webster & Mertova, 2007). Borghoff (2018) stated that narrative inquiry is a sound method that researchers use in understanding human experiences as they are being lived daily. It also includes participants provisions of detailed descriptions through storytelling (Borghoff, 2018). Narrative-inquiry research studies helps researchers explore how persons understand the environment surrounding them by reflecting on life experiences that direct them to the holistic representation that gives insight into human understanding (Hickson, 2016; Webster & Mertova, 2007).

In contrast to other qualitative research designs like phenomenology, case studies, ethnography, and grounded theory, I chose a narrative inquiry methodology because it is the most efficient way to gather data appropriate for addressing this study's goal. I aimed to explore the lived experiences of persons whose phenomenological outlook is already established, not to develop a phenomenon. Hence, I did not use the phenomenological approach for this study (see Merriam & Tisdell, 2015). I rejected the case study approach because it was unnecessary to explore these particular daily experiences using a case analysis that had already been developed (see Yin, 2018). I did not choose ethnography for this study because I will not observe people in their natural settings over a prolonged period to formulate a critical perspective on cultural experiences for interpretation and analysis (Tracy, 2019). In grounded theory, exposure to critical events is not used to bring about a broad understanding of a particular topic (Tracy, 2019).

The logical connections between the conceptual framework and my study's nature include that while entrepreneurship has proven its potential for empowering subordinated

women in urban areas of Nigeria, the scope of this phenomenon remains unresearched (Ojinta & Halkias, 2019; Olarewaju & Fernando, 2020). Using an institutional perspective combined with a narrative approach, Alkhaled and Berglund (2018) recommended that researchers replicate their study by collecting women's narrative stories from different national contexts where women need the inspiration to engage in entrepreneurial endeavors, become empowered, and achieve gender parity through collective action. Given these scholarly recommendations, I chose the narrative inquiry design to answer my research question.

The narrative approach emphasizes the contextual connections between social relations and everyday interactions (Gergen, 1998; Slembrouck, 2015). A narrative approach reflects the critical events collected during data collection (Webster & Mertova, 2007). I used the data collection process of this qualitative research approach to drive a significant collection of data through storytelling which will allow me to connect and develop a trusting relationship with participants, permitting the emergence of significant, critical life events (Webster & Mertova, 2007). I used the narrative inquiry to learn about the research participants' daily life experiences, leveraging temporality, place, and sociality and providing data to extend the conceptual framework (see Clandinin & Huber, 2010). As they narrate their stories for this narrative inquiry, participants' diverse viewpoints may increase knowledge of how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action.

Role of the Researcher

In qualitative research, the researcher's role is best described as that of an instrument participating in a scene (Collins & Stockton, 2022). For this interaction to occur, parameters and a certain amount of separation from the complete self are needed (Collins & Stockton, 2022). Hence, during the interview, I assessed my ability to set aside my strongly held convictions to allow the participants to express ideas they disagree with. Hagues (2021) stated that to determine whether one is acting from personal ideals and biases, a researcher should reflect on new results or internal disputes. I acknowledge that personal biases help researchers to be more transparent and not compromise the study's trustworthiness (Merriam & Grenier, 2019).

A potential bias was that I was an entrepreneur who had faced many challenges operating as a woman in Nigeria. Hence, I understood the struggle of the participants and their need for collective action to drive institutional change, economic empowerment, and gender parity. However, as a researcher, I was thorough with my research and ensured I did not simply confirm my bias due to my shared background with the participants but instead documented the reality of the participants.

In narrative inquiry, researchers examine how people perceive their surroundings (Webster & Mertova, 2007). The researcher's primary responsibility is to gather information about a specific topic, record it, and deliver it in a storytelling fashion (Riessman, 1993). Since the researcher types the words, it is possible to interpret them as being absorbed into the researcher's written voice as they appear on the page (Henderson, 2018). Thus, as I played the transcriber role, I ensured the transcript remained a genuine,

authentic, and fixed representation of the interview and one that showed my analytical perspective. Every contributor's anonymity and confidence must be prioritized during the data-gathering and clarifying stages since narrative inquiry necessitate assigning the contributors' lived experiences, sentiments, and reflections (Clandinin, 2016; Loh, 2015).

In narrative inquiry, it is crucial to maintain confidentiality and discretion since some revealed experiences could inadvertently target specific groups, organizations, or even people (Toma, 2011). The researcher is responsible for giving an equal voice, eliminating the possibility of exploitation, and ensuring that contributors feel comfortable sharing their experiences (Connelly & Clandinin, 2000). To guarantee trustworthiness, the study participants verified the veracity of their stories. Finally, the participants could leave the study at any point throughout the research process, even if doing so prevents the study from attaining its goals (see Merriam & Tisdell, 2015).

Methodology

People lead lives, interpret their pasts, and imagine their futures through these stories. According to Connelly and Clandinin (2006), narrative inquiry is a way where a story is "a portal through which a person enters the world and by which their experience of the world is interpreted and made personally meaningful" (p. 477).

Research storytelling is a practical approach to comprehending other people's lives (Clandinin, 2016; Webster & Mertova, 2007). I used the narrative inquiry research method in telling the experiences of urban Nigerian women who took part in collective action and how it may promote women's economic empowerment and gender equality. The narratives provided by the urban Nigerian women business owners who took part in

my study were not altered because I wanted to ensure their authenticity was maintained.

My interpretation of the participants' stories was developed by beginning with the

women's points of view on their own experiences as a foundation (see Webster &

Mertova, 2007)

Narrative inquiry is distinct from other forms of research in that I must focus on

issues of temporality, sociality, and place throughout the research process. Temporality

involves researchers to be attentive to people and events evolving through the past,

present, and future. Sociality refers to the inquirers and the participants' "feelings, hopes,

desires, aesthetic reactions, and moral dispositions" (Connelly & Clandinin, 2006, p.

480). Place is where the events in the participants' stories under inquiry occurred. An

integral aspect of thinking as a narrative researcher is the continuous and consistent

exploration of temporality, sociality, and place (Stavrou & Murphy, 2021).

Collected data such as reflective journaling notes, transcribed interviews, and

observation notes were developed throughout the entire research process and were co-

developed by researchers and participants in synchrony with the collected narratives of

temporality, sociality, and place (Jha, 2018). The narrative research method was perfect

for this study because it includes a counter-narrative of my participants' first-person

accounts, which inspired and encouraged other female entrepreneurs to dominate the

entrepreneurial world. Storytelling is a method for contextualizing experiences "within a

broader social justice meaning" (Rocco et al., 2014, p. 461).

The narrative inquiry method involves the focus on how the study participants'

culture, means of livelihood, and significant life events have influenced their day-to-day

lives (see Wang & Geale, 2015). I used to collect data from the daily experiences of urban women entrepreneurs in performing collective action for their economic empowerment and gender parity. Webster and Mertova (2007) stated that a critical event approach documents important events in the participants' narratives to ensure the collected data's trustworthiness, thus addressing the study's purpose and research questions. In contrast to other types of qualitative research, such as case studies, ethnographies, or phenomenology methods, narrative inquiry approach is best in including in-depth participant descriptions using the art of storytelling. I found this approach to be helpful since it contributes for an in-depth understanding of human experiences as people live them daily (Clandinin, 2016; Webster & Mertova, 2007).

The telling of stories is the first form of communication between humans (Polkinghorne, 1988). I gathered the data using the data collection method of narrative inquiry, which centered on the conversations between myself and the participants regarding how the participants' pasts impact their lives, both now and in the future (see Clandinin, 2022). The stories told by participants illustrated how individuals made sense of their outer and inner worlds and derived meaning from their experiences (Clandinin, 2016; Polkinghorne, 1995). I used storytelling as a mode of communication for the transmission of information about important events.

I did not attempt to reconstruct the communicated events; instead, I related how the participants perceived those experiences (see Webster & Mertova, 2007). I focused this study's data analysis on participants' accurate, verbatim descriptions and accounts aligned with the research question (Reismann, 2008). In its modern form, hermeneutics

is based on deciphering, interpreting, and translating ideas by examining language as a text in any form and considering multiple meanings that include my perspective as the researcher. The *hermeneutic circleI* refers to the investigator's process of uncovering hidden meanings by switching back and forth between different points of view (Polkinghorne, 1995).

I applied a rigorous, two-step data analysis was applied to the collected data to reveal underlying novel coding categories and themes. The first step of the data analysis was the process of restorying, a narrative data analysis method used to gather data to analyze the story (e.g., time, place, plot, and scene; Clandinin, 2016). The critical events analysis recommended by Webster & Mertova (2007) was the second step of analyzing critical events experienced by the participants and as defined by place, time, characters, and significant events essential to meeting the purpose of the study.

I organized the data through thematic analysis to construct meanings and themes. One can define a theme as an underlying concept, direction, notion, or trait that emerges from the data (Merriam & Tisdell, 2015). When qualitative researchers employ triangulation, they determine the critical life events that participants had experienced and how those events have had a life-changing impact on their lives through the critical event analysis methodology (Webster & Mertova, 2007). Webster and Mertova (2007), however, suggest that triangulation in story-based studies is "almost impossible to achieve" (p. 91).

Participant Selection Logic

Population

This qualitative narrative inquiry aimed to gain in-depth knowledge about Nigerian women entrepreneurs' collective action for gender parity and economic empowerment. Nigerian women entrepreneurs contribute to the economic development of the country and are ranked among the top entrepreneurs in the world (Nwachukwu et al., 2021; PWC, 2020). This study included eight to 10 women entrepreneurs from three major urban states in Nigeria: Lagos, Port-Harcourt, and Abuja. Lagos and Abuja are among the top urban cities for women entrepreneurs in Nigeria. The geographical spread among these three urban cities ensured that all participants had the same kind of experience in entrepreneurship.

The target sample consisted of three urban women entrepreneurs from Lagos and Port Harcourt and four urban women entrepreneurs from Abuja. The target city of Lagos has 6,542,571 women, Abuja (FCT) has a total of 1,484,198 women, and Port-Harcourt has a total of 3,685,567 women (National Population Commission, 2021). I recruited participants from the newly launched organizations directory for women entrepreneurs in Nigeria by the Nigerian Export Promotion Council (NEPC) in partnership with the International Trade Center (ITC). The directory provided key profiles and relevant business contact information of women entrepreneurs in Nigeria. To access more participants, I used social media platforms such as LinkedIn due to Nigerian women entrepreneurs' high use rate for business promotion, especially since the pandemic.

Criterion and snowball sampling

For my narrative inquiry, I selected a sample size of ten to twelve participants. This research aimed to conduct interviews with as many people as possible without

succumbing to the problem of oversaturation, which occurs when the data that has been

obtained becomes redundant or when no new data is revealed (Boddy, 2016). The notion

of saturation has been around for a long time, and it is widely used to evaluate the

credibility and caliber of qualitative research (Braun & Clarke, 2021). Saturation is

reached when there is no longer a need for additional observations to answer the research

questions (Lowe et al., 2018).

For this research, I used criterion and snowball as appropriate. Criterion sampling

is a method for collecting a target sample from within a specific demographic group by

selecting participants based on whether they match a set of predetermined inclusion

criteria (Merriam & Grenier, 2019). When sampling from a hidden population, snowball

sampling typically begins with a convenience sample of initial individuals. This is

because if a random sample could be selected from the population, it would no longer be

considered hidden (Etikan et al., 2015). The participant selection technique based on a

snowball strategy was sufficient to reach the ten to twelve participants needed for this

study.

When multiple people's voices are listened to directly from the field, it is possible

to gain a comprehensive grasp of the entire sample's is lived experiences that are shared

concerning the narrative inquiry phenomena (Hickson, 2016). I connected with the

participants and established rapport by developing an engaging personal and relevant

narrative, promoting a sense of security and cultural awareness. During the interview,

follow-up questions were designed to provide guidance and direction. I collected all the

data for each interview in the form of stories by enabling the participants to speak openly

and freely while simultaneously taking handwritten notes in the form of reflective journal notes. When conducting narrative research, it is essential to record what and how it is said. To guarantee correct transcription, interviews were captured with the help of the recording audio tool in Microsoft Teams. I sent the participants a transcript of their recorded interview and the opportunity to clarify any statements made during the interview through transcript review and member checking (Merriam & Tisdell, 2015).

The urban female entrepreneur served as the unit of analysis for this study. The method of selecting samples through purposeful sampling was predicated on locating participants who could provide data that was useful in establishing the primary relevance of the investigation (Tracy, 2019). Researchers who focus on qualitative methods typically avoid using randomization sampling since the results of their studies are sometimes difficult to generalize to a larger population. In narrative inquiry studies, the sample size is ambiguous because it depends on the questions being investigated, the level of data saturation, and the size that provides the most information. Even though data saturation is less straightforward in the narrative approach compared to other qualitative designs, the sample size that provides the most information is the most critical factor (Saunders et al., 2018; Sim et al., 2018).

Identifying the target population for the sample appropriately is a crucial step (Ellard-Gray et al., 2015). When planning a study, researchers have to set acceptable inclusion and exclusion criteria and examine the impact those decisions have on the external validity of the study's conclusions. Inclusion criteria are the fundamental traits of participants that the researcher is looking for to ensure that the study's aim and research

questions are aligned. In other words, the researcher wants to ensure that the study results are relevant to real-world problems (Patino & Ferreira, 2018). Prospective participants were prescreened using the participant criteria to ensure they had the appropriate expertise and experience to contribute to the investigated research issue and allowed them to establish themselves in their entrepreneurial activity and experience with collective action.

In qualitative research, one of the most common methods is purposeful sampling, choosing participants who are likely to contribute much information about the investigated topic (Tracy, 2019). Interviews were conducted with participants using open-ended questions regarding the research question until the participants' data saturation point was achieved. The participants were purposefully picked from LinkedIn because it connected efficiently with the target population. As individuals got in touch with me to indicate interest in participating in the research, I verified whether they met the eligibility requirements.

The process of conducting a narrative inquiry interview allows one to put themselves in another individual's shoes to understand better that person's world (Kim, 2016). Throughout the interview process, the interview guide served as the primary source of guidance. In contrast to a conventional interview, I kept a reflective diary to note my process observations and documented the stories the participants shared. Seminal narrative methodologists recommend using a semistructured interview to minimize the researcher's influence and allow the participant's intentions and meaning to emerge

(Clandinin, 2016). All participants were interviewed using the same interview protocol to ensure saturation.

Throughout the interview process, I made field notes to document my ideas, interpretations, and observations of the narratives the participants presented. In addition, the researcher noted any concerns that either supported or undermined the credibility of the data (Fusch & Ness, 2015). As the researcher, I was responsible for disseminating the data collection findings to the people who participated in the study, increasing the credibility of the real-life experiences that were discussed, documented, transcribed, and reported (Fusch & Ness, 2015). The final sample size was determined by the degree of saturation of the interview data (see Merriam & Grenier, 2019). According to Flick (2018), saturation occurs when data become repetitive and do not progress in a new direction or raise new questions. Data trustworthiness in qualitative studies is not determined by the number of participants but by the rich, in-depth information about the phenomenon provided by individual participants (Harkiolakis, 2017).

Instrumentation

Conversational interviewing is the method of choice as a primary data collection method in narrative research (Clandinin, 2016). In this research study, I utilized an interview script (see Appendix C) to help with the interview process. Qualitative researchers often depend on themselves as the instrument for data collection (Merriam & Tisdell, 2015). The participant provides the information, and the researcher compiles it through storytelling and semistructured interviews (Webster & Mertova, 2007). Participants can more easily share their experiences by telling a story, and researcher bias

is reduced when analyzing participants' meaning making thanks to semistructured interviews as an instrument (Clandinin & Connelly, 2000). The use of a semistructured interview was indicative of a constructionist perspective on the world since this type of interview permits the researcher to take part in the conversation while at the same time enabling the interviewee to contribute fully to the conversation (DeFina & Georgakopoulou, 2019). A pre-established interview protocol guided the procedure (see Appendix C).

Since women entrepreneurs' narratives are often seen to lack some key 'ingredient,' scholars suggested studying the narratives of successful women entrepreneurs and found that they integrated entrepreneurship with feminist aspirations in different ways (Berglund et al., 2017). Entrepreneurs' narratives of life stories contain instances of identity constructions and learning experiences and are 'closely related to how the entrepreneur makes sense of what (s)he does, and how (s)he relates to others, recognizes opportunities, and gains experience' (Johansson, 2004; p. 286; Tillmar et al., 2022). How women entrepreneurs integrate empowerment (everyday practices to deal with structures of power), and emancipation (activities that change structures of power) adds to building extant theory from narrative understandings in entrepreneurship studies (Alkhaled & Berglund, 2018).

The story of the collective action for economic empowerment and gender parity by urban women entrepreneurs in urban Nigeria was co-constructed by the storyteller and the researcher while partaking in a conversational style to enhance mutual trust through the questions utilized in the interview instrument protocol (Kim, 2016). In the field of

narrative research, stories are gathered, examined, and discussed to get an understanding

of how meaning is created via the act of storytelling and to investigate the story as a tool

for creating meaning that can shed light on aspects of human existence (Clandinin, 2022).

The purpose of the interview was for the interviewer to understand the subjects, their

meanings, and their experiences. This empirical study attempted to increase knowledge

and gain a deeper understanding of how women entrepreneurs in urban Nigeria view their

work to gain economic empowerment and gender parity through collective action.

     The interview questions (see Appendix C) were developed, pilot-tested, and

validated in a research study by Alkhaled and Berglund (2018) using an institutional

perspective, as my study does, in combination with a narrative approach to explore

women entrepreneurs' life stories on their 'road to freedom' where entrepreneurial

activity enables them to 'break free from particular gendered constraints. Alkhaled and

Berglund (2018) explored women's narratives with samples of women entrepreneurs

from Saudi Arabia and Sweden. The original author's permission (see Appendix D) was

sought to use and/or use their interview question for my study as a sample of women

entrepreneurs from Nigeria, with both studies aligning in purpose and method.

     The questions were open-ended, probing, thought-provoking, and developed

specifically for my study group allowing the participants to respond in a story-telling

manner while maintaining narrative integrity (Connelly & Clandinin, 1990; De Fina &

Georgakopoulou, 2019). I commenced the interviews with opening demographic

questions that ensured the participants qualified for the study. When needed, follow-up

questions were used to gain further insight throughout the interview for clarification.

During the data collection process, I ensured the validity and consistency of responses with additional questions throughout the interview. Biases were monitored to ensure no influences on the study's outcome (Clandinin, 2016; Webster & Mertova, 2007).

Critical event analysis is a method that provides details of exclusive data that is significantly framed when collected through videoconferencing (Nehls et al., 2014). Like others, themes may arise within the data collection, characterized as critical events. Once completed, the data was collected, the interview was transcribed, and the digital and videoconference reviewed by participants for member checking to confirm the accuracy of the critical events (Webster & Mertova, 2007). Before the interview, the participants were guaranteed that their contribution of information would not be compromised and used for research only, and their identities would be kept entirely confidential, followed by the destruction of the data after five years.

Procedures for Recruitment, Participation, and Data Collection

For the goal of this narrative inquiry research, I collected data from eight to ten women who had been purposefully selected using network and criterion sampling and delivered a favorable outcome to the recruiting screening. A qualitative study aims to understand the participants' extensive experiences and expertise (Tracy, 2019). I produced the data relating to the participant's experiences in the investigated phenomenon.

Out of the 36 states that make up Nigeria, the participants were urban women entrepreneurs chosen from Abuja, Port Harcourt, and Lagos. Accessing the urban women business owners who participated in the study helped me recruit possible participants

using the criterion sampling and network sampling methods. The reliability of the data collected can be improved by gaining access to participants through urban women entrepreneurs in the states of Nigeria. The researcher sought out eight to ten urban women participants willing to commit themselves to the study and who could be recruited.

Questions about demographics, questions seeking detailed information, and open-ended questions were included in the list of questions that I asked. The open-ended interview questions allowed participants to reflect on their experiences and react in a manner that conveyed a narrative (Connelly & Clandinin, 1990). As a researcher, I kept a close eye on collecting data by using various lines of questioning and keeping a record of the responses to guarantee their validity and reliability. I also kept an eye out for bias to reduce its impact on the study (Connelly & Clandinin, 1990; Webster & Mertova, 2007).

I utilized an open-ended interview protocol based on the narrative inquiry approach (Clandinin, 2013). After each interview, I (a) finished collecting the data; (b) informed the participants of the upcoming steps in the process; (c) transcribed the interviews; (d) organized the setting, the plot, the characters, and the critical events; and (e) performed member checks to ensure the participants report any revisions, clarifications, and confirmations of accurate, notated critical events. As the last step, I observed the interview process, during which I compiled reflective field notes on the data (Merriam & Tisdell, 2015). Data collection continued until all participants were interviewed or I reached data saturation (Fusch & Ness, 2015). I recorded the interviews with the participants using an audiotape recorder so I could transcribe them accurately.

The audiotape recorder provided the opportunity to examine any interviews and cross-check the data against the analysis procedure.

As a result of the member-checking process, the participants examined the reliability of the data during the follow-up interaction (Morse, 2015). The interview summary was made available to the participants so they could amend their opinions or the summary to achieve a higher level of accuracy in the representation of their story through the process of reviewing the transcripts. If a participant disagreed with their responses after transcribing them, I would have scheduled a follow-up interview (Loh, 2015).

In response to the fragmentary nature of storytelling, Webster and Mertova (2007) developed a narrative inquiry approach predicated on critical events that might logically connect unrelated fields of study. Critical events give the approaches of narrative inquiry study both structure and context. The critical events process is highly successful, mainly when dealing with a concentrated audience, as it requires a considerable amount of qualitative data to be collected for a study (Mertova & Webster, 2019). Methods for critical events are exhaustive and one-of-a-kind; they have been produced method by method, as opposed to being gathered face-to-face or by videoconferencing (Mertova & Webster, 2019).

Before the interviews began, I guaranteed participants that the information would be used only for research purposes. Emerging events in the storytelling data are identified as *critical*, *like*, and *other* (Mertova & Webster, 2019). I transcribed the interviews, followed by member checking, including the scene, plot, character, and event review, to

confirm critical events once the interviews were completed (Webster & Mertova, 2007). According to Walden IRB directives, participant identities and interview transcripts were made confidential. Data collection materials will be destroyed after five years of this study's concision.

Data Analysis Plan

The narrative inquiry researcher aims to collect data to obtain factual-accurate-realistic participants shared lived experiences and stories (Clandinin, & Connelly, 2000; Webster & Mertova, 2007). Human-centeredness and the complexity of human experience are the two factors that drive data analysis in the narrative inquiry methodology (Esin et al., 2014). After the data was gathered, I analyzed the data and constructed a narrative that was detailed and specific using the stories and narratives provided by the participants. I took notes from my reflective journal and transcribed and analyzed the digitally recorded audio of the participants' stories (see Clandinin & Connelly, 2000; Webster & Mertova, 2007). The first step of the data analysis was the process of restorying. Restorying is a narrative data analysis method used by the researcher to gather data, analyze the story (e.g., time, place, plot, and scene), and then rewrite the data in narrative form (Clandinin, 2016).

Throughout a three-dimensional narrative inquiry, the researcher aims to examine certain key events that have induced changes in an individual's life and "critical moments" (Webster, & Mertova, 2007). The researcher will retell the participant's story, taking into account the rich aspects of the experience's setting (Clandinin, & Connelly, 2000; Webster & Mertova, 2007). The researcher is responsible for the first step of the

critical events analysis approach, which is to collect a collection of each participant's description of critical events. These descriptions should include information on the place, time, characters, and significant events essential to achieving the study's goal (Webster & Mertova, 2007).

A critical event narrative analysis is used in the second step of the data analysis. This analysis models the events in the narratives and identifies which ones are critical. A *critical* event significantly impacts the people involved and is characterized as an event with a unique, illustrative, confirmatory nature. *Critical* events can only be identified after the event had happened in an unplanned and unstructured manner (Webster & Mertova, 2007). A *like* event is equivalent, related, and associated with a *critical* event, but it is unconnected, not exceptional, inimitable, and incomparable to the same exclusive effect as the *critical* event (Clandinin, & Connelly, 2000; Webster & Mertova, 2007). *Like* events are diverse and unusual, atypical, uncommon, and not as reflective or insightful as critical events (Clandinin, & Connelly, 2000; Webster & Mertova, 2007).

The researcher must cross-check the cases with the event categories and themes as part of the second step of the critical event analysis approach. This step is done for comparison purposes. This hermeneutic narrative approach will be utilized to deconstruct meaning inside stories even when they are not chronological and can be arranged as a distinct piece of information in their own right; this will be done to better understand how narratives communicate meaning (Polkinghorne, 1988). Moving between the many aspects of the story and the overall narrative in a *hermeneutic circle* will result in a more profound comprehension of the participants' day-to-day experiences (Freeman, 2016).

When the narratives are skillfully constructed, it enables insights and increases empathy and comprehension of the participants' individual experiences (Freeman, 2016; Webster & Mertova, 2007). When using more conventional pragmatic approaches, it is possible that critical and supporting events would never be integrated into the data analysis, which risks losing significant findings in play. Applying the critical events data analysis method to the interview data allowed an in-depth understanding of the challenges women entrepreneurs in urban Nigeria face to view their work to gain economic empowerment and gender parity through collective action (see De Fina & Georgakopoulou, 2019).

Issues of Trustworthiness

Credibility

The truth and confidence in the data collected, the participant's perspectives, and the researcher's description and interpretation of those facts and views are essential components of credibility (Papakitsou, 2020). The member-checking approach was implemented, and that was how I demonstrated my research credibility. The member-checking process needs the researcher to provide data, analytic categories, data interpretations, and even conclusions to the participants who participated in the study, as stated by Amin et al. (2020). To strengthen the reliability of the study findings, the procedure of member checking involved reading through the transcript (Connelly, 2016). I allowed the participants to check their interview transcriptions and made any necessary edits or clarifications to ensure that their words accurately reflected what they intended to convey. (Morse, 2015). Utilizing triangulation, which involves using numerous data

sources to build a complete set of findings, is a second method for establishing the credibility of this study. Triangulation involves using several data sources to produce a collection of findings (Jentoft & Olsen, 2019). Additional means for documenting the opinions and contributions of the participants included taking handwritten notes and videos (Merriam & Grenier, 2019).

Using video calls and audiotape interviews, in addition to the journal notes, helped verify the participants' responses, account for the exact words used in the data analysis, and provide the participants' emotions and expressions. The person making the narrative inquiry needs to pay attention to the architecture of the discourse communities in which texts and research are shared to ensure that the lives are accurately depicted and respected (Clandinin, 2016). Since this was the case, I used the method of persistent observation. According to Amin et al. (2020), the continuous observation method requires the researcher to be aware of what is vital in answering the study question and to concentrate on every detail of those significant characteristics.

Transferability

The term *"transferability"* refers to the extent to which the study findings can be practically applied to other studies, contexts, or people, provided they fit appropriately within the research framework (Papakitsou, 2020). The researcher can promote the study's transferability by providing a rich and complete account of the setting, location, and people involved because they have been transparent about the analysis and their trustworthiness (Connelly, 2016). This criterion is satisfied when the study findings have significance for individuals who did not participate in the research. The purpose of this

primary qualitative research was not to generalize the study's findings but to offer the results of an investigation into the collective action of urban women entrepreneurs to achieve economic empowerment and gender parity (Burkholder et al., 2016).

  The researchers could potentially achieve transferability by applying the outcomes of their studies to a particular different setting (Burkholder et al.,2016). As a result, an approach that details how the data is evaluated step by step, along with descriptive language and direct quotations from the interview excerpts, was offered to emphasize the participant's experience (Tracy, 2010). I provided an in-depth explanation of the original context of my study to insert contextual accounts, research methods, findings, and samples of data so that readers can decide the applicability of the study's conclusions to the context of their own setting (Korstjens & Moser, 2018). In addition, questions that were both open-ended and pertinent to my study were compiled and made available for subsequent studies.

Dependability

..........The term "*dependability"* refers to the degree to which research conclusions remain consistent throughout time (Korstjens & Moser, 2018). When the findings of the participants corroborate the recommendations and the study outcome, the study's objective has been met. To have dependability, there must be consistency in the data over comparable situations. Researchers can attain this consistency in the data over similar contexts if they agree with another researcher's decision trials (Cope, 2014). I acquired reliability with the approach of peer debriefing. Discussion of the research methods, data analysis, and interpretations is integral to the peer debriefing.

This discussion occurs continuously during the research process with a person who does not have a direct stake in the research (Hadi & José Closs, 2016). My peer debriefer listened to me provide audit trails and specifics of how the data was acquired, and I received criticism and additional viewpoints on how I interpreted my findings. In addition, I also utilized the investigator triangulation methodology for this study to ensure dependability. The investigator triangulation involved team members evaluating the process of collecting and interpreting data (Amin et al., 2020). For example, I discussed the findings (themes) with the members of the committee to check that the themes appropriately reflected how the data was interpreted (Cope, 2014).

Confirmability

The degree to which researchers can establish or verify study results is confirmed (Papakitsou, 2020). Confirmability is a form of corroboration and confirmation that the results are not the product of any prejudice but are proven facts based on the data obtained (Connelly, 2016). According to Bailie (2015), the researcher is a crucial instrument in the research; as a result, the researcher will consciously or unconsciously impact how the data are collected and processed.

During this research, detailed notes on the decisions and analyses performed were documented as the research moved forward. While analyzing the data to address its confirmability, I documented my thoughts and assumptions by keeping journals and writing an analytical memo. My position as an essential instrument in this research was documented through the provision of reflective comments that I provided. This reflective

commentary assisted me in addressing the possibility of bias and my interpretation of the reality that could affect the conclusion of the research.

Ethical Procedures

This research considered human experiences and ensured that all procedures were carried out ethically by following the appropriate protocol of the research. The term "ethics" refers to applying moral principles and avoiding any potential harm that may result from the research. In a qualitative study, some ethics that may be considered include the participant's informed consent, the participant's ability to withdraw from the study, and confidentiality and anonymity (Stake, 2010). The Institutional Review Board at Walden University is in charge of verifying that any research carried out via the university complies with the university's ethical standards and the rules set out by the United States Federal Government. Before participant recruiting, data collection, or dataset access may occur, an ethics review and clearance from the IRB must occur. When conducting interviews with participants, researchers must always consider several important ethical considerations (Anthony & Danaher, 2016).

The human participant's role is to act as a data source for the study (Tracy, 2019). It is the responsibility of the researcher to safeguard life, health, dignity, and integrity. Because participants entrust the researcher with sensitive information during the data collection, privacy and secrecy are essential components of ethical research practices. The Belmont Report, which covers ethical principles, beneficence, justice, respect, and the conduct of research, also includes the regulations and rules surrounding the

maltreatment of study participants. Applying ethical and legal principles as a guiding practice is the best method.

No participant in the study was required to sign any documents or be coerced into participating. As this study was for those willing to offer their time and information, the participants were not reimbursed for their participation. Participants were not penalized for choosing to withdraw their participation or consent in the study at any time and for any reason. When a participant decided they no longer wished to contribute, a replacement was chosen the same way that recruiting was initially done. This occurred when the person decided they no longer wished to contribute (Merriam & Tisdell, 2015).

The study results are confidential, and all participant documentation is not personally identifiable. Documentation and journal notes are safeguarded with password protection devices and locked file cabinets and are only accessible to me. Only authorized Walden University faculty members with the need to know, such as the Dissertation Chairperson, committee member, or university research reviewer, are privy to this research information. The data are archived securely in an electronic password-protected file for five years and then deleted from the laptop and all devices used for this study (see Kornbluh, 2015).

Summary

The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action. Collective action is increasingly seen as an indirect outcome of women's entrepreneurship. Meeting the

purpose of the study could contribute recommendations for professional practice to inform Nigerian women business leaders on how entrepreneurship can economically empower women through collective action engagement.

In Chapter 3, I discussed how narrative inquiry is a viable research design that uses the narrative method to collect data, share stories of daily experiences, and explore complex social issues in-depth and is recommended as a research design to collect in-depth knowledge and interpretations of women entrepreneurs' narratives from developing economies. Furthermore, in this chapter, I discussed the research design and rationale, the role of the researcher, and the methodology. The methodology included participant selection logic, instrumentation, procedures for recruitment, participation, and data collection, and a data analysis plan. Next, trustworthiness issues were examined to explain credibility, transferability, dependability, confirmability, and ethical procedures.

Chapter 4 will include the data analysis findings in answering the study's central research question. I will describe and clarify the procedures to collect and analyze the data gathered from 10 to 15 semistructured interviews, including the interview protocol. The clarification will be on unanticipated situations or events throughout the data collection process and additional proof of trustworthiness (credibility, transferability, dependability, and confirmability).

Chapter 4: Results

Introduction

The purpose of this qualitative narrative inquiry study was to gain a deeper understanding of how Nigerian women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action. I formulated a central research question to address the literature gap on the critical analysis of urban women entrepreneurs' narratives in Nigeria to understand better how their collective action may further support their economic empowerment and gender parity. While Nigerian women progress toward economic empowerment and gender parity through their entrepreneurship, their autonomy on the income generated through their entrepreneurship remains restricted (Yousafzai et al.,2022; Halkias & George-Ufot, 2021).

By relating in-depth stories about their own lives, the women entrepreneurs gained a deep understanding of how collective action helped them to gain some level of economic empowerment and gender parity. The current study result could be significant to professional practice by informing women business leaders and policymakers in Nigeria on how entrepreneurship can economically empower subordinated women through collective action. The study's results may create awareness for women entrepreneurs in Nigeria on the critical role of engaging in collective action to facilitate their economic empowerment and gender parity.

I present the findings of the study in this chapter through narratives obtained directly from the voices of urban women entrepreneurs in Nigeria. In this chapter, I

provide vital information regarding the research environment, demographic data, data collection and analytic processes, evidence of the trustworthiness of qualitative data, and a summary of the study's findings.

Research Setting

For this narrative inquiry study, I collected data by conducting semistructured interviews with 10 urban women entrepreneurs in Lagos, Abuja, and Port-Harcourt in Nigeria. Every interview was carried out with the Zoom meeting platform, a digital recorder, and a virtual audio conference. Before recruiting individuals or gathering data, I got approval from the Institutional Review Board (IRB;11-21-22-1001988). To begin recruiting people to participate in the study, I distributed the letter of recruitment that the IRB had approved on LinkedIn. Inclusion criteria for the study, as well as the goal of the study, were provided in the invitation.

To find possible recruits on LinkedIn who met the inclusion criteria to be included in the study, I carried out a keyword search using job titles such as women entrepreneurs in Nigeria, Nigerian women in business, women business owners, and Nigerian women CEOs. I sent a general message through the LinkedIn platform where I requested to connect with the potential participants, outlining who I was and the purpose of the research study. These messages were restricted to 300 words on LinkedIn request to connect platform.

After establishing a connection with every prospective participant, I sent a message, including the IRB-approved recruitment invitation letter, to the prospective participants who had accepted my request for a connection. During the preliminary phase

of the recruiting process, I used LinkedIn to solicit interest from thirteen potential

participants in the study; however, only 11 of those individuals ultimately agreed to

participate. Eight of those initial recruits verified their interest in the post through

LinkedIn; six scheduled their interview, and two did not arrange an interview. The other

five participants in the research were recruited using the techniques of network sampling

and snowball sampling, respectively.

I followed up with a message on LinkedIn, which included my university email

address so that people interested in responding might do so electronically. After receiving

the email responses from participants interested in participating in the study, I emailed

them a formal introduction and attached the consent form that the IRB had approved for

them to examine and send back their consent. Except for one consented participant who

did not arrange an interview, all participants who agreed to participate read the consent

that had been authorized by the IRB and then responded with electronic consent to the

study.

As soon as I had received the electronic consent, I contacted the participants again

and inquired about their availability, suggesting potential interview days and times.

Participants emailed me their availability, and then I planned the interview and sent an

invitation to their calendars along with information on the Zoom meeting. I sent out

calendar reminders one day in advance and then again two hours before the meeting was

supposed to take place so that attendees would have the option to reschedule it if it was

required.

Demographics

All 10 urban women entrepreneurs who participated in the research study fulfilled the criteria for participation in the study, and they all had direct expertise of the phenomena that were the focus of the narrative qualitative study. Participants' entrepreneurial experience ranged from 2 to 15 years, providing extensive and meaningful data. The demographic data collected from participants included: educational degree, marital status, sector of their business economy, and the number of years as an urban woman entrepreneur.

The distinctive identifiers for the research study participants each consisted of a letter and a number, with the letter P standing for participants and the numbers P1, P2, etc., serving as the digit codes. The demographic information of the participants is presented in Table 2. All participants had earned a bachelor's degree, with only one who had a master's degree. The industry or sector the participants belonged to was somewhat diversified; four participants were in the food and agricultural sector, two were in the Fashion and textile sector, one in the educational sector, two in the beauty and cosmetic sector, and one in the bakery industry.

Table 2. *Participants' Demographics and Characteristics*

	Highest academic degree	Industry/ sector	Total years of experience as an entrepreneur	Marital Status
P1	Bachelor's	Food/Agriculture	3	Single
P2	Master's	Food/Agriculture	2	Married
P3	Bachelor's	Fashion & Textile/ Food/Agriculture	12	Married
P4	Bachelor's	Fashion & Textile/	12	Married
P5	Bachelor's	Beauty/Cosmetic	4	Married
P6	Bachelor's	Beauty/Cosmetic	4	Married
P7	Bachelor's	Bakery	4	Married
P8	Bachelor's	Fashion & Textile/	8	Married
P9	Bachelor's	Food/Agriculture	9	Married
P10	Bachelor's	Education	15	Married

Data Collection

I started my research data collection phase on November 23, 2022, after obtaining approval from IRB to conduct my study. I finished interviewing Nigerian women entrepreneurs living in three urban regions in Nigeria, and data saturation was reached after the tenth interview. Once no new themes emerged from the interviews, I concluded that data saturation had occurred (see Fusch & Ness, 2015). The same questions were used for each semistructured interview to guarantee alignment and consistency with the research topic. Occasionally, when clarification was required to give adequate research data, I would ask probing questions. A qualitative research study's standard number of participants is five (Guest et al., 2020). To achieve concept saturation and acquire comprehensive data for this study, I conducted more interviews than were strictly necessary to guarantee that all relevant themes were covered.

I ensured that all the people who took part in the study had never been a part of any other research comparable to the one we were doing so that the findings would be trustworthy. In addition, I noticed that the participants in the study did not gain any specialized information or experience in the research issue area, which would make the study less trustworthy (Guba & Lincoln, 1994, as cited in Polit & Beck, 2010). Every interview was recorded and transcribed, and I used a member-checking procedure to confirm it with the participants. I carried out the scholarly advice that consisted of direct communication with all participants and asking probing questions whenever it was necessary for clarification. This improved the process of data collection and facilitated data saturation.

There was no deviation from the proposed plan, except that the duration of the semistructured interviews ranged from 23.42 to 37.32, but one of the participant interviews extended above the first recommended plan of 45 minutes. However, several participants completed their tasks in less than 45 minutes. During the interviews, several main themes emerged, including limitations on women's socio-political roles, entrepreneurial development through family, entrepreneurial development through education, economic empowerment through entrepreneurship, and economic empowerment through collective action,

The process of collecting data took place over 3 weeks. I recruited and prescreened potential study participants, got participant consent, organized interviews, transcribed interviews, and then verified and member-checked the transcriptions with the participants. The process of conducting interviews began on November 23, 2022, and

continued until December 7, 2022. Throughout the scheduled 2-week timeframe, 10 virtual audio interviews were conducted using the Zoom videoconferencing platform and a digital recorder. I allotted the remaining time to finish collecting data, member checking, and preparing materials for the data analysis. As specified in the consent form that the IRB accepted, all participants' cameras were disabled so that audio could be collected. At the beginning of the research project, only 15 of the total 70 recruits invited to participate through the LinkedIn Professional Network platform indicated an interest in participating further in the study.

A total of 13 individuals showed an interest in the research; however, only eight agreed to participate, except two agreed to participate but did not schedule an interview. The participants in the study had no trouble setting up and keeping the day and time of their interviews. In the follow-up message that I wrote through email, I stated that the participants had the right to withdraw from the study or continue it following the consent form that the IRB had approved. However, I did not receive a reply to that message. Except for two participants who responded with a few tweaks to the transcript, all study participants either accepted it as is or said no changes were necessary within the 48-hour member checking period. During my data analysis, I used the transcript that the study participants altered.

During the interviewing procedure, I kept a reflective journal in which I made notes of interpretations and insights derived from the personal accounts of everyday lived experiences shared by the women entrepreneurs. I transcribed all the interviews using Temi and Rev.com, and I used Zoom videoconferencing and a digital recorder to record

the participants' responses. When it was time to start and stop filming at each of the scheduled interviews, I let all participants know. I also reminded the participants, while I was conducting member checking, that there were no names or other identifiers in the study.

The research participants shared their experiences on how they view their work to gain economic empowerment and gender parity through collective action. The participants defined economic empowerment and gender parity for themselves and how collective action helped attain them. I gained new perspectives on the various forms of collective action in supporting Nigerian women entrepreneurs in achieving economic empowerment and gender parity.

Initial Contact

I first contacted potential participants by requesting them to connect on the LinkedIn Professional Network. Due to a word limit, the message read: "I am a doctoral student, and I would like you to participate in my study. The study aims to understand how Nigerian urban women entrepreneurs view their work to gain economic empowerment and gender parity through collective action. Once a potential participant accepted my LinkedIn connection request, I sent the following follow-up message:

> You are invited to participate in a research study about Nigerian women entrepreneurs' narrative on collective action for economic empowerment and gender parity. This study is conducted by a researcher named Elizabeth Ujah, a doctoral student at Walden University. If you agree to participate, you will be asked to take part in an interview via Zoom or Microsoft Teams that will last between 40

and 45 minutes. Also, you will be asked to answer questions about your experience of economic empowerment and gender parity through collective action. The insight obtained from this study could help gain new perspectives on how women entrepreneurs in Nigeria can learn from one another and build ecosystems for achieving economic empowerment and gender parity. The knowledge you have gained from your experience would be valuable to the research. If you feel you understand the study and wish to volunteer, please indicate your consent by replying to this email with the words "I consent**."**

As soon as the participants indicated an interest in taking part, I began the prescreening process to determine whether the participants satisfied the requirements for inclusion in the study. As soon as I received an email response from the participants, I forwarded them the approved IRB recruitment introduction letter and the approved consent form through email. Three participants gave their email addresses in a message sent through LinkedIn to receive the consent form direct.

Semistructured Interviews

Participants who expressed interest in participating in the study via email after connecting with me on LinkedIn received the recruiting invitation letter and consent form approved by the IRB. All participants who responded to the "I consent" on the IRB-approved consent form were contacted again via email to see if they were available for an interview. After receiving participants' responses regarding their availability, I organized the interviews by sending out calendar invites that included the Zoom videoconference details and link.

I emailed participants who had agreed to participate in the study one day and 1 hour before our scheduled interview. All interviews took place in a quiet, isolated setting free of distractions so that we could get good-quality audio recordings. Following the interview protocol (Appendix C), I started each interview with the participant by defining any words they might not be familiar with, making sure they were comfortable, and making sure they were ready to begin the interview. The interview questions were structured in the usual researcher-participant style and ended with a reflective closing statement for the interviewees.

Reflective Field Notes and Journal

Taking reflective field notes and keeping a journal during the interview process lets researchers record vital information, audible observations, and any situations that make the interview process increase the trustworthiness of the data and protect against possible bias (Webster & Mertova, 2007). When researchers combine audio recordings with reflective field notes and journals, they can think about how the participants answered, reduce interview bias, and do audit trials to ensure the data is credible and accurate (Clandinin, 2016). My reflective field notes and journal entries were made up of the researcher's questions, thoughts, and feelings about something he or she had seen or heard, as well as questions that led to more in-depth or clarifying questions. From my reflective field notes and journal entries, which made people feel passionate and emotional, I got in-depth answers to questions about how women entrepreneurs view their work to gain economic empowerment and gender parity through collective action.

Transcript Review

The method of member checking includes conducting a review of the transcripts with the participants to ensure that they are credible and trustworthy (Merriam & Grenier, 2019). All participants were allowed to see their transcribed virtual audio recordings throughout this phase of the procedure, during which they could inspect, correct, or alter the recordings to enhance the accuracy and credibility of this study. The participants were given forty-eight hours to evaluate the transcript and react to changes or requests. However, according to the approved IRB consent form, no response from the participants indicated that they agreed with the transcript. Except for two participants who submitted a modified transcript, the remaining eight agreed with the content of their transcribed transcript and did not seek any modifications or send in a statement confirming their agreement with it.

Data Analysis

Through narrative inquiry, researchers learn more about people and society when they listen to people talk about their lives and the challenges they face (Clandinin, 2016). As my research instrument, I used semistructured virtual audio interviews to gather information from participants' personal stories. Boyatzis (1998) validated the utilization of a flexible strategy for the analysis of qualitative data to guarantee the accuracy of a qualitative study. I applied theory-driven, inductive, and prior or prior research-driven codes by adopting the thematic analysis approach. In addition, the thematic analysis approach includes other coding methodologies; Inductive codes are derived from my comprehension of the data results that were transformed into research-driven codes,

whereas theory-driven codes are derived from already established theories (Boyatzis, 1998).

In qualitative studies, the researcher can be used as an instrument in analyzing the data for this study. I was responsible for interpreting the data and making judgments regarding the codes and themes (Nowell et al., 2017). I derived sixteen themes from this narrative inquiry using the thematic analysis technique. I read through the transcripts of the participants to identify patterns across the data, which allowed me to extract and categorize the meaning of personal narratives into themes. I did so to apply an adaptive strategy that enables a variety of approaches to the interpretation of data and the generation of new perspectives and concepts (Braun & Clarke, 2006).

After collecting data, I analyzed the data from the semistructured virtual audio interviews and the journal entries that participants had contributed about their personal experiences. I adopted restorying as the first phase in the data analysis process adapted from Clandinin and Connelly's (2000) narrative data analysis technique. This step allowed me to understand better the data and how it fits into the bigger picture. The second phase used in this research was called theme coding, which consisted of producing and describing themes, cross-referencing, categorizing, and linking them for comparison; this was done after the original data had been restoryed (Clandinin, 2016).

After analyzing the interview transcripts' themes, I searched for recurring themes disclosed by the participants' accounts and merged these findings into descriptive coding categories. After that, I analyzed the data structure of the narrative, concentrating on how the story is presented and how it is grounded in the study's conceptual framework

(Webster & Mertova, 2007). By using the storytelling and critical event technique, I was able to acquire unique insight into the perspectives of urban women entrepreneurs and how they view their work to gain economic empowerment and gender parity through collective action

The second step was the critical event analysis, which was used to classify the events in the story as critical, like, or other. A critical event is important when it dramatically affects the people involved and shows or proves something (Webster & Mertova, 2007). When the same content, processes, and resources are repeated or confirmed, this is called a "like event." In contrast, the "critical event" involves different people. Researchers use like events to confirm or expand on questions posed by critical events. Other events have comparatively little and implicit details that illustrate the same challenges as critical and like events (Webster & Mertova, 2007).

The following four coding categories and 12 themes emerged from data analysis responses to the interview questions and are presented in a hierarchical list.

Coding category**:** Subordination of women in Nigeria

Themes: a) cultural challenges, b) institutional and economic challenges, c) limitations on women's socio-political roles

Coding category**:** Nigerian women's entrepreneurial development

Themes: a) entrepreneurial development through family, b) entrepreneurial development through education, c) entrepreneurial development through government laws and policies

Coding category: Economic empowerment through collective action

Themes**:** a) economic empowerment through entrepreneurship, b) economic empowerment through collective action, c) developing employment opportunities for others

Coding category: <u>Gaining gender parity through collective action</u>

Themes: a) opportunities for business growth, b) lobbying government for women's rights, c) political and economic empowerment drive gender parity across society

I examined the data within the constraints of the participants' narratives, which included their descriptions of processes, the presentation of findings, assumptions, risk, and negotiation (Webster & Mertova, 2007). The hermeneutic approach that served as the study's theoretical foundation emphasizes the importance of storytelling in mediating human experience (Clandinin, 2016). A hermeneutic narrative strategy seeks out meaning in stories, regardless of their time sequence (Polkinghorne, 1988). Using this method, I was able to generate results that have the potential to become significant research (Webster & Mertova, 2007).

The primary data were analyzed using the critical events data analysis approach, which enabled an in-depth comprehension of how urban women entrepreneurs in Nigeria viewed their work to gain gender parity and economic empowerment (De Fna & Georgakopoulou, 2019; Webster & Mertova, 2007). In Table 3, I grouped those recurring themes with similar qualities under a single heading. I continuously verified interpretations and themes while collecting data, and the four coding categories were founded on two key concepts that focus on how urban women entrepreneurs in Nigeria

viewed their work to gain gender parity and economic empowerment. These two concepts are as follows: a) Mordi et al.'s (2010) concept of women's entrepreneurial development in Nigeria and b) Olarewaju and Fernando's (2020) concept of African women's collective action through entrepreneurship.

The trustworthiness of the data is necessary for a research study. Due to the transparency and honesty of the study participants, the critical event approach employed in this study was able to achieve this process effectively. The participants emphasized, highlighted, and characterized events from the stories of their day-to-day lived experiences. (Webster & Mertova, 2007). Table 3 is a visual representation of the data analysis results in examples of coding and themes taken from the 12 reformulated themes derived from the critical events data analysis. These examples are arranged according to coding categories and subthemes and are supported by direct quotations and excerpts from the participants' narratives.

Table 3. *Coding and Theme examples*

Participant	Interview Excerpt	Coding Category	Theme
Participant 3	"Right now, one of the obstacles I have is the inflation. The prices keep going up. Production is getting more expensive. Sourcing of products with the bad roads we have is delaying it. Sometimes items that supposed to get what will take a day is taking up to two or three days. when it gets here, some are going bad because of the process of transportation".	*Subordination of women in Nigeria*	1) cultural challenges, 2) institutional and economic challenges, 3) limitations on women's socio-political roles
Participant 6	"Okay. It wasn't self-funded. My, after I had shared my, my concerns with starting a family and the reality of my profession. My husband supported the idea of business and he, especially when he, I showed genuine interest in the side, the line of business I wanted to start. So, he actually, financed it as a startup. He actually started it out, out for me."	*Nigerian women's entrepreneurial development.*	1) entrepreneurial development through family; 2) entrepreneurial development through education; 3) entrepreneurial development through government laws and policies

Participant	Interview Excerpt	Coding Category	Theme
Participant 9	"Yeah, association o! Ah, they help a lot. A whole lot. You always get links to trainings, to seminars, to events and the likes. Even grant. Yes, you get access through them. Yes. Even this week I have like two events that I was nominated for. They are very extremely useful. Yes. Especially Lagos state chapter associations, they are very, very useful."	*Economic empowerment through collective action*	1) economic empowerment through entrepreneurship, 2) economic empowerment through collective action, 3) developing employment opportunities for others
Participant 10	"I think the fact that more conversation on the media and also in governmental places are taking on, on the need to encourage and empower women has had us see the growth we see in women stepping up to do businesses. So I think that's a very commendable path that collective action conversation has been able to achieve. And I believe if more of those conversation continue to show who have more women leaders than business leaders."	*Gaining gender parity though collective action.*	1) opportunities for business growth, 2) lobbying government for women's rights, 3) political and economic empowerment drive gender parity across society

Participant	Interview Excerpt	Coding Category	Theme
Participant 4	"Yeah, I would say that culture has impacted the way I do my business, because from this part of the world where we are from, the kind of items I sell when it comes to clothing, I'll put it for clothing, in the clothing aspect, some religion or some culture do not align with maybe the kind of clothes I would sell".	*Subordination of women in Nigeria*	1) cultural challenges, 2) institutional and economic challenges, 3) limitations on women's socio-political roles
Participant 5	"so I am actually a member of a business association here in Port Harcourt and we're business owners actually women, we come together to promote our business. We give shout outs to each other on our pages so that people on my page can see what other people are selling as well. And from there they can decide to patronize them.".	*Gaining gender parity though collective action*	1) opportunities for business growth, 2) lobbying government for women's rights, 3) political and economic empowerment drive gender parity across society

Evidence of Trustworthiness

Credibility

This study explored how urban women entrepreneurs view their work to gain economic empowerment and gender parity through collective action. I implemented the member-checking technique to demonstrate my research credibility. To strengthen the reliability of the study findings, I used the procedure of member checking which involved reading through the transcript (Connelly, 2016). I allowed the participants to check their interview transcriptions immediately after the interview so they could make necessary edits or clarifications to ensure that their words accurately reflected what they intended to portray (Morse, 2015). Out of the ten transcripts sent to the participants, only two made some edits to the interview transcript. The remaining participants responded by saying either satisfied, I will maintain what I said, no editing required, or I agree. However, a few did not respond, as highlighted in the IRB-approved consent form.

Another way I established the credibility of this study was by using triangulation, combining data from several sources to get a comprehensive set of results (Jentoft & Olsen, 2019). The additional sources for documenting the opinions and contributions of the participants included taking handwritten notes and videos (Merriam & Grenier, 2019). I used video calls and audiotape interviews, in addition to the journal notes, which helped verify the participants' responses, account for the exact words used in the data analysis and provide the participants' emotions and expressions.

Transferability

To ensure transferability, I provided a rich and complete account of the setting, location, and people involved because they have been transparent about the analysis and their trustworthiness (Connelly, 2016). The purpose of this primary qualitative research was not to generalize the study's findings but to offer the results of an investigation into the collective action of urban women entrepreneurs to achieve economic empowerment and gender parity (Burkholder et al., 2016). Hence, I provided details on how the data was evaluated step by step, along with descriptive language and direct quotations from the interview excerpts, which helped to emphasize the participant's experience (Tracy, 2010).

I provided an in-depth explanation of the original context of my study to insert contextual accounts, research methods, findings, and samples of data so that readers can decide the applicability of the study's conclusions to the context of their own setting (Korstjens & Moser, 2018). According to Noble and Smith (2015), researchers can improve the transferability of their findings by utilizing two different methodological techniques: research designs and interview protocols. Thus, the narrative inquiry design and the use of interview protocols helped me to establish transferability. Finally, questions that were both open-ended and pertinent to my study were compiled and made available for subsequent studies.

Dependability

I acquired dependability by using the approach of peer debriefing. Throughout the research process, I continuously discussed with a peer debriefer (Hadi & José Closs,

2016). Specifically, my peer debriefer listened to me provide audit trails and specifics of how the data was acquired; the methods used, and the interview technique to present a rational and straightforward strategy that would allow the study to be repeated and improved upon (Tobin & Begley, 2004, as cited in Nowell et al., 2017). In return, I received criticism and additional viewpoints on how I interpreted my findings. In addition, I also utilized the investigator triangulation methodology for this study to ensure dependability. I discussed the findings (themes) with my committee chair to check that the themes appropriately reflected how the data was interpreted (Amin et al.,2020; Cope, 2014).

Confirmability

As the research instrument, I ensured that the results were not the product of any bias but were facts based on the participant's responses (Connelly, 2016). During this research, audit trails were utilized with detailed notes on the decisions, and analyses performed were documented as the research moved forward. While analyzing the data to address its confirmability, I documented my thoughts and assumptions by keeping journals and writing an analytical memo. My position as an essential instrument in this research was documented through the provision of reflective comments that I provided. This reflective commentary assisted me in addressing the possibility of bias and my interpretation of the reality that could affect the conclusion of the research.

<div align="center">

Study Results

</div>

Using the narrative inquiry methodology, I developed the research question to provide qualitative data that might be used to extend existing theories. Extension studies

can support previous research findings, which is necessary for future theoretical and applied studies (Bonett, 2012). The purpose of the study was facilitated by the narrative inquiry method, which consisted of collecting data by having participants tell stories about how they interpreted their role as urban women entrepreneurs and how they viewed their work to gain economic empowerment and gender parity through collective action. To increase the trustworthiness of the study, I conducted the data analysis using the critical event approach, which is appropriate for narrative studies. With the use of this method for analyzing the data, I was able to arrive at the following four conceptual categories as answers to the primary research question: a) subordination of women in Nigeria; b) Nigerian women's entrepreneurial development; c) economic empowerment through collective action; d) gaining gender parity through collective action.

Thematic Analysis and Theme Presentation

In narrative research, "thematic analysis" can refer to either analyzing narratives or non-narrative texts used as data (Clandinin, 2016). I used data analysis methods that were specific to the narrative inquiry design, as recommended by Webster and Mertova (2007), to uncover themes and develop narratives (see Polkinghorne, 1995). Connelly and Clandinin (1990) stated that researchers need to tell their stories through reflective notes and then combine those notes with the insights provided by the participants to develop new collaborative understanding and knowledge. These new "stories" become conclusive interpretive stories that address the study's primary research question and develop new avenues of inquiry for future research (Webster & Mertova, 2007).

In recent years, the restrictions and limitations women entrepreneurs in Nigeria face having affected their economic growth and equality. Socio-economic obstacles to women's entrepreneurship have occurred because women in Nigeria encounter numerous challenges ranging from cultural challenges, gender discrimination, legal challenges, and personal challenges to financial challenges (Hussain et al., 2019; Makar Vandefan, 2019). My research was vital to filling the literature gap on the critical analysis of urban women entrepreneurs' narratives in Nigeria to understand better how their collective action may further support their economic empowerment and gender parity (Adeola et al., 2022; Olonade et al., 2021). To accomplish this, my research looked at the experiences of urban women entrepreneurs in Nigeria on how they view their work to gain economic empowerment and gender parity through collective action.

The following themes are provided, with the participant perspectives having to respond to the primary research question. These themes were revealed by the participants' narrative stories from the in-depth interviews and supported by the scholarly literature reviewed in Chapter 2.

Cultural challenges.

This theme refers to the challenges that women entrepreneurs in Nigeria face due to the culture and traditions that marginalize women as only suitable for domestic roles. Women entrepreneurs are typically in charge of family obligations in patriarchal nations like Nigeria, which they typically combine with their entrepreneurial operations (Ogundana et al., 2021). Due to the conflicting demands of many family responsibilities and jobs, these motherhood factors are obstacles to women's business endeavors.

Participants discussed their cultural challenges and how they have affected them in starting and sustaining their businesses and making independent decisions. They also discussed the issue of having to balance family responsibilities and work.

Participant 3: ''I had an uncle who just felt like, you're trying to do so many things because aside my online business, I have a federal government job but is not very demanding. So, I can manage it. So, he was just so concerned that you have started a thrift shop, why are you going into food exportation, and you still have a job. It's demanding. You have families, you have kids, you are trying to do so many things. He was just not approving. He just said, stop trying to do everything. Stop trying to make more money. Are you planning to be richer than your husband? When he said that I knew he was coming from a point of insecurity. So, I just told him, no problem uncle, I will think about it and put him at that corner''.

Participant 5: ''One of my obstacles is the reality of trying to juggle, being more present with my family at the same time being very present in my business as well. Especially as a mom who works from home. Yeah, that's my biggest challenge'

Participant 8: 'I have a boy and a girl. I won't lie, it's very very tough. Because I am the only one running my business. I don't have assistance for now. I am just trying to cope''

Institutional and economic challenges

This theme is defined as the challenges women entrepreneurs face in Nigeria's institutional and economic context. African scholars argue that the institutional business

environment in which women's businesses operate is identified by corruption, absence of
government transparency, incoherent policies, bureaucracy, low efficiency, too much red
tape, unfair taxes, poor infrastructure, and a lack of laws to protect women's rights
(Aderemi & Alley, 2019; Ogundana et al., 2021; Sule & Sambo, 2021). Participants
discussed the institutional and economic challenges and how they negatively impacted
their business.

Participant 8: ''obstacle that I face is the cost of the materials for making cake.
The price fluctuates, so you won't know what to expect. So, the moment everything rise
in the market, it tend to increase the price of baking and it affect the customers' so that's
what we're facing now. Many bakers I know have stopped baking now because of this
problem, fluctuations in prices''.

Participant 4: ''I would say exchange rate has been one of it because in as much
as there is growth in the business and there's like gain, sometimes we run at a loss. the
Nigerian Naira has not been fixed for a while, it's been fluctuating, and Naira has fallen,
crashed to dollars and pounds, which are the currencies I shop with. So sometimes you
buy an item for maybe a higher price or something and then when the pound crashes or
something because of maybe other people are selling that same item cheaper, you end up
maybe reducing the price of the item. So, you don't run at loss. Other times, because I
buy from online mostly, you can order an item and it's not the way it looks but that has
happened maybe a few times. So that's not like the major problem, but the major issue is
the crashing of the dollar and the increase in the dollar compared to the naira exchange
rate''

Limitations on women's socio-political roles

This theme is defined as women entrepreneurs' restrictions in participating in socio-political roles. Factors hindering women's entrepreneurial growth include the lack of political empowerment and the political influence of men over women (Ogundana et al.,2021; Said & Enslin, 2021). Men dominate and hold power at all levels of government; therefore, many empowerment benefits are looted or exploited for politics (Jaiyeola & Adeyeye, 2021). Participants discussed the challenges of women's participation in politics arising from the traditional mentality of the role of women and the need for policies for equal representation.

Participant 8: ''They are still some persons that feel women are still inferior to men. They are some settings you enter that they say women should not speak here, this place is for men. We can still do better''

Participant 3: ''So practically, the Nigerian woman is expected to care for the children. There's this mentality that what a Nigerian woman is, is get married. If you get to a certain age as a single girl, they'll start telling you it's time to get married. No matter the qualification you have, they'll just tell you, you need to get married. Okay? After marriage, you need to raise children, where you have to put your career on hold to raise children. Practically. You are made to believe that what you are designed for is get married, raise children, keep the home. So, when you are talking about your careers, when you're talking about business growth, they see you as over ambitious, the term it on as, you are not a submissive wife, you're not going to be a submissive woman. They make reference to you as a single girl that if you keep doing this, you wouldn't get

married. like the crown, the overall prize is marriage for them. So they just make it look

like no matter what you are achieving, it's not the final goal. You have not achieved

anything if you're not under a man. that, I don't like it. I don't like it how the women not

treated that way''.

Participant 8: ''I am not happy with the way things are for women because

definitely women are not seen as useful as men in Nigeria. There is nothing we can do;

they just have to accept it the way it is''.

Entrepreneurial development through family

This theme is defined as the support women entrepreneurs get from families to

develop their entrepreneurial activities. Nigerian women business owners are more likely

to get money from informal sources than from formal financial institutions (Egbo et al.,

2020). Most of these women-owned businesses are 89.1% self-funded, family and friends

fund 34.1%, money lenders fund 7.8%, and 9.3% are funded by bank loans (Idoghor &

Okechikwu, 2022). Participants discussed the support they have received from family and

how that has positively impacted their business.

Participant 3: ''I had saved some money from thrifts about 200,000. And at that

time, I told my husband I wanted to start. So, I asked him to loan me because if I have

told him to give me, I might not be serious about the refund. Okay. So, I took a loan of

300,000 from him and I gave myself a target of five months payback. And that was what

I did to start my food business. So added to what I had, I started it with 500,000 and in

three months I was able to pay back his 300,000 and continued with my money''.

Participant 4: ''when my dad saw how lucrative the business was, he invested into my business, but it wasn't a loan. He gave it to me and said you can add this to your business money''.

Entrepreneurial development through education

This theme is defined by education's impact on women's entrepreneurial business development. The fact that many women in African countries do not yet have access to education and reside in impoverished regions across the country has a detrimental impact on their ability to acquire the necessary skills and knowledge to expand their businesses (Chinomona & Maziriri, 2015). Their lack of education contributed to their failure to plan, organize, conduct market research, and construct their retail operations (Anyansi-Archibong, 2021). Participants discussed the importance of education and how it played a significant role in helping to build their businesses. They also talked about how education can help improve women entrepreneurs' skill acquisition.

Participant 3: ''If the government itself can also impute vocational studies into our higher education. Cause we have a lot of people coming out of school educated without jobs and the economy is not even favorable for them to start business''

Participant 2: ''I enrolled in the school in Dubai, ICCA, Dubai. And I went for the basic course. I learned everything about gelato and then other things. Then I got back and now did the intermediate, gelato course online, which was done in Bologna, but I couldn't, because the covid was much. So, it was not giving me the chance, this was why I did the online class. That is from there I now bought my machine. And then October 1st, I launched the store''

Entrepreneurial development through government laws and policies

This theme is defined as implementing laws and policies that benefit women entrepreneurs in developing a favorable market that enhances their business expansion. The business environment for women entrepreneurs is often identified with a lack of coherent policies and the absence of laws that protect women entrepreneurs. The judicial and legal system still suffers from a lack of explicit laws addressing equality issues women entrepreneurs face (Ogundana et al., 2021). Participants discussed how impactful the laws and policies of Nigeria have been on their conduct of business. They also discussed the effect of implementing policies for women's entrepreneurship development.

Participant 10: ''So I think one of the new policies that I was also actively involved in the conversation as well under the tech unit was the National Startup Bill. And I think it's a very exciting policy to find out, to see how they're putting ways to encourage small businesses and startups in general to be productive. The weight and what was in that policy, I found it exciting and fascinating. I think it's something that is good. it has been passed and hopefully we should get to the effects of it''

Participant 4: ''In the cities like maybe Abuja, Lagos, Port-Harcourt. Yeah, I would say yes there are new laws and policies effecting change. There are still cities in Nigeria or there's still places like rural places where they don't even believe in women going to school or believe in women owning business and all that. So such places are still lagging behind, but in the cities, yeah, women are driving and doing things for themselves''.

Economic empowerment through entrepreneurship

This theme is defined as the freedom to make financial and economic decisions that women enjoy while engaging in entrepreneurial activities. Entrepreneurship provides at least some of the power to be somewhat autonomous and to establish one's autonomy (Alkhaled & Berglund, 2018). Women taking part in the entrepreneurship process has led to an increase in the income of families, which in turn helps pay for their children's education, improves the health of family members, ensures that families have access to food, and helps economies grow (Etim & Iwu, 2019; Obodoechi et al., 2022). Participants discussed the potential economic benefits of entrepreneurship and how they feel economically empowered compared to when they started.

Participant 4: ''I've always, as a child, I've always admired women that make their own money be it working in ta parastatal or doing their own business. I've always been like a self-made woman that you don't need to ask your spouse or your partner for anything before you are able to do something. I don't know if I can put a percentage to it, but I can say I've grown from looking back from when I started the business, I've grown so much from how I started and I still look at doing better than that, expanding in the future. It's not been easy, but with consistency there is progress, visible progress''

Participant 1: ''I feel like to be independent, and I think I could create job opportunities for other people''

Participant 6: ''If I can keep up at this rate, I think I'm, I'm, for every year I'm going a bit like about two steps higher as at when I started it was just random people who didn't know me that were trying to, you know, try out what I had at the time. But now as

at 2022 and we're already closing, my reality is that I'm beginning to, I've started catering for events, so it is growing. People are actually reaching out, not just for one product, but they want to make souvenirs for events. So the demand is increasing every day. And my reality is that I have to look out for more staff. So yes, it's, there's a potential of more growth with consistency''

Economic empowerment through collective action

This theme is defined as the degree of economic and financial freedom women entrepreneurs have achieved through their participation in collective action activities. Collective action can improve women's livelihoods and empowerment by expanding access to quality inputs, technical guidance, and training that would otherwise be inaccessible (Serra & Davidson, 2021). Participants discussed how collective action has helped Nigerian women entrepreneurs achieve some level of economic empowerment and the benefits of being a member of a collective group.

Participant 4: ''so I am actually a member of a business association here in Port Harcourt and we're business owners actually women, we come together to promote our business. We give shout outs to each other on our pages so that people on my page can see what other people are selling as well. And from there they can decide to patronize them. So, we just come together to you know see how we can reach wider range of people and then see how well we can even satisfy our customers and see how we can boost our relationship with our customers and all of that. So, we just come together to give ourselves piece of advice and then how to network more and all of that. So, it's been really amazing and really helpful''.

Participant 3: ''I have an association for the food business. We just help each other. We are just few in that group. I would say about 10 people in the group. Most of us into production of food stuff like spices, garri, amala, the rest are items that are dried that can be packaged, so the most thing is to help each other. So, most times it's like how do we source this, it is scarce in the market? How do you package it? I found a product and it's this bad, please, we inform each other. You cannot buy this thing at so so time or we look at it. Okay, this is a new place we are sourcing items from, they are cheaper, they are better. Okay. We found this is what you can use as a preservative if you need your preservative. This is a new packaging style''

Participant 1: ''I am a member of a cooperative. We support each other financially. Like everybody comes together, ask the other person what's the difficulties they're facing in their business and how they can help and then they come through financially''

Developing employment opportunities for others

This theme is defined as how entrepreneurship can be used as a tool for helping women entrepreneurs develop opportunities for others. In developing economies, women who start their businesses help the economy grow, especially regarding reducing poverty, eliminating unemployment, and improving society (Gupta & Mirchandani, 2018; Saikia, 2016). Participants discussed how they can employ others and give employment opportunities to others.

Participant 3: ''I employ more of women because I know what the cultural belief is and how many of them are totally dependent on these men who also are struggling in

the economy. Some of them are married women with children, they need to help their husbands. The job opportunities are few. I have two degree holders working with me. One handles my accounting. it's flexible for her because she's married to someone who doesn't want her to go to the office. So, what she does, we have an offline shop. She just helps with the online shop. So, what she does is, okay, we're taking, we order these things, take stock for me, take the inventory. She can come once in a week, just do it. And she does the rest from the comfort of her house. So, she makes money and still have the peace in her home''.

Participant 2: ''I have four men that are staff in my company. And I have female also, and the men are more than the female''

Opportunities for business growth

This theme is defined as how entrepreneurship provides opportunities for women to grow and expand their businesses through collective action. The participation of women in collective group associations has resulted in substantial improvements in the expansion of women-owned businesses (Ogundana et al., 2021). Participants discussed how easy it is for them to grow their businesses since they became members of various collective action groups. The Nigerian women entrepreneurs in my study also encouraged other women entrepreneurs to join and participate as it positively impacts their business growth.

Participant 1: ''I am a member of a cooperative. We support each other financially. Like everybody comes together, ask the other person what's the difficulties

they're facing in their business and how they can help and then they come through

financially. I find it very useful''

Participant 5: ''so I am actually a member of a business association here in Port

Harcourt and we're business owners actually women, we come together to promote our

business. We give shout outs to each other on our pages so that people on my page can

see what other people are selling as well. And from there they can decide to patronize

them. So, we just come together to you know see how we can reach wider range of

people and then see how well we can even satisfy our customers and see how we can

boost our relationship with our customers and all of that. So, we just come together to

give ourselves piece of advice and then how to network more and all of that. So, it's been

really amazing and really helpful''

Lobbying the government for women's rights

This theme is defined as collective action's role in helping women entrepreneurs

lobby for equality and other women's rights. Collective action builds individual and

social capacity to act differently and challenge the power structure restricting

disadvantaged and marginalized groups' potential (Bosc, 2018). Women's groups and

networks can help design and execute gender equality policies, according to Bleijenbergh

et al. (2021). Participants discussed how collective action has helped build conversations

that highlight the need for women to be seen and heard and to drive equality across the

states.

Participant 10: ''I think the fact that more conversation on the media and also in

governmental places are taking on, on the need to encourage and empower women has

had us see the growth we see in women stepping up to do businesses. So, I think that's a very commendable path that collective action conversation has been able to achieve. And I believe if more of those conversation continue to show we will have more women leaders than business leaders''.

Participant 8: ''there are some organizations that, women organization that is created that they're fighting for women being recognized in politics and in the economy''

Political and economic empowerment drive gender parity across society

This theme is defined as how political and economic empowerment helps in enhancing gender parity across every level of society in Nigeria. Entrepreneurship drives economic empowerment, which eventually leads to achieving gender parity as it supports women in gaining increased power and independence (Tharpa Karki & Xheneti, 2018). Participants discussed how being empowered has been able to help women achieve some levels of equality and the role of collective action in achieving gender parity.

Participant 3: ''There have been few people I would say women who encourage other women who give grants, who give them exposure in different fields of businesses. They register you to go and learn what you want to do. And this has helped so many women believe in themselves. So many women know, okay, there's a support coming from another woman who has worked this path before me and is leading me, holding me to come out as well and prosper themselves. So, so I think we need more women to do this. It could be in our society, it could be in the small streets, it could be in your church, it could be in your community. Just anywhere that you can reach to their, collection of actions should actually come from all these women. Gender parity, nothing really. We

need to just believe us in ourselves Women. for me practically, that is it. It makes us succeed with the men in whatever field we feel, find ourself. It's not a thing of competition, just the thing to know that he can do it and I can do it. We all can do it. I will also sit in it''

Participant 9: ''I think the revolution now is that I think the government thinks if they should empower a woman, if they should empower a woman, they are actually doing good for a whole nation. Funniest part of it is it is a quote from <laugh> from the Quran, do you understand? But I think they're actually look looking towards that side. So, all their focus presently, if you should see anything especially in Nigeria, any organization in Nigeria, all they think about first is women. So, it's just, the problem we now have now is that we all these women, they're fighting for will they come out of their shell? But there's a lot of priority for women now in present Nigeria, and Lagos states especially''.

Summary

In Chapter 4, I outlined the study's results, the data collection and analysis of personal stories from 10 participants using a narrative inquiry research design. I addressed the study's specific management problem and purpose by collecting and analyzing the participants' narratives using a critical event approach (Webster & Mertova, 2007). I adopted a critical event strategy using this approach. I conducted a thematic analysis of the data that was collected to document the key themes that were present throughout the participants' stories. To understand the significance of the experiences shared by the participants, I used a hermeneutic narrative approach. I established an understanding of the daily experiences of how urban women entrepreneurs in Nigeria

view their work to gain economic empowerment and gender parity through collective action by following the methods for data analysis and theme analysis carefully and methodically.

This narrative research study addressed answers to the CRQ: *How do women entrepreneurs in urban Nigeria narrate their daily experiences on how they view their work to gain economic empowerment and gender parity through collective action?* I established four coding categories grounded in this narrative qualitative study's conceptual framework and extant literature and gleaned 12 themes from the thematic analysis utilizing Webster and Mertiva's (2007) critical event approach. The four coding categories grounded in the conceptual framework were as follows: (a) subordination of women in Nigeria, (b) Nigerian women's entrepreneurial development, (c) economic empowerment through collective action, and (d) gaining gender parity through collective action.

The 12 themes gleaned from the 10 participants' stories through the critical event analysis comprised matters as follows: (a) cultural challenge, (b) institutional and economic challenges, (c) limitations on women's socio-political roles, (d) entrepreneurial development through family, (e) entrepreneurial development through education, (f) entrepreneurial development through government laws and policies, (g) economic empowerment through entrepreneurship, (h) economic empowerment through collective action, (i) developing employment opportunities for others, (j) opportunities for business growth, (k) lobbying government for women's rights, (l) political and economic empowerment drive gender parity across society.

To ensure the trustworthiness of this research study and create reliable findings that meet the predefined requirements for credibility, transferability, dependability, and confirmability, I evaluated and interpreted the data collected from interview sessions with the participants, reflective journals, and document reviews. Through a narrative inquiry lens, this study's data collection and analysis process conveyed rich information gained from participants' narratives of significant moments in their daily lives, ultimately resulting in more fulfilling experiences for urban women entrepreneurs in Nigeria (see Webster & Mertova, 2007).

In Chapter 5, I broaden this research study's analysis by interpreting the study findings and how the data confirms, disconfirms, or extends knowledge in the discipline by comparing conceptual findings with the extant literature I reviewed in Chapter 2. In Chapter 5, I describe how future research may contribute to extending scholarly and professional practice knowledge of how women entrepreneurs in urban Nigeria can work to gain economic empowerment and gender parity through collective action.

Chapter 5: Discussions, Conclusions and Recommendations

The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action. The collective action of women entrepreneurs, which may lead to the transformation of sociopolitical boundaries of gender equality in developing economies, can be clearly expressed, and documented through narrative research (Alkhaled & Berglund, 2018; Halkias & George-Ufot, 2021; Olugbemi & Omoniyi, 2021). According to narrative inquiry methodologists Webster and Mertova (2007), "People live surrounded by their stories and the stories of others; they see everything that happens to them through those stories" (p. 1). I used this narrative inquiry study to document how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action.

I framed this study is by using two key concepts that focused on entrepreneurship as a means for women's collective action in developing economies working for economic empowerment and gender parity: a) Mordi et al.'s (2010) concept of women's entrepreneurial development in Nigeria, and b) Olarewaju and Fernando's (2020) concept of African women's collective action through entrepreneurship. The emergence of women entrepreneurs in developing economies remains deeply rooted in discriminatory sociocultural values and traditions within specific economic, cultural, and religious environments (Isiwu & Onwuka, 2017; Moses & Mordi, 2010).

I aimed to address a gap in the extant theoretical literature on critical analysis of urban women entrepreneurs' narratives in Nigeria to understand better how their

collective action may further support their economic empowerment and gender parity (Adeola et al., 2022; Olonade et al., 2021). I sought to advance research on further developing Nigerian women's entrepreneurship and contribute original qualitative data to the study's conceptual framework. A critical event analysis of the 10 participants' narratives revealed 12 prominent themes: The 12 themes gleaned from the 10 participants' stories through the critical event analysis were: (a) cultural challenge,; (b) institutional and economic challenges, (c) limitations on women's socio-political roles, (d) entrepreneurial development through family, (e) entrepreneurial development through education, (f) entrepreneurial development through government laws and policies, (g) economic empowerment through entrepreneurship, (h) economic empowerment through collective action, (i) developing employment opportunities for others, (j) opportunities for business growth, (k) lobbying government for women's rights, (l) political and economic empowerment drive gender parity across society.

Interpretation of Findings

Most findings in this narrative inquiry study confirm or extend existing knowledge from the findings reviewed from the extant literature in Chapter 2. During the critical events data analysis process, I observed no discrepant data contradicting the themes and theoretical suppositions presented within the conceptual framework or in the scholarly literature on my study's central topic. I critically reviewed my findings from the four conceptual categories emerging from the data analysis. I also compared and contrasted these findings with seminal authors' research presented in the conceptual framework and my synthesis of knowledge and critical analysis of the literature (e.g.,

Adeola et al., 2022; Alkhaled & Berglund, 2018; Halkias & George-Ufot, 2021;

Olarewaju and Fernando, 2020; Mordi et al., 2010; Ogundana et al., 2021; Sarpong et al.,

2021). I demonstrated how the findings extend theoretical knowledge about women

entrepreneurs in urban Nigeria and their work to gain economic empowerment and

gender parity through collective action. Extension studies provide replication evidence

and extend previous studies' results into new and critical theoretical directions,

particularly on topics inadequately explored in the extant literature (Bonett, 2012).

Subordination Of Women in Nigeria

Researchers have highlighted that Nigeria's culture, religion, and family structures

primarily operate under the assumption that women are subordinate to men (Ojediran &

Anderson, 2020). The traditional, patriarchal gender roles of mother and wife, which

emphasize submissiveness, support, and subservience, which are prevalent in Nigeria, are

challenged by the practice of entrepreneurship (Halkias & George-Ufot, 2021; Panda,

2018). As a result of these cultural beliefs, most Nigerian women are prohibited from

participating in certain types of businesses (Akinbami & Aransiola, 2016). My study's

results confirmed that although women in Nigeria own and engage in various

entrepreneurial activities, they still face many gendered-based and cultural challenges

when conducting their business.

The research participants confirmed that they face many restrictions from family,

taking part in politics, and having difficulties balancing family and work. These

challenges have resulted in negative impacts for the participants in terms of expanding

their business and achieving more goals. This study aligns with Bastien's et al. (2018)

findings of women entrepreneurs in developing economies facing strong opposition from families and having difficulties balancing work and family, which hinders their entrepreneurial ambitions and development. This study extends knowledge based on the works of Mordi et al. (2010), Ogundana et al. (2021), and Said and Enslin (2020) on the vital need for gender sensitivity in women entrepreneurship development in developing economies.

Nigerian Women's Entrepreneurial Development

Scholars argued that although women-run businesses operate in virtually every sphere of the economy in Nigeria, most women who start businesses can only operate on a low scale. When compared to men, the average growth of these women-owned companies is still at a sluggish pace (Obodoechi et al., 2022; Okonkwo et al., 2022). From my findings, I confirm that most women-owned businesses in Nigeria are self-funded with little support from family and the government, inhibiting their entrepreneurial development. The research participants acknowledged that obtaining support from financial institutions and other external sources is difficult. The participants mainly depend on their family and personal funds, creating slow-paced growth as they try to expand their businesses.

This study's result aligns with Egbo et al.'s (2020) findings that it is more common for female entrepreneurs in Nigeria to receive financial support from informal sources rather than formal financial institutions. The study also aligns with Idoghor and Okechikwu's (2021) conclusions that women entrepreneurs in Nigeria frequently are unable to innovate either by offering new products and services or by growing to satisfy

consumer demands as a direct result of a lack of financial capital for the starting and expansion of their businesses. This study extends knowledge based on the works of Akinbami et al. (2019) and Okonkwo et al. (2022), in which they focused on women entrepreneurs' willingness to take risks, collaborate with institutions, and pool resources in a way that is unique to them in order to take advantage of opportunities in their immediate area by producing goods and services.

Economic Empowerment Through Collective Action

Despite the availability of several initiatives to support women entrepreneurs, researchers highlighted that female business owners in developing countries must contend with a variety of challenges, both external and internal (Halkias & George-Ufot, 2021; Isaga, 2019; Panda, 2018). Power is the foundation of empowerment; hence, shifting the balance of power is essential for true empowerment (Alemu et al., 2018). The formation of groups is one method for addressing power imbalances and achieving more significant outcomes jointly (Alemu et al., 2018). From my findings, I confirm that collective action helped my sample of women entrepreneurs to achieve economic empowerment.

The research participant indicated that participating in collective action activities has helped them achieve economic empowerment that would otherwise be difficult if they did not participate in any collective action activities. This study's result aligns with Serra and Davidson's (2021) conclusion on how collective action improves women's livelihoods and empowers them by increasing access to high-quality inputs, technical guidance, and otherwise unavailable training. This study extends knowledge based on

the works of Alkhaled and Berglund (2018), Kumar et al. (2021), Cornwall (2016), and Migunani (2017) on the significant benefits of participating in collective action in building solidarity, challenging existing power structures and sociality of the joint effort to improve the overall empowerment of women entrepreneurs.

Gaining Gender Parity Through Collective Action

Researchers highlighted that one of the prominent challenges women entrepreneurs face is gender disparities that arise from cultural, religious, political, and legal disparities that influence the distribution of income, access to credit, property rights, labor markets, and political and economic institutions (Ajani et al., 2021; Hussain et al., 2019; Ogundana et al., 2021). Fieck et al. (2020) stated that for women to ensure that their rights are recognized, they must mobilize together. From my findings, I confirm that collective action was necessary for my sample of women in achieving gender parity for Nigerian women entrepreneurs.

The participants confirmed that when women come together to support each other and enforce their rights, they can challenge power structures that inhibit them. This study's results align with Bleijenbergh et al. (2021) conclusion on the importance of women's organizations and networks assisting in the formulation and execution of policies addressing gender equality. The participants also confirmed the importance of external advocates and social media in supporting women entrepreneurs in achieving gender parity. This result aligns with Chiluwa (2021), Miron (2022) and Runde et al. (2017) conclusions on adopting collective action using a multi-stakeholder approach and social media as an alternative platform for engaging in collective action. This study

extends knowledge based on the works of León-Himmelstine et al. (2022), Ochoa et al. (2019), Subasic (2018), and Wiley et al. (2021) on the most remarkable profound changes in understanding and resolving the causes of gender disparities can be achieved by working outside the confines of individual and group domains.

Limitations of the Study

The study's limitations are weaknesses of the study over which the researcher has no control (Brutus et al., 2013). This study's accessibility to possible participants due to distance and location could have posed a constraint. I recruited participants using the LinkedIn app, and the newly launched online business directory for women entrepreneurs in Nigeria helped to ease accessing potential participants. The poor internet connectivity in Nigeria was a potential limitation. I used alternative mediums such as WhatsApp during disruptions of Zoom connectivity.

A possible limitation of this study is that the selection of participants due to specific inclusion criteria and the small sample size of a qualitative study may not represent the entire population (Tracy, 2019). However, the findings of a narrative inquiry are only generalized to the sample study and are not intended to be generalizable to the entire population (Pinnegar & Daynes, 2007). I mitigated this limitation by exploring the in-depth individual experiences of the participants with similar inclusion criteria, which helped to increase the potential of achieving data saturation (Merriam & Tisdell, 2015).

To avoid participant bias which may bring about insufficient or inaccurate data, hindering a deeper understanding of women entrepreneurs' challenges in urban areas of

Nigeria, I engaged in narrative inquiry to gather information and experiences related to the study focus, which helped override limitations (Clandinin, 2016). There is the possibility of the researchers' bias and opinion influencing the data collected. I used the member checking and reflective journal to help identify personal bias and verify and validate the interview transcript. Reflexivity is vital in narrative inquiry studies to necessitate the researcher's transparency and self-awareness at the beginning and after the inquiry (Caine et al., 2020).

I communicated with the participants in the research study via video conferencing to access them in specific geographical regions for research and data collection, to demonstrate sincerity, and to achieve trustworthy data collection for the research study. I also exhibited reflexivity when collecting data, examining the stories obtained during the inquiry, including time, place, plot, and scene, and rewriting data to maintain the credibility of research data collection (Clandinin, 2016). I also employed a critical event analysis approach to collect data to corroborate my study's findings as a further step to alleviate some of the limitations associated with qualitative research (see Webster & Mertova, 2007).

Recommendations

This qualitative study contributes to a comprehensive understanding of women entrepreneurs' collective action in Nigeria and how it has improved their economic empowerment and gender parity. In this study, I fulfilled the requirement to fill a gap discovered in the existing body of literature, extend theoretical understanding, and give recommendations for future research. The findings of this study show the need for

collective action for women entrepreneurs to gain economic empowerment and gender parity, as supported in the literature review. Based on the in-depth storytelling of ten women entrepreneurs with 2 to 15 years of experience, I was able to provide some insightful and valuable themes.

Although institutions common in developing countries may provide adverse conditions for women, owning a business provides at least some of the independence necessary to be relatively independent and achieve autonomy (Alkhaled & Berglund, 2018). Women in Nigeria are making significant progress toward economic empowerment and gender parity through entrepreneurship; however, they continue to face limitations on their ability to exercise financial control over their profits (Yousafzai et al., 2022; Halkias & George-Ufot, 2021). This study is significant as it contributes to improving the understanding of how collective action can help women entrepreneurs in Nigeria achieve economic empowerment and gender parity. In this qualitative narrative inquiry study, I presented findings that may offer future research opportunities to replicate the study using both qualitative and quantitative methods.

Recommendations for Legislation and Policy

Nigerian women entrepreneurs encounter many problems in their daily business activities. Although these women entrepreneurs participate in collective action activities that have helped them achieve some gender parity and economic empowerment, they still face political restrictions, which affect their ability to influence policy outcomes that support their business activities. It is recommended that women entrepreneurs actively participate in political activities that involve designing and implementing policies that

address issues that continue to challenge women's entrepreneurship in Nigeria. The

findings of this study emphasized the importance of multi-stakeholder collaboration in

collective action for women entrepreneurs' empowerment and gender parity. Hence, it is

recommended that other stakeholders, such as the government, NGOs, international

agencies, and other change agents, work with women entrepreneurs to advocate for their

economic empowerment and gender parity. Other recommendations for Nigerian leaders

are as follows.

1. Establish women's group networks and associations across every level of the state
   to assist in the formulation and execution of policies that affect women
   entrepreneurs in Nigeria

2. Create awareness of governmental support that is available for women
   entrepreneurs across every level of the state

3. Increase women's access to business capital from financial institutions

4. Develop policies, intervention programs, skill development programs, and
   training to facilitate the participation of women in entrepreneurship and business
   expansion.

5. Women take on more leadership roles to increase their chances of challenging
   inequality and gaining gender parity.

6. Leverage the use of social media as a movement for educating women
   entrepreneurs about their rights and equality.

Recommendations for Future Research

In my research, I aimed to understand how women entrepreneurs view their work to gain economic empowerment and gender parity through collective action. I focused my research on women entrepreneurs in Nigeria. Future research can replicate this study in a different national context to reach a more generalizable result. Future scholars can look at other African countries and make a comparison. I adopted a qualitative research method. Future studies can replicate this study by using a quantitative method to examine the impact of collective action on Nigerian women entrepreneurs' economic empowerment and gender parity.

Based on my findings, I highlighted the need for collective action from a multi-stakeholder perspective to improve women's economic empowerment and gender parity. Future research can find how these multi-stakeholders can influence women entrepreneurs' economic empowerment and gender parity from a collective level. RDR (2016) listed three types of empowerments: social, economic, and political. I focused my research only on women's economic empowerment. Since political empowerment has a direct influence on state policies as well as on the demands placed on the state, and the findings of this study emphasized the political restrictions Nigerian urban women entrepreneurs continuously face, future research can look at how Nigerian women entrepreneurs view their work to gain political empowerment through collective action (RDR, 2016).

Implications

Implications for Positive Social Change

Initiatives are created to enhance the lives and livelihoods of women entrepreneurs in developing economies as the business case for women's economic empowerment starts to take shape in those economies (Center for Strategic and International Studies, 2017). The role of entrepreneurs in achieving the Sustainable Development Goals of the United Nations is crucial but frequently underexplored (SDGs). Women business owners in developing economies may learn from one another and create ecosystems for attaining their countries' Sustainable Development Goals (SDGs) by working together and taking a collective action strategy that depends on sharing data and best practices (Embry et al., 2022).

A qualitative study involving local residents links global policy to a place-based experience, potentially providing an insightful viewpoint on achieving the SDGs in local areas (Mbah & East, 2022). Exploring the narratives from the experiences of Nigerian women entrepreneurs on how their collective action has helped to advance their economic empowerment and gender parity may help Nigeria realize its goal of achieving gender equality (SDG 5), promoting decent employment and economic growth (SDG 8), and lessen inequality (SDG10).

Implications for Practice and Policy

This qualitative narrative study holds significant promise in influencing social change as it explored how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action. Women

entrepreneurs contribute enormously to the Nigerian economy, but they still face challenges that have impeded their economic empowerment and gender parity (Anwana & Aroba, 2022). My research accomplished its purpose, which has helped to offer some recommendations for changes in social policy that would make it easier for women to achieve economic empowerment and gender parity.

The study participants identified that urban women entrepreneurs in Nigeria face several challenges due to gender discrimination and economic, cultural, and legal challenges. However, they reported significant improvement in economic empowerment and gender parity when participating in some form of collective action, such as self-help groups, cooperatives, and other networking groups. It is recommended that women entrepreneurs in Nigeria should have access to collective action groups that will help them improve their business conduct, lobby for their women's rights, and help improve their economic empowerment. There should be a general awareness of the potential benefits women entrepreneurs stand to gain if they become members of collective action groups.

The participants also highlighted the importance of government support and NGOs in achieving economic empowerment and gender parity. This implies that government should create some measures in the advocacy of policies that create an equal platform for women to operate equally as men. Government should also provide interventions such as funds, skills, and training programs for women to grow and expand their businesses. NGOs should also help provide opportunities for women entrepreneurs to access funding and connect them with change makers that will fuel collective action to

enact change in women entrepreneurs' economic empowerment and gender parity. Additionally, organizations can form partnership with women entrepreneurs by providing support in areas of consultancy, share best practices, business investment, and merging businesses with women entrepreneurs.

For true empowerment to occur, there must be a change in power relations since empowerment is rooted in power (Alemu et al., 2018). Participants identified the importance of political participation in creating change in gender inequalities and implementing laws and policies that influence women's entrepreneurship growth and expansion. However, participants highlighted the restrictions they face in participating in politics. It is recommended that policymakers and women business leaders create opportunities and avenues for women entrepreneurs to participate in political matters that affect them. Additionally, women should be given leadership opportunities to increase women's representation in the political spheres to promote women's entrepreneurship advancement and facilitate change in power structures that have limited them.

Implications for Theory

To address the literature gap on needing urban Nigerian women entrepreneurs' narratives on how their collective action may further support their economic empowerment and gender parity, Alkhaled and Berglund (2018) suggested future researchers collect women's narrative stories from various national contexts on their pursuit of entrepreneurship, empowerment, and gender parity through collective action. The significance of this research lies in its potential to expand existing knowledge within the study's conceptual framework, which will help women achieve economic

empowerment and gender parity. I used two key concepts to frame my study's conceptual framework: Mordi et al.'s (2010) concept of women's entrepreneurial development in Nigeria and Olarewaju and Fernando's (2020) concept of African women's collective action through entrepreneurship. These concepts can be used as a theoretical lens to understand in-depth topics based on women entrepreneurship from various contexts.

I focused on the Nigerian context using an institutional perspective to provide an understanding of how the institutional, business, and developmental environments define, limit, and eradicate opportunities for women entrepreneurs in Nigeria (Halkias & George-Ufot, 2021). This study follows Alkhaled and Berglund's (2018) study, which adopted a narrative approach combined with an institutional perspective. This study is significant as it establishes a connection between existing and new knowledge that supports the use of institutional theory in the gendered entrepreneurship literature. This study is also significant to the extension of theory because it contributes original, qualitative data by exploring narratives from urban women entrepreneurs in Nigeria to understand better how their collective action may further support their economic empowerment and gender parity.

Conclusion

I conducted this research to understand how urban women entrepreneurs in Nigeria view their work to gain economic empowerment and gender parity through collective action. The participants in this study were instrumental in narrating in-depth insights into the daily lives of urban women entrepreneurs in Nigeria. The participants' personal narratives served primarily to demonstrate the wide range of their knowledge

and expertise within their particular social environment. Although women entrepreneurs in Nigeria have witnessed some levels of progress in their business endeavors, they still face challenges that have limited their ability to enjoy the income from their daily entrepreneurial activities and the freedom to make economic decisions (Yousafzai et al., 2022; Halkias & George-Ufot, 2021). These challenges include cultural, financial, legal, and gender-based discrimination from Nigerian society's patriarchal nature that influences women's subordination to men.

Collective action has increasingly become an indirect outcome of entrepreneurship that is a driving force in facilitating gender equality across developing economies (León-Himmelstine et al., 2022; Olugbemi & Omoniyi, 2021). This research confirms that collective action is key to enhancing women entrepreneurs' economic empowerment and gender parity. However, there is a need for multiple collaborations beyond women forming a collective action group. There is a need for the active participation of NGOs, governmental bodies, international agencies, and other change agents in facilitating the drive for women entrepreneurs' economic empowerment and gender parity.

The participants of this study made recommendations for future research and legislators to share their insights, knowledge, and experience based on the research findings to advance women entrepreneurs' economic empowerment and gender parity. There is a need for future research to explore how collective action can also help women entrepreneurs gain political empowerment. Future studies may also explore how multiple collaborators influence women's economic empowerment and gender parity. The

Nigerian women entrepreneurs that participated in this study emphasized the hope of

becoming more economically and politically empowered to expand their businesses and

eradicate gender biases.

References

Adebiyi, J., Oyafunke-Omoniyi, C., & Adewusi, A. (2017). Women empowerment in
Nigeria: A retro-structural examination. *Gender & Behaviour, 15*(3), 9767–9785.
https://www-proquest-com/scholarly-journals/women-empowerment-nigeria-
retro-structural/docview/2113737897/se-2

Ademokun, F., & Ajayi, O. (2012). Entrepreneurship development, business ownership
and women empowerment in Nigeria. *Journal of Business Diversity, 12*(1), 72.
https://www-proquest-com/scholarly-journals/entrepreneurship-development-
business-ownership/docview/1117832075/se-2

Ademola, A. O., Oyeleye, O. A., & Afolabi, O. D. (2013). Performance evaluation of
cooperatives societies in Nigeria. *Elexir Financial Management, 65,* 19900–
19904. https://www.semanticscholar.org/paper/Performance-evaluation-of-
cooperative-societies-on-Ademola-
Afolabi/6692cf8adc341c3495568d8801f73c8cc6921c2f

Adepoju, O., Nwulu, T., & David, L. (2022). Evaluating the role of Nigerian bankruptcy
law in enhancing female entrepreneurship in Nigeria. *Businesses, 2*(4), 396–
409. https://doi.org/10.3390/businesses2040025

Adeola, O., Adeleye, I., Muhammed, G., Olajubu, B. J., Oji, C. and Ibelegbu, O. (2022).
Savings Groups in Nigeria. In Redford, D.T. & Verhoef, G. (Eds.), *Transforming
Africa* (pp. 193–216). Emerald Publishing. https://doi.org/10.1108/978-1-80262-
053-520221015

Adeosun, O. T., & Owolabi, K. E. (2021). Gender inequality: Determinants and outcomes
in Nigeria. *Journal of Business and Socio-Economic Development, 1*(2), 165–181.
https://doi.org/10.1108/JBSED-01-2021-0007

Aderemi, T., & Alley, I. (2019). Gender pay gap in the workplace: The case of public and
private sectors in Nigeria. *Journal of Social and Economic Development, 21*(2),
370–391. https://doi.org/10.1007/s40847-019-00079-9

Adetoyinbo, B. (2021). Nigeria, Women outnumber men in business startups. *Harambee
Today Pubs.* https://harambeetoday.org/index.php/component/k2/item/1562-
nigeria-women-outnumber-men-in-business-startups

Agarwal, B. (2000). Conceptualising environmental collective action: Why gender
matters. *Cambridge Journal of Economics, 24*(3), 283–
310. https://doi.org/10.1093/cje/24.3.283

Ajani, O. A., Gamede, B. T., & Mkhasibe, R. G. (2021). The impact of women
entrepreneurs on national economic development in south africa. *African Journal
of Business and Economic Research, 16*(3), 73–91. https://doi.org/10.31920/1750-
4562/2021/v16n3a4

Aju, S. I., & Adeosun, O. T. (2021). Constraints to participation in the management of
cooperative societies: Insights for women in awka community. *Journal of
Enterprising Communities., 15*(4), 508–530. https://doi.org/10.1108/JEC-08-
2020-0146

Akanji, A. A. (2022). Cooperative societies and the sustainable development goals
(SDGs): A viable model for human development in Nigeria. In: Oloruntoba S.O.

(eds) *The political economy of colonialism and nation-building in Nigeria.* Palgrave Macmillan. https://doi.org/10.1007/978-3-030-73875-4_18

Akanmu, P. M., Clement, J. O., & 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. https://doi.org/10.21272/fmir.2(4).20-28.2018

Akinbami, C. A. O., Olawoye, J. E., Adesina, F. A., & Nelson, V. (2019). Exploring potential climate-related entrepreneurship opportunities and challenges for rural Nigerian women. *Journal of Global Entrepreneurship Research, 9*(1), 1–28. https://doi.org/10.1186/s40497-018-0141-3

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 and Entrepreneurship, 28*(2), 151–167. https://doi.org/10.1080/08276331.2015.1102476

Aladejebi, O. (2020). 21st-century challenges confronting women entrepreneurs in southwest Nigeria. *Archives of Business Research, 8(3),* 261–280. https://doi.org/10.14738/abr.83.8018

Al-Dajani, H., & Marlow, S. (2010). Impact of women's home-based enterprise on family dynamics: Evidence from jordan. *International Small Business Journal, 28*(5), 470–486. https://doi.org/10.1177/0266242610370392

Alkhaled, S., & Berglund, K. (2018). 'And now I'm free': Women's empowerment and emancipation through entrepreneurship in Saudi Arabia and

Sweden. *Entrepreneurship and Regional Development, 30*(7-8), 877–900.

   https://doi.org/10.1080/08985626.2018.1500645

Alemu, S. H., Van Kempen, L., & Ruben, R. (2018). Women empowerment through

   self-help groups: The bittersweet fruits of collective apple cultivation in highland

   ethiopia. *Journal of Human Development and Capabilities, 19*(3), 308-

   330. https://doi.org/10.1080/19452829.2018.1454407

Ama, O. N., T. Mangadi, K., & A. Ama, H. (2014). Exploring the challenges facing

   women entrepreneurs in informal cross-border trade in botswana. *Gender in

   Management, 29*(8), 505-522. https://doi.org/10.1108/GM-02-2014-0018

Amin, M. E. K., Nørgaard, L. S., Cavaco, A. M., Witry, M. J., Hillman, L., Cernasev, A.,

   & Desselle, S. P. (2020). Establishing trustworthiness and authenticity in

   qualitative pharmacy research. *Research in Social and Administrative

   Pharmacy, 16*(10), 1472-1482. https://doi.org/10.1016/j.sapharm.2020.02.005

Anthony, A. K., & Danaher, W. F. (2016). Rules of the road: Doing fieldwork and

   negotiating interactions with hesitant public figures. *Qualitative Research:

   QR, 16*(4), 392-410. https://doi.org/10.1177/1468794115587392

Anwana, E. O., & Aroba, O. J. (2022). African women entrepreneurs and COVID-19:

   Towards achieving the African union agenda 2063. *Hervormde Teologiese

   Studies, 78*(2), e1-e7. https://doi.org/10.412/hts.v78i2.7987

Anyansi-Archibong, C. (2021). Challenges, opportunities, and interventions for women entrepreneurs. In: *The Foundation and Growth of African Women Entrepreneurs.* Cham: Springer International Publishing.

Aterido, R., Beck, T., & Lacovone, L. (2011). Gender and finance in Sub-Saharan Africa: are women disadvantaged? World Bank Policy Research Working Paper No. 5571. https://openknowledge.worldbank.org/handle/10986/3338

Babiker, M., Mohammed, A., & Shawal, M. (2017). Assessment of the impact of start-up capital provided by formal sector on female entrepreneurs in Khartoum State, Sudan: Case of savings and social development bank micro-credit program. *Ahfad Journal,* 34(2), 52–62.

Badejo, A. F., Majekodunmi, A. O., Kingsley, P., Smith, J., & Welburn, S. C. (2017). The impact of self-help groups on pastoral women's empowerment and agency: A study in Nigeria. *Pastoralism: Research, Policy and Practice, 7*(1), 28-12. https://doi.org/10.1186/s13570-017-0101-5

Baden, S. (2013). Women's collective action in African agricultural markets: the limits of current development practice for rural women's empowerment. *Gender & Development, 21*(2), 295-311. https://www.jstor.org/stable/24697249

Baillie, L. (2015). Promoting and evaluating scientific rigour in qualitative research. *Nursing Standard, 29*(46), 36-42. https://doi.org/10.7748/ns.29.46.36.e8830

Bastian, B. L., Metcalfe, & Zali, M. R. (2019). Gender inequality: Entrepreneurship development in the MENA region. *Sustainability, 11*(22), 6472. https://doi.org/10.3390/su11226472

Bastian, B. L., Sidani, Y. M., & El Amine, Y. (2018). Women entrepreneurship in the middle east and north Africa: A review of knowledge areas and research gaps. *Gender in Management, 33*(1), 14-29. https://doi.org/10.1108/GM-07-2016-0141

Bastida, M., Pinto, L. H., Olveira Blanco, A., & Cancelo, M. (2020). Female entrepreneurship: Can cooperatives contribute to overcoming the gender gap? A spanish first step to equality. *Sustainability (Basel, Switzerland), 12*(6), 2478. https://doi.org/10.3390/su12062478

Berglund, K., Ahl, H., Pettersson, K., & Tillmar, M. (2018). Women's entrepreneurship, neoliberalism and economic justice in the postfeminist era: A discourse analysis of policy change in Sweden. *Gender, Work, and Organization, 25*(5), 531-556. https://doi.org/10.1111/gwao.12269

Berglund, K., Ahl, H., & Pettersson, K. (2017). Tales of heroine entrepreneurs. In C. Henry, T. Nelson, & K. Lewis (Eds.), *The Routledge companion to global female entrepreneurship* (pp. 229–320). Routledge.

Bimha, H., Dlamini, X., Ndwandwe, L., Sridhar, P., & Mhlanga, S. P. (2018). Challenges faced by women entrepreneurs in small and medium enterprises in Swaziland. *Indian Journal of Commerce and Management Studies, 9*(2), 85-95. https://doi.org/10.18843/ijcms/v9i2/10

Bird, K. (2018). Practical measures to enable the economic empowerment of chronically poor women. https://cdn.odi.org/media/documents/12048.pdf

Bleijenbergh, I. L., Cacace, M., Falcinelli, D., Giorgio, E. d., & Declich, G. (2021). How dutch and italian women's networks mobilize affect to foster transformative change towards gender equality. *The European Journal of Women's Studies, 28*(1), 10-25. https://doi.org/10.1177/1350506820941136

Boddy, C. R. (2016). Sample size for qualitative research. *Qualitative Market Research, 19*(4), 426-432. https://doi.org/10.1108/QMR-06-2016-0053

Bogner, A., Littig, B., & Menz, W. (2018). Generating qualitative data with experts and elites. In U. Flick (Ed.), *The SAGE Handbook of qualitative data collection* (pp. 652–657). SAGE Publications

Bonett, D. G. (2012). Replication-extension studies. *Current Directions in Psychological Science*, *21*(6), 409-412. https://doi.org/10.1177/0963721412459512

Borghoff, B. (2018). Entrepreneurial storytelling as narrative practice in project and organizational development. In F. Innerhofer, H. Pechlaner, & E. Borin (Eds.), *Entrepreneurship in culture and creative industries. FGF Studies in Small Business and Entrepreneurship.* Springer. https://doi.org/10.1007/978-3-319-65506-25

Bosc, P. (2018). Empowering through collective action. https://www.ifad.org/documents/38714170/40797323/29_Research_web.pdf

Boyatzis, R. E. (1998). *Transforming qualitative information: Thematic analysis and code development*. Sage.

Braun, V., & Clarke, V. (2021). To saturate or not to saturate? questioning data saturation as a useful concept for thematic analysis and sample-size rationales. *Qualitative Research in Sport, Exercise and Health, 13*(2), 201-216. https://doi.org/10.1080/2159676X.2019.1704846

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology, 3*(2), 77-101. https://doi.org/10.1191/1478088706qp063oa

British Council. (2016). Empowering women and girls through volunteering and collective action. https://www.britishcouncil.org/sites/default/files/empowering_women_and_girls_through_volunteering_and_collective_action.pdf

Bruno, A., Greenan, N., & Tanguy, J. (2021). Does the gender mix influence collective bargaining on gender equality? evidence from France. *IDEAS Working Paper Series from RePEc, 60*(4), 479-520. https://doi.org/10.1111/irel.12290

Brutus, S., Aguinis, H., & Wassmer, U. (2013). Self-reported limitations and future directions in scholarly reports: Analysis and recommendations. *Journal of Management, 39*(1), 48-75. https://doi.org/10.1177/0149206312455245

Bryan, V., & Mendaglio, S. (2020). Building leadership capacity in women: An NGO in india's initiative towards women members of SHGs. *Development in Practice, 30*(7), 839-849. https://doi.org/10.1080/09614524.2019.1701988

Burkholder, G. J., Cox, K. A., & Crawford, L. M. (2016). *The scholar-practitioner's guide to research design.* Laureate Publishing.

Caine, V., Estefan, A., Clandinin, D. J. (2019) *Narrative inquiry*. In Atkinson, P., Delamont, S., Cernat, A., Sakshaug, J. W., & Williams, R. A., *Sage research methods*. SAGE. https://methods.sagepub.com/foundations/narrative-inquiry

Caruso, L., & Cini, L. (2020). Rethinking the link between structure and collective action. capitalism, politics, and the theory of social movements. *Critical Sociology, 46*(7-8), 1005-1023. https://doi.org/10.1177/0896920520911434

Center for Strategic and International Studies (2017). A collective action agenda for women's economic empowerment. https://www.csis.org/events/collective-action-agenda-womens-economic-empowerment

Chatterjee, S., Dutta Gupta, S., & Upadhyay, P. (2018). Empowering women and stimulating development at bottom of pyramid through micro-entrepreneurship. *Management Decision, 56*(1), 160-174. https://doi.org/10.1108/MD-04-2017-0296

Chiluwa, I. (2021). Women's online advocacy campaigns for political participation in Nigeria and Ghana. *Critical Discourse Studies*, *2020*,1-30. https://doi.org/10.1080/17405904.2021.1999287

Chimucheka, T., & Mandipaka, F. (2015). Challenges faced by small, medium and micro enterprises in the nkonkobe municipality. *The International Business & Economics Research Journal, 14*(2), 309. https://doi.org/10.19030/iber.v14i2.9114

Chinomona, E., & Maziriri, E. T. (2015). Women in action: Challenges facing women entrepreneurs in the Gauteng province of South Africa. *The International*

Business & Economics Research Journal, 14(6),

835. https://doi.org/10.19030/iber.v14i6.9487

Clandinin, D. J. (2019). *Journeys in narrative inquiry: The selected works of D. Jean Clandinin*. Routledge.

Clandinin, D. J. (2016). *Engaging in narrative inquiry*. Routledge.

Clandinin, D. J. (2013). *Engaging in narrative inquiry.* Left Coast Press.

Clandinin, D. J., & Huber, J. (2010). Narrative inquiry. In B. McGaw, E. Baker, & P. P. Peterson (Eds.), *International encyclopedia of education* (3rd ed., pp. 436–441). Elsevier. http://www.mofet.macam.ac.il/NarrativeInquiry.pdf

Clandinin, D. J. (2006). Narrative inquiry: A methodology for studying lived experience. *Research Studies in Music Education, 27*(1), 44-54. https://doi.org/10.1177/1321103X060270010301

Clandinin, D. J., & Connelly, F. M. (2000). *Narrative inquiry: Experience and story in qualitative research*. Jossey-Bass.

Collins, C. S., & Stockton, C. (2022). The theater of qualitative research: The role of the Researcher/Actor. *International Journal of Qualitative Methods, 21*, 160940692211031. https://doi.org/10.1177/16094069221103109

Connelly, L. M. (2016). Trustworthiness in qualitative research. *Medsurg Nursing, 25*(6), 435-436.

Connelly, F. M., & Clandinin, D. J. (1990). Stories of experience and narrative inquiry. *Educational Researcher*, *19*(5), 2–14.

https://doi.org/10.3102/0013189x019005002

Connelly, F. M., & Clandinin, D. J. (2006). Narrative inquiry. In J. L. Green, G. Camilli & P. B. Elmore (Eds.), *Handbook of Complementary methods for research in education* (pp. 477-487). Routledge. https://doi.org/10.4324/9780203874769

Cope, D. G. (2014). Methods and Meanings: Credibility and Trustworthiness of Qualitative Research. Oncology *Nursing Forum, 41*(1), 89–91. https://doi.org/10.1188/14.ONF.89-91

Cornwall, A. (2016). Women's empowerment: What works? *Journal of International Development, 28*(3), 342-359. https://doi.org/10.1002/jid.3210

Dana, L.-P., Gurau, C., Light, I., & Muhammad, N. (2020). Family, community, and ethnic capital as entrepreneurial resources: Toward an integrated model. *Journal of Small Business Management*, 58(5), 1003–1029. https://doi.org/10.1111/jsbm.12507

Dash, B. M., Prashad, L., Singh, K. K., & Dash, M. (2020). Women and poverty in india: Poverty alleviation and empowerment through cooperatives. *Social Work & Society, 18*(2), 1-14.

Deacon, J. H & Lloyd-Parkes, E. (2020). *The use of a narrative methodology in small firm research* In Filis, I. & Telford, N. *Handbook of Entrepreneurship & Research*. https://www.elgaronline.com/view/edcoll/9781785364563/9781785364563.00023.xml

De Fina, A., & Georgakopoulou, A. (2019). *The handbook of narrative analysis*. Wiley-Blackwall. https://doi.org/10.1002/9781118458204

Derera, E., Chitakunye, P., O'Neill, C., & Tarkhar-Lail, A. (2014). Gendered lending

practices: Enabling south african women entrepreneurs to access start-up

capital. *Journal of Enterprising Culture, 22*(3), 313-

330. https://doi.org/10.1142/S0218495814500137

Desai, R. M., & Joshi, S. (2014). Collective action and community development:

Evidence from self-help groups in rural India. *The World Bank Economic

Review, 28*(3), 492-524. https://doi.org/10.1093/wber/lht024

Dohmwirth, C., & Liu, Z. (2020). Does cooperative membership matter for women's

empowerment? evidence from south Indian dairy producers. *Journal of

Development Effectiveness, 12*(2), 133-

150. https://doi.org/10.1080/19439342.2020.1758749

Dimitrios, T., & Antigoni, F. (2018). Limitations and delimitations in the research

process. *Perioperative Nursing, 7* (3), 155- 163.

https://doi.org/10.5281/zenodo.2552022

Duncanson, C. (2019). Beyond liberal vs liberating: Women's economic empowerment in

the united nations' women, peace, and security agenda. *International Feminist

Journal of Politics, 21*(1), 111-

130. https://doi.org/10.1080/14616742.2018.1518725

Egbo, O. P., Ezeaku, H., Igwemeka, E., & Okeke, O. M. (2020). Financial literacy and

access: Revisiting the bridges and barriers to women entrepreneurship in

Nigeria. *Revista Amazonia Investiga, 9*(29), 436-

444. https://doi.org/10.34069/AI/2020.29.05.48

Eisenhardt, K. M., & Graebner, M. E. (2007). Theory building from cases: Opportunities

and challenges. *Academy of Management Journal, 50*(1), 25-

32. https://doi.org/10.5465/AMJ.2007.24160888

Ellard-Gray, A., Jeffrey, N. K., Choubak, M., & Crann, S. E. (2015). Finding the hidden

participant: Solutions for recruiting hidden, hard-to-reach, and vulnerable

populations. *International Journal of Qualitative Methods, 14*(5),

160940691562142. https://doi.org/10.1177/1609406915621420

Emerole, C. O., Osondu, C. K., & Anyiro, C. O. (2014). risks, vulnerability and

determinants of women farmers' participation in self-help-group (shg)-led

microfinancing in Isuikwuato, Abia state, Nigeria. *Scientific Papers Series

Management, Economic Engineering in Agriculture and Rural

Development, 14*(3), 75-82.

http://managementjournal.usamv.ro/pdf/vol_14/art11.pdf

Embry, E., York, J. G., & Edgar, S. (2022). Entrepreneurs as essential but missing actors

in the Sustainable Development Goals. In *Handbook on the Business of

Sustainability*. Edward Elgar Publishing.

Esin, C., Fathi, M., & Squire, C. (2014). Narrative analysis: The constructionist

approach. In N. K. Denzin & Y. Lincoln (Eds.), *The sage handbook of qualitative

data analysis.* Sage. https://methods.sagepub.com/

Etikan, I., Musa, S. A., & Alkassim, R. S. (2015). Comparison of convenience sampling

and purposive sampling. *American Journal of Theoretical and Applied Statistics,

5*(1), 1-4. https://doi.org/10.11648/j.ajtas.20160501.11

Etim, E. S., & Iwu, C. G. (2019). Factor analysis of the constraints that female

    entrepreneurs face in southeast Nigeria. *Acta Universitatis Danubius.*

    Œconomica, 15(4), 259-285. https://journals.univ-

    danubius.ro/index.php/oeconomica/article/viewFile/5675/5010

Evans, A., & Nambiar, D. (2013). *Collective action and women's agency: A background*

    paper. World Bank, Washington, DC.

    https://openknowledge.worldbank.org/bitstream/handle/10986/21032/927580NW

    P0Wome00Box385358B00PUBLIC0.pdf?sequence=1&isAllowed=y

Ezeh, C. C., & Ezeh, O. H. (2016). Attitude and perception of rural women towards the

    formation and membership of self-help groups in kaduna state, nigeria. *Asian*

    Journal of Agriculture and Rural Development, 6(5), 76-

    82. https://doi.org/10.18488/journal.1005/2016.6.5/1005.5.76.82

Ezeokafor, U. R., Jacobs, C. J., & Ekwere, G. E. (2021a). Influence of cooperative

    society on women empowerment in Nigeria. *Journal of Applied Agricultural*

    Economics and Policy Analysis. 4(1), 25-33. https://doi.org/10.12691/jaaepa-4-1-

    3

Ezeokafor, U. R., Nwankwo, F. O., & Onuoha, C. O. (2021b). Socio economic activities

    of cooperative societies and women empowerment in Anambra state, Nigeria.

    Journal of Global Economics and Business, 2(6), 103-121.

    https://journalsglobal.com/index.php/jgeb/article/download/95/129

Fieck, M., Miron, A. M., Branscombe, N. R., & Mazurek, R. (2020). We stand up for

    each other! : An interpretative phenomenological analysis of collective action

among U.S. college women. *Sex Roles*, *83*(11), 657–

674. https://doi.org/10.1007/s11199-020-01144-y

Flick, U. (2018). An introduction to qualitative research (Sixth ed.). Sage.

Foster, M. D. (2015). Tweeting about sexism: The well-being benefits of a social media

collective action. *British Journal of Social Psychology, 54*(4), 629-

647. https://doi.org/10.1111/bjso.12101

Freeman, M. (2016). Why narrative matters: Philosophy, method,

theory. *Storyworlds, 8*(1), 137-152. https://doi.org/10.5250/storyworlds.8.1.0137

Fusch, P. I., & Ness, L. R. (2015). Are we there yet? Data saturation in qualitative

research. *The qualitative report*, *20*(9), 1408-1416.

http://www.nova.edu/ssss/QR/QR20/9/fusch1.pdf

Gebremariam, F. M. (2017). Factors affecting the growth of women-operated micro and

small enterprises (MSEs) in Ethiopia. *Üniversitepark Bülten, 6*(1), 56-

66. https://doi.org/10.22521/unibulletin.2017.61.5

Gergen, K. J. (1998). From control to co-construction: New narratives for the social

sciences. *Psychological Inquiry*, *9*(2), 101–103.

https://doi.org/10.1207/s15327965pli09024

Girls Who Venture (2020*). Nigeria gender lens entrepreneurship and investing report*.

https://giwps.georgetown.edu/resource/nigeria-gender-lens-entrepreneurship-and-

investing-report/

Gherardi, S. (2015). Authoring the female entrepreneur while talking the discourse of

work–family life balance. *International Small Business Journal, 33*(6), 649-

666. https://doi.org/10.1177/0266242614549780

Ghouse, S. M., Durrah, O., & McElwee, G. (2021). Rural women entrepreneurs in Oman:

Problems and opportunities. *International Journal of Entrepreneurial Behaviour*

& Research, 27(7), 1674-1695. https://doi.org/10.1108/IJEBR-03-2021-0209

Ghouse, S., McElwee, G., Meaton, J., & Durrah, O. (2017). Barriers to rural women

entrepreneurs in Oman. *International Journal of Entrepreneurial Behaviour &*

Research, 23(6), 998-1016. https://doi.org/10.1108/IJEBR-02-2017-0070

Goldman, M. J., Davis, A., & Little, J. (2016). Controlling land they call their own:

Access and women's empowerment in northern Tanzania. *The Journal of Peasant*

Studies, 43(4), 777-797. https://doi.org/10.1080/03066150.2015.1130701

Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research.

Handbook of qualitative research, 2(163-194), 105.

https://miguelangelmartinez.net/IMG/pdf/1994_Guba_Lincoln_Paradigms_Quali

_Research_chapter.pdf

Guest, G., Namey, E., & Chen, M. (2020). A simple method to assess and report thematic

saturation in qualitative research. *PloS One, 15*(5), 1-

17. https://doi.org/10.1371/journal.pone.0232076

Guion, L. A., Diehl, D. C., & McDonald, D. (2011). Conducting an indepth interview.

https://journals.flvc.org/edis/article/view/127025#

Guizzo, F., Cadinu, M., Galdi, S., Maass, A., & Latrofa, M. (2017). Objecting to objectification: Women's collective action against sexual objectification on television. *Sex Roles, 77*(5-6), 352-365. https://doi.org/10.1007/s11199-016-0725-8

Gupta, M. (2021). Role of NGOs in women empowerment: Case studies from uttarakhand, india. *Journal of Enterprising Communities., 15*(1), 26-41. https://doi.org/10.1108/JEC-04-2020-0066

Gupta, N., & Mirchandani, A. (2018). Investigating entrepreneurial success factors of women-owned SMEs in UAE. *Management Decision, 56*(1), 219-232. https://doi.org/10.1108/MD-04-2017-0411

Gusenbauer, M. (2019). Google Scholar to overshadow them all. Comparing the sizes of 12 academic search engines and bibliographic databases. *Scientometrics, 118*(1), 177–214. https://doi.org/10.1007/s11192-018-2958-5

Google Scholar. (2022).
https://scholar.google.com/scholar?cites=6977890234801603736&as_sdt=2005&sciodt=0,5&hl=en&scioq=Halkias+Ufot

Hadi, M. A., José Closs, S. (2016). Ensuring rigour and trustworthiness of qualitative research in clinical pharmacy. *International Journal of Clinical Pharmacy, 38*(3), 641-646. https://doi.org/10.1007/s11096-015-0237-6

Hagues, R. (2021). Conducting critical ethnography: Personal reflections on the role of

the researcher. *International Social Work, 64*(3), 438-

443. https://doi.org/10.1177/0020872818819731

Halkias, D., & George-Ufot, D. (2021). Challenges of women micro-entrepreneurs in the

Niger delta region of Nigeria for business survival: A narrative inquiry. *The ISM*

Journal of International Business, 4(1), 11-22.

https://www.proquest.com/scholarly-journals/challenges-women-micro-

entrepreneurs-niger-delta/docview/2609119503/se-2?accountid=14872

Halkias, D., Nwajiuba, C., Harkiolakis, N., & Caracatsanis, S. M. (2011). Challenges

facing women entrepreneurs in Nigeria. *Management Research Review, 34*(2),

221-235. https://doi.org/10.1108/01409171111102821

Hakim, G. A., Bastian, B. L., Ng, P. Y., & Wood, B. P. (2022). Women's empowerment

as an outcome of NGO projects: Is the current approach

sustainable? *Administrative Sciences, 12*(2),

62. https://doi.org/10.3390/admsci12020062

Harkiolakis, N. (2017). Quantitative research methods: From theory to publication.

Create Space Independent Publishing Platfrom.

Hechavarria, D., Bullough, A., Brush, C., & Edelman, L. (2019). High-growth women's

entrepreneurship: Fueling social and economic development. *Journal of Small*

Business Management, 57(1), 5-13. https://doi.org/10.1111/jsbm.12503

Henderson, H. (2018). Difficult questions of difficult questions: The role of the researcher and transcription styles. *International Journal of Qualitative Studies in Education, 31*(2), 143-157. https://doi.org/10.1080/09518398.2017.1379615

Hickson, H. (2016). Becoming a critical narrativist: Using critical reflection and narrative inquiry as research methodology. *Qualitative Social Work*, *15*(3), 380–391. https://doi.org/10.1177/1473325015617344

Hussain, J., Mahmood, S., & Scott, J. (2019). Gender, microcredit and poverty alleviation in a developing country: The case of women entrepreneurs in pakistan. *Journal of International Development, 31*(3), 247-270. https://doi.org/10.1002/jid.3403

Idoghor, U., & Okechikwu, A. C. (2022). Towards a Favourable Legal Climate: Educating Women Entrepreneurs in Nigeria. *International Journal of Social Science and Education Research Studies*, *2*(5), 104–106. https://doi.org/10.55677/ijssers/V02I05Y2022-03

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. https://www.proquest.com/scholarly-journals/micro-credit-as-strategy-poverty-alleviation/docview/1667167759/se-2

International Finance Corporation. (2022). Banking on Nigeria's dynamic women entrepreneurs. https://www.ifc.org/wps/wcm/connect/news_ext_content/ifc_external_corporate_site/news+and+events/news/banking_on_nigerias_dynamic_women_entrepreneurs

Isaga, N. (2019). Start-up motives and challenges facing female entrepreneurs in

    tanzania. *International Journal of Gender and Entrepreneurship, 11*(2), 102-

    119. https://doi.org/10.1108/IJGE-02-2018-0010

Isiwu, P. I., & Onwuka, I. (2017). Psychological factors that influence entrepreneurial

    intention among women in Nigeria: A study based in Southeast Nigeria. *The*

    Journal of Entrepreneurship, *26*(2), 176-195.

    https://doi.org/10.1177/0971355717708846

Jaiyeola, E. F., & Adeyeye, M. M. (2021). Obstacles along the path of women enterprises

    in africa: A case study of ogotun women in Ekiti state, Nigeria. *Heliyon, 7*(7),1-

    7. https://doi.org/10.1016/j.heliyon.2021.e07593

Jentoft, N., & Olsen, T. S. (2019). Against the flow in data collection: How data

    triangulation combined with a 'slow' interview technique enriches

    data. *Qualitative Social Work: QSW: Research and Practice, 18*(2), 179-

    193. https://doi.org/10.1177/1473325017712581

Jetten, J., Branscombe, N. R., Iyer, A., & Asai, N. (2013). Appraising gender

    discrimination as legitimate or illegitimate: Antecedents and consequences. In M.

    K. Ryan & N. R. Branscombe (Eds.), *Handbook of gender and psychology* (pp.

    306–322). London: Sage.

Jha, S. (2018). Narrative texts in narrative inquiry: Interpretive voices to better

    understand experiences in givens space and time. *Open Journal of Leadership, 7*,

    237–249. https://doi.org/10.4236/ojl.2018.74014

Johansson, A. W. (2004). Narrating the entrepreneur. *International Small Business Journal*, *22*(3), 273–293. https://doi.org/10.1177/0266242604042379

Jost, J. T., Becker, J., Osborne, D., & Badaan, V. (2017). Missing in (collective) action: Ideology, system justification, and the motivational antecedents of two types of protest behavior. *Current Directions in Psychological Science: A Journal of the American Psychological Society, 26*(2), 99-108. https://doi.org/10.1177/0963721417690633

Kabeer, N. (2008). Paid work, women's empowerment and gender justice: Critical pathways of social change. http://eprints.lse.ac.uk/53077/

Kapoor, S. (2019). Entrepreneurship for economic and social empowerment of women: A case study of self-help credit program in nithari village, Noida, India. *Australasian Accounting, Business & Finance Journal, 13*(2), 123-142. https://doi.org/10.14453/aabfj.v13i2.8

Kim, J. H. (2016). *Understanding narrative inquiry*: *The crafting and analysis of stories as research*. Sage.

Kornbluh, M. (2015). Combatting challenges to establishing trustworthiness in qualitative research. *Qualitative Research in Psychology, 12*, 397–414. https://doi.org/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. https://doi.org/10.1080/13814788.2017.1375092

Kumar, A. (2018). Impact of self-help group on women empowerment: A case study of

    Patna district. *International Journal of Social Science, 7*(1), 1-3.

    https://doi.org/10.30954/2249-6637.03.2018.1

Kumar, N., Raghunathan, K., Arrieta, A., Jilani, A., & Pandey, S. (2021). The power of

    the collective empowers women: Evidence from self-help groups in india. *World*

    Development, 146, 105579-

    105579. https://doi.org/10.1016/j.worlddev.2021.105579

Kurtege Sefer, B. (2020). A gender- and class-sensitive explanatory model for rural

    women entrepreneurship in turkey. *International Journal of Gender and*

    Entrepreneurship, 12(2), 191-210. https://doi.org/10.1108/IJGE-07-2019-0113

Kushwah, S. V., Singh, T., Vigg, M., & Singh, V. (2021). The role of entrepreneurship

    support in women empowerment: An empirical analysis. *Academy of*

    Entrepreneurship Journal, 27(4), 1-5. https://doi.org/10.15294/jne.v4i2.16005

Kuye, O. L., Anyim, F. C., & Ekwoaba, J. O. (2011). Women participation in Nigerian

    trade union movement: A strategic and socio-psychological viewpoint. *Journal of*

    Management Research (Las Vegas,

    Nev.), 4(1)https://doi.org/10.5296/jmr.v4i1.1088

León-Himmelstine, C., George, R., Tant, E., & Harper, C. (2022). *Global feminist*

    experiences of mobilizing for norm change: We cannot overestimate the role of

    women's movements in advancing change to gender norms.

    https://www.alignplatform.org/briefing-global-feminist-experiences-of-

    mobilising-for-norm-change

Leung, B. T. H., Xie, J., Geng, L., & Pun, P. N. I. (2019). Search engines. In *Transferring Information Literacy Practices* (pp. 163–174).

Springer. https://doi.org/10.1007/978-981-13-7743-3_7

Lindvert, M., Patel, P. C., & Wincent, J. (2017). Struggling with social capital: Pakistani women micro entrepreneurs' challenges in acquiring resources. *Entrepreneurship and Regional Development, 29*(7-8), 759-

790. https://doi.org/10.1080/08985626.2017.1349190

Loh, J. (2015). Inquiry into issues of trustworthiness and quality in narrative studies: A perspective. *Qualitative Report, 18*(33), 1-15. https://doi.org/10.46743/2160-3715/2013.1477

Lowe, A., Norris, A. C., Farris, A. J., & Babbage, D. R. (2018). *Quantifying thematic saturation in qualitative data analysis*. SAGE

Publications. https://doi.org/10.1177/1525822X17749386

Maden, C. (2015). A gendered lens on entrepreneurship: Women entrepreneurship in turkey. *Gender in Management, 30*(4), 312-331. https://doi.org/10.1108/GM-11-2013-0131

Manvar, H. A., Kathiriya, J. B., & Thakar, D. S. (2019). Role of self-help groups in women empowerment and health. *International Journal of Current Microbiology and Applied Sciences, 8*(4), 1613-

1617. https://doi.org/10.20546/ijcmas.2019.804.187

Mertova, P., & Webster, L. (2019). *Using narrative inquiry as a research method: An introduction to critical event narrative analysis in research, teaching and professional practice*. Routledge.

Meyer, N., & Landsberg, J. (2015). Motivational factors influencing women's entrepreneurship: A case study of female entrepreneurship in South Africa. *International Journal of Economics and Management Engineering, 9*(11), 3864-3869. https://publications.waset.org/10002905/motivational-factors-influencing-womens-entrepreneurship-a-case-study-of-female-entrepreneurship-in-south-africa

Mbah, M. F., & East, L. A. (2022). How can community voices from qualitative research illuminate our understanding of the implementation of the SDGs? A scoping review. *Sustainability 14*(4), 1-15. https://doi.org/10.3390/su14042136

McAlpine, L. (2016). Why might you use narrative methodology? A story about narrative. *Eesti Haridusteaduste Ajakiri., 4*(1), 32-57. https://doi.org/10.12697/eha.2016.4.1.02b

McClelland, E., Swail, J., Bell, J., & Ibbotson, P. (2005). Following the pathway of female entrepreneurs: A six-country investigation. *International Journal of Entrepreneurial Behaviour & Research, 11*(2), 84-107. https://doi.org/10.1108/13552550510590527

Merriam, S. B., & Grenier, R. S. (Eds.). (2019). *Qualitative research in practice: Examples for discussion and analysis*. John Wiley & Sons

Merriam, S. B., & Tisdell, E. J. (2015). *Qualitative research: A guide to design and implementation* (4th ed.). Jossey-Bass.

Meyer, J. W., & Rowan, B. (1977). Institutionalized organizations: Formal structure as myth and ceremony. *The American Journal of Sociology, 83*(2), 340-363. https://doi.org/10.1086/226550

Microsoft Word. (2019). Mastercard Index of Women Entrepreneurs 2019. https://newsroom.mastercard.com/wp-content/uploads/2019/11/Mastercard-Index-of-Women-Entrepreneurs-2019.pdf

Migunani. (2017). Collective action for empowerment in Indonesia: A study of collective action initiated by partners of the MAMPU Program. https://www.dfat.gov.au/sites/default/files/indonesia-australia-partnership-gender-equality-mampu-women-collective-action-research-report.pdf

Miron, A. M., Ball, T. C., Branscombe, N. R., Fieck, M., Ababei, C., Raymer, S., Tkaczuk, B., & Meives, M. M. (2022). Collective action on behalf of women: Testing the conceptual distinction between traditional collective action and small acts in college women. *Sex Roles, 86*(7-8), 415-427. https://doi.org/10.1007/s11199-022-01279-0

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), 49-61. https://doi.org/10.1515/ijek-2017-0005

Mordi, C., Simpson, R., Singh, S., & Okafor, C. (2010). The role of cultural values in understanding the challenges faced by female entrepreneurs in Nigeria. *Gender in Management, 25*(1), 5-21. https://doi.org/10.1108/17542411011019904

Morse, J. M. (2015). Critical analysis of strategies for determining rigor in qualitative inquiry. *Qualitative Health Research, 25*(9), 1212-1222. https://doi.org/10.1177/1049732315588501

Moser, C. (2016). *Introduction: Towards a nexus linking gender, assets and transformational pathways to just cities*. In Moser, C (Ed.) *Gender, Asset* Routledge.

Moses, C., & Mordi, C. (2010). Women entrepreneurship development in Nigeria: The effect of environmental factors. *BULETINUL Universitatii Petrol-Gaze din Ploie~ ti*, *62*(4), 43-52. http://eprints.covenantuniversity.edu.ng/id/eprint/2614

Mudege, N. N., Nyekanyeka, T., Kapalasa, E., Chevo, T., & Demo, P. (2015). Understanding collective action and women's empowerment in potato farmer groups in ntcheu and dedza in malawi. *Journal of Rural Studies, 42*, 91-101. https://doi.org/10.1016/j.jrurstud.2015.09.002

Muhammad, S., & Ximei, K. (2022). Does it matter where you live? rural-urban context among women entrepreneurs in pakistan. *Frontiers in Psychology, 13*, 827634-827634. https://doi.org/10.3389/fpsyg.2022.827634

Naano, A.V. (2014). Ensuring the quality of the finds of qualitative research: looking at the trustworthiness criteria. *Journal of Emerging Trend in Educational Research and the Policy Studies* 5, 272-281.

Nair, N. V., & Moolakkattu, J. S. (2015). Why do women's cooperative societies

    languish? A study of selected societies in kottayam, kerala. *Asian Journal of*

    Women's Studies, 21(2), 105-

    125. https://doi.org/10.1080/12259276.2015.1062262

Nasimiyu, B. (2019). Nigeria has exceptionally high percentage of female entrepreneurs.

    https://technologymirror.com.ng/nigeria-has-exceptionally-high-percentage-of-

    female-entrepreneurs-says-report/

National Population Commission. (2021). National and states projection.

    http://nationalpopulation.gov.ng/

Nehls, K., Smith, B. D., & Schneider, H. A. (2014). Video-conferencing interviews in

    qualitative research. In Hai-Jew, S. (2014). *Enhancing qualitative and mixed*

    methods research with technology. Information Science Reference.

Neneh, B. N. (2017). Family support and performance of women-owned enterprises: The

    mediating effect of family-to-work enrichment. *The Journal of Entrepreneurship*,

    26(2), 196–219. https://doi.org/10.1177/0971355717716762

Njagi, N. W., & Onyango, D. O. (2019). Challenges faced by women entrepreneurs in

    their efforts towards poverty reduction in Mukuru Kwa Njenga; Embakasi East

    Constituency, Nairobi, Kenya. *Developing Country Studies*. 9(60), 68-83.

    https://doi.org/10.7176/DCS/9-6-10

Nsengimana, S., Tengeh, R., & Iwu, C. (2017). The sustainability of businesses in kigali,

    Rwanda: An analysis of the barriers faced by women entrepreneurs. *Sustainability*

    (Basel, Switzerland), 9(8), 1372. https://doi.org/10.3390/su9081372

Noor, S., Isa, F. M., & Nor, L. M. (2021). Women empowerment through women entrepreneurship: A comparison between women entrepreneurs and fulltime housewife in Pakistan. *Iranian Journal of Management Studies, 14*(2), 347-363.

Nowell, L. S., Norris, J. M., White, D. E., & Moules, N. J. (2017). Thematic analysis: Striving to meet the trustworthiness criteria. *International Journal of Qualitative Methods, 16*(1), 1-13. https://doi.org/10.1177/1609406917733847

Nwachukwu, C. E., Fadeyi, O., Paul, N., & Vu, H.M. (2021). Women entrepreneurship in Nigeria drivers, barriers and coping strategies. Proceedings of the First International Conference on Computing, Communication and Control System, I3CAC 2021, 7-8 June 2021, Bharath University, Chennai, India. https://eudl.eu/doi/10.4108/eai.7-6-2021.2308607

Nwagu, N. B., & Onwuatuegwu, I. N. (2021). Women entrepreneurship in Africa and implications on development: Obstacles and remedies. *Journal of African Interdisciplinary Studies, 5*(6), 56 – 67.https://kenyasocialscienceforum.files.wordpress.com/2021/07/pdf-nwagu-onwuatuegwu-women-entrepreneurship-in-africa-and-implications-on-development.pdf

Nyataya, I. P. K. (2018). Non-governmental organisations empowering women in Rwanda. *International Journal of Research in Sociology and Anthropology* 4,15– 27. http://doi.org/10.20431/2454-8677.0404002

Obayelu, O. A., & Chime, A. C. (2020). Dimensions and drivers of women's empowerment in rural nigeria. *International Journal of Social Economics, 47*(3), 315-333. https://doi.org/10.1108/IJSE-07-2019-0455

Obodoechi, N., Omeje, A. N., Nwokolo, C. C., Urama, C. E., Asogwa, H. T., Agu, C. V., & Ukwueze, E. R. (2022). Women and entrepreneurship in nigeria: What role does social inclusion play? *Journal of International Women's Studies, 23*(5), 41-60.

Ochoa, D. P., Manalastas, E. J., Deguchi, M., & Louis, W. R. (2019). Mobilising men: Ally identities and collective action in japan and the philippines. *Journal of Pacific Rim Psychology, 13*, e14. https://doi.org/10.1017/prp.2018.30

Ofomata, C. (2021). Women entrepreneurships' development in Imo state, Nigeria, challenges and prospects. *South Asian Journal of Social Studies and Economics*. https://doi.org/10.9734/sajsse%2F2021%2Fv12i430339

Ofuoku, A., & Albert, C. (2014). Rural women farmers' assessment of credit oriented self-help groups in delta state, Nigeria. *Journal of Agricultural Sciences (Belgrade, Serbia), 59*(3), 329-340. https://doi.org/10.2298/JAS1403329O

Ogundana, O. M., Simba, A., Dana, L.-P., & Liguori, E. (2021). Women entrepreneurship in developing economies: A gender-based growth model. *Journal of Small Business Management, 59*(1), S42-S72. https://doi.org/10.1080/00472778.2021.1938098

Ojediran, F., & Anderson, A. (2020). Women's entrepreneurship in the global south: Empowering and emancipating? *Administrative Sciences, 10*(87), 87. https://doi.org/10.3390/admsci10040087

Ojinta, R. I., & Halkias, D. (2019). Nigerian women entrepreneurial leaders: A narrative literature review. *Available at SSRN.* http://dx.doi.org/10.2139/ssrn.3449158

Ojo, E. D., Anitsal, I. & Anitsal, M. M. (2019). *Review of career education for women entrepreneurs in Nigeria.* https://www.researchgate.net/publication/331344891_Review_of_Career_Education_for_Women_Entrepreneurs_in_Nigeria

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*, 167.

Ojong, N., Simba, A., & Dana, L. (2021). Female entrepreneurship in Africa: A review, trends, and future research directions. *Journal of Business Research, 132*, 233-248. https://doi.org/10.1016/j.jbusres.2021.04.032

Okeke-Uzodike, O. E., & Subban, M. (2019). Cluster initiative management: A potential for African women entrepreneurs in the informal sector. *Local Economy, 34*(5), 421-438. https://doi.org/10.1177/0269094219864082

Okonkwo, I. A., Ndururi, J., & Kihara, A. (2022). Entrepreneurial innovative skills and financial performance of women-owned enterprises in Balogun market, Lagos Island, Nigeria. *Journal of Entrepreneurship & Project Management*, *6*(1), 1-12. https://doi.org/10.53819/81018102t4039

Okonkwo, P. C., Onyeze, C. N., & Ochiaka, D. I. (2019). Contributions of cooperative societies in economic empowerment of rural women in Abia state. *International Journal of Academic Research in Business and Social Sciences, 9*(8), 219-236. https://doi.org/10.6007/IJARBSS/v9-i8/6349

Okunlola, F. A., Babajide, A., & Isibor, A. (2020). Empowering women through micro finance: Empirical evidence from Ibadan, Oyo state, Nigeria. *Academy of Entrepreneurship Journal, 26*(1), 1-12. https://www.abacademies.org/articles/Empowering-women-through-micro-finance-empirical-evidence-from-ibadan-oyo-state-1528-2686-26-1-318.pdf

Olarewaju, T., & Fernando, J. (2020). Gender inequality and female entrepreneurship in developing countries. In: Leal Filho W., Azul A., Brandli L., Lange Salvia A., Wall T. (Eds.), Decent work and economic growth (pp.1-8). Encyclopedia of the UN Sustainable Development Goals. Springer. https://doi.org/10.1007/978-3-319-71058-7_92-1

Olonade, O. Y., Oyibode, B. O., Idowu, B. O., George, T. O., Iwelumor, O. S., Ozoya, M. I., Egharevba, M. E., & Adetunde, C. O. (2021). Understanding gender issues in Nigeria: The imperative for sustainable development. *Heliyon, 7*(7), 1-5. https://doi.org/10.1016/j.heliyon.2021.e07622

Olugbemi, V. K., & Omoniyi, M. B. I. (2021). Political development of women in Nigeria, 1985-2019. *Journal of Social Sciences, 7*(3), 39-46. https://www.ijhumas.com/ojs/index.php/kiujoss/article/view/1295

Omang, A. T., Okpa, J. T., & Okoi, O. N. (2022). Women's empowerment and the well-being of the unemployed women in yakurr, Nigeria. *Journal of International Women's Studies, 24*(1), 1-19.

https://vc.bridgew.edu/cgi/viewcontent.cgi?article=2859&context=jiws

Othman, M. S., Garrod, G., & Oughton, E. (2021). Farming groups and empowerment of women smallholder farmers. *Development in Practice, 31*(5), 676-689. https://doi.org/10.1080/09614524.2021.1911947

Panda, S. (2018). Constraints faced by women entrepreneurs in developing countries: Review and ranking. *Gender in Management, 33*(4), 315-331. https://doi.org/10.1108/GM-01-2017-0003

Pandolfelli, L., Meinzen-Dick, R., & Dohrn, S. (2008). Gender and collective action: Motivations, effectiveness and impact. *Journal of International Development, 20*, 1-11. https://doi.org/10.1002/jid.1424

Papakitsou, V. (2020). Qualitative research: Narrative approach in sciences. *Dialogues in Clinical Neuroscience & Mental Health (Online), 3*(1), 63-70. https://doi.org/10.26386/obrela.v3i1.177

Patino, C. M., & Ferreira, J. C. (2018). Internal and external validity: Can you apply research study results to your patients? *Jornal Brasileiro De Pneumologia, 44*(3), 183-183. https://doi.org/10.1590/s1806-37562018000000164

Paul, J., & Criado, A. R. (2020). The art of writing literature review: What do we know and what do we need to know? *International Business Review, 29*(4), 101717. https://doi.org/10.1016/j.ibusrev.2020.101717

Pinnegar, S., & Daynes, J. (2007). Locating narrative inquiry historically: Thematics in the turn to narrative. In Clandinin, D. J. (Ed.), Handbook of narrative inquiry: Mapping a methodology (pp. 3-34). Thousand Oaks, CA: Sage. https://doi.org/10.4135/9781452226552.n1

Polit, D. F., & Beck, C. T. (2010). Generalization in quantitative and qualitative research: Myths and strategies. *International Journal of Nursing Studies, 47*(11), 1451–1458. https://doi.org/10.1016/j.ijnurstu.2010.06.004

Polkinghorne, D. (1995). Narrative configuration in qualitative analysis. *Qualitative Studies in Education*, *8*(1), 5–23. https://doi.org/10.1080/095183995008010.3

Polkinghorne, D. E. (1988). *Narrative knowing and the human sciences.* State University of New York Press.

Pozarny, P. (2016). Gender roles and opportunities for women in urban environments. https://gsdrc.org/publications/gender-roles-and-opportunities-for-women-in-urban-environments/

Price Waterhouse Coopers. (2020). PWC's MSME survey 2020: Nigeria report. https://www.pwc.com/ng/en/assets/pdf/pwc-msme-survey-2020-final.pdf

Radke, H. R. M., Hornsey, M. J., & Barlow, F. K. (2016). Barriers to women engaging in collective action to overcome sexism. *American Psychologist, 71*(9), 863–874. https://doi.org/10.1037/a0040345.

Riessman, C. K. (2008). *Narrative methods for the human sciences*. Sage Publications

Riessman, C. K. (1993). *Narrative analysis*. Sage.

Riquelme, A. R., Carretero-Dios, H., Megías, J. L., & Romero-Sánchez, M. (2021). Joking for gender equality: Subversive humor against sexism motivates collective action in men and women with weaker feminist identity. *Sex Roles, 84*(1-2), 1-13. https://doi.org/10.1007/s11199-020-01154-w

Runde, D. F., Moser, H., & Nealer, E. (2017). A collective action agenda for women empowerment: Building ecosystems to empower women entrepreneurs and women in factories. https://csis-website-prod.s3.amazonaws.com/s3fs-public/publication/170322_Moser_WomensEconomicEmpowerment_Web.pdf

Rural Development Report. (2016). Chapter 10: Collective action and empowerment. https://www.ifad.org/documents/30600024/30604603/chapter_10.pdf/891541c4-5aed-44fa-bf27-1e37e610c8f1

Said, I., & Enslin, C. (2020). Lived experiences of females with entrepreneurship in sudan: Networking, social expectations, and family support. *SAGE Open, 10*(4)https://doi.org/10.1177/2158244020963131

Saikia, P. (2016). Self-help group of rural assam and its role in women empowerment. *IRA-International Journal of Management & Social Sciences (ISSN 2455-2267), 5*(1), 187. https://doi.org/10.21013/jmss.v5.n1.p18

Sajuyigbe, A. S., & Fadeyibi, I. O. (2017). Women entrepreneurship and sustainable economic development: Evidence from nigeria. *Journal of Entrepreneurship, Business and Economics, 5*(2), 19-46. http://www.scientificia.com/index.php/JEBE/article/view/63/64

Sarpong, D., Nyuur, R., & Torbor, M. K. (2021). Careers of commercially successful female entrepreneurs in context of underdeveloped markets and weak institutions. *International Journal of Entrepreneurial Behavior & Research*. Vol. ahead-of-print No. ahead-of-print. https://doi.org/10.1108/IJEBR-06-2021-0526

Saunders, B., Sim, J., Kingstone, T., Baker, S., Waterfield, J., Bartlam, B., Burroughs, H., & Jinks, C. (2018). Saturation in qualitative research: Exploring its conceptualization and operationalization. *Quality & Quantity, 52*(4), 1893-1907. https://doi.org/10.1007/s11135-017-0574-8

Schirmer, B. R. (2021). Writing a literature review narrative. *International Journal of Education (Las Vegas, Nev.), 13*(2), 94. https://doi.org/10.5296/ije.v13i2.18591

Schram, T. H. (2006). *Conceptualizing and proposing qualitative research* (2nd ed.). Lewiston, NY: Pearson

Serra, R., & Davidson, K. A. (2021). Selling together: The benefits of cooperatives to women honey producers in Ethiopia. *Journal of Agricultural Economics, 72*(1), 202-223. https://doi.org/10.1111/1477-9552.12399

Sim, J., Saunders, B., Waterfield, J., & Kingstone, T. (2018). Can sample size in qualitative research be determined a priori? *International Journal of Social Research Methodology, 21*(5), 619-634. https://doi.org/10.1080/13645579.2018.1454643

Singh, G., & Belwal, R. (2008). Entrepreneurship and SMEs in Ethiopia: Evaluating the role, prospects and problems faced by women in this emergent sector. *Gender in Management, 23*(2), 120-136. https://doi.org/10.1108/17542410810858321

Slembrouck, S. (2015). The role of the researcher in interview narrative. In A. De Fina, & A. Georgakopoulou (Eds.), *The Handbook of Narrative Analysis* (pp. 237-254). Hoboken. http://eu.wiley.com/WileyCDA/WileyTitle/productCd-111845815X.html

Smith, S. A., & Katzman, F. (2020). The collective power of women's organisations in chuuk, FSM. *Global Public Health, 15*(8), 1144-1156. https://doi.org/10.1080/17441692.2020.1751231

Stake, R. E. (2010). *Qualitative research: Studying how things work*. Guilford

St-Arnaud, L., & Giguère, É. (2018). Women entrepreneurs, individual and collective work-family interface strategies, and emancipation. *International Journal of Gender and Entrepreneurship, 10*(3), 198-223. https://doi.org/10.1108/IJGE-09-2017-0058

Stavro S., & Murphy, M. S. (2021). Methodological landscapes: Mapping narrative inquiry, critical race theory and anti-racist education. *Journal of Critical Race Inquiry, 8*(1), 1-21. https://jcri.ca/index.php/CRI/article/view/14359

Stromquist, N. P. (2015). Women's empowerment and education: Linking knowledge to transformative action: Women's empowerment and education. *European Journal of Education, 50*(3), 307-324. https://doi.org/10.1111/ejed.12137

Swain, R. B., & Wallentin, F. Y. (2009). Does microfinance empower women? evidence from self-help groups in India. *International Review of Applied Economics, 23*(5), 541-556. https://doi.org/10.1080/02692170903007540

Subasic, E., Hardacre, S., Elton, B., Branscombe, N. R., Ryan, M. K., & Reynolds, K. J. (2018). "we for she": Mobilising men and women to act in solidarity for gender equality. *Group Processes & Intergroup Relations, 21*(5), 707-724. https://doi.org/10.1177/1368430218763272

Sule, B., & Sambo, U. (2021). The role of civil society in preventing and countering sexual violence in Nigeria. *International Journal of Social Welfare Promotion and Management, 8*(1), 41-56. https://doi.org/10.21742/IJSWPM.2021.8.1.04

Taiwo, H. A. (2021). influence of microfinance banks and cooperative societies on rural women entrepreneurial success in Oyo state, Nigeria. *International Journal of Entrepreneurship, 5*(1), 1-15. https://ajpojournals.org/journals/index.php/ije/article/view/653/769

Thapa Karki, S., & Xheneti, M. (2018). Formalizing women entrepreneurs in kathmandu, nepal: Pathway towards empowerment? *International Journal of Sociology and Social Policy, 38*(7-8), 526-541. https://doi.org/10.1108/IJSSP-12-2017-0166

Thomas, S. (2012). Narrative inquiry: Embracing the possibilities. *Qualitative Research Journal, 12*(2), 206-221. https://doi.org/10.1108/14439881211248356

Tillmar, M., Ahl, H., Berglund, K., & Pettersson, K. (2022). The gendered effects of entrepreneurialism in contrasting contexts. *Journal of Enterprising Communities: People and Places in the Global Economy, 16*(5), 808-828. https://doi.org/10.1108/JEC-12-2020-0208

Tolbert, P. S., David, R. J., & Sine, W. D. (2011). Studying choice and change: The intersection of institutional theory and entrepreneurship research. *Organization*

Science (Providence, R.I.), 22(5), 1332-

1344. https://doi.org/10.1287/orsc.1100.0601

Toma, J. D. (2011). Approaching rigor in applied qualitative research. In C. F. Conrad &

R. C. Serlin (Eds.), *The Sage handbook for research in education: Pursuing ideas*

as the keystone of exemplary inquiry (2nd ed., pp. 263-280). Sage

Torre, J., Hernandez-Velasco, A., Rivera-Melo, F. F., Lopez, J., & Espinosa-Romero, M.

J. (2019). Women's empowerment, collective actions, and sustainable fisheries:

Lessons from Mexico. *Maritime Studies, 18*(3), 373-

384. https://doi.org/10.1007/s40152-019-00153-2

Tracy, S. (2019). *Qualitative research methods: Collecting evidence, crafting analysis,*

communicating impact. Hoboken, New Jersey: John Wiley & Sons.

Tracy, S. J. (2010). Qualitative quality: Eight "Big-tent" criteria for excellent qualitative

research. *Qualitative Inquiry, 16*(10), 837-

851. https://doi.org/10.1177/1077800410383121

Trivedi, S. K., & Petkova, A. P. (2021). Women entrepreneur journeys from poverty to

emancipation. *Journal of Management Inquiry, 31*(4), 358-

385. https://doi.org/10.1177/10564926211017667

Udeme, E. M., Tayo, O. G., Fagbohun, O., Mercy, I. O., & Olonade, Y. O. (2021).

Challenges of women in small scale oil palm production. *Academy of*

Entrepreneurship Journal, 27(4), 1-11.

https://www.abacademies.org/articles/Challenges-of-women-in-small-scale-oil-

palm-1528-2686-27-4-560.pdf

Urim, U. M., Onwumah, A., Imhonopi, D., & Kasumu, T. O. (2016). Dehexing women

    entrepreneurship in Nigeria: Turning possibilities into realities. *Gender &*

    Behaviour, 14(3), 7855-7881.

Wang, C. C., & Geale, S. K. (2015). The power of story: Narrative inquiry as a

    methodology in nursing research. *International Journal of Nursing Sciences, 2*(2),

    195-198. https://doi.org/10.1016/j.ijnss.2015.04.014

Watson, R. T., & Webster, J. (2020). Analysing the past to prepare for the future: Writing

    a literature review a roadmap for release 2.0. *Journal of Decision Systems, 29*(3),

    129-147. https://doi.org/10.1080/12460125.2020.1798591

Webster, L., & Mertova, P. (2007). *Using narrative inquiry as a research method: An*

    introduction to using critical event narrative analysis in research on learning and

    teaching. Routledge. https://doi.org/10.1080/03057920802112933

Welsh, D. H. B., Memili, E., Kaciak, E., & Al Sadoon, A. (2014). Saudi women

    entrepreneurs: A growing economic segment. *Journal of Business*

    Research, 67(5), 758-762. https://doi.org/10.1016/j.jbusres.2013.11.040

Wiley, S., Kirby, C. A., Richards, J., & Stockfisch, A. E. (2021). Positive contact with

    feminist women as a predictor of feminist solidarity, gender privilege awareness,

    and public and domestic support for gender equality in straight men. *Sex*

    Roles, 85(11-12), 688-706. https://doi.org/10.1007/s11199-021-01245-2

Winchester, C. L., & Salji, M. (2016). Writing a literature review. *Journal of Clinical*

    Urology, 9(5), 308-312. https://doi.org/10.1177/2051415816650133

World Bank (2019). *Profiting from parity: Unlocking the potential of women's business in Africa.* Washington, DC. https://openknowledge.worldbank.org/handle/10986/31421

World Bank (2013). Economic development = equal rights for women? https://www.worldbank.org/en/news/feature/2013/09/24/Economic-Development-Equal-Rights-for-Women

Yin, R. K. (2018). *Case study research and applications: Design and methods* (Sixth ed.). SAGE Publications.

Yousafzai, S., Henry, C., Bodidington, S. S., & Fayolle, A. (2022). *Introduction to the research handbook of women's entrepreneurship and value creation.* Elgar Publishing. https://doi.org/10.4337/9781789901375

Appendix A: Recruitment Letter

Hello,

I am a doctoral student at Walden University, and I invite you to participate in my research study. ***This study aims to understand how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action***

The study is important as the findings may help inform Nigerian women business leaders and legislators on how entrepreneurship can economically empower subordinated women through collective action engagement. I believe your experience would be a significant contribution to the study.

If you would be interested in participating in this study, the signed consent must be returned to the researcher via email **or indicate your consent by typing "I Consent"** to the researcher via email.

Thank you in advance for your consideration.

Respectfully,

Elizabeth Ujah

Ph.D. Candidate – Walden University

Appendix B: Interview Protocol

Screening for Inclusion Criteria:

Participant ID:_____
InterviewDate/Time:_____
Age: _____
Gender:_____
Urban Location_____
Years present business: ___
Industry Sector:_____

Preliminary Actions: Interviewer to participants:

Thank you for accepting my invitation to participate in my study. The purpose of this qualitative, narrative inquiry study is to gain a deeper understanding of how women entrepreneurs in urban Nigeria view their work to gain economic empowerment and gender parity through collective action.
Before we get started and ensure consistency among participants' interview responses, I would like to share the definitions of terms we may use within the interview process as they are defined within this study.

Collective Action: This term refers to when more than one person achieves a goal (Ezeokafor et al., 2021a).
Gender Parity: This term refers to achieving equality, fairness, balance, diversity, and gender integration across organizational systems (World Bank, 2019).
Economic Empowerment: This term refers to the strategies and measurements used in improving and transforming the economy (Okonkwo et al., 2019).
Women Empowerment: This refers to programs tailored to protect women from the consequences of gender inequalities (Olonade et al., 2021).

Before we begin the interview, you must be comfortable in your location and feel free to participate without interruptions. Do you feel this description describes your setting at this moment? Is there anyone with you or are you in a private space? We will be discussing in this interview whatever you wish to share about yourself, your family and upbringing, your education, and how all of that has led to you being where you are today

May I begin the interview?

1) **Family Background**

- What does your father do? Does he have his own business?
- Does/did your mother work? Did she encourage you to work/set up your own business?
- Are you married? If so, does your husband approve of your business? Is he
- supportive? What does he do?
- Do you have children? Boys and girls? How does running your own business affect your relationship with them? Who looks after them when you are working?
- Have any family members (male or female) disapproved of you building your own company?

2) Education

- What school did you go to?
- Did you attend university in Nigeria or abroad?
- If you did attend university abroad, how did that affect your views of Nigeria's society today?

3) Entrepreneurship

- When did you decide you wanted to be an entrepreneur?
- Why did you start up your own business?
- Did you have any commercial experience prior to deciding to become an entrepreneur?
- Tell me about your company/companies? Which sector do they lay in and why?
- How did you finance your business startup? Self, Family or loan?
- By what means do you promote your business? Do you use the internet? Is gaining access to technology a concern?
- How do you build your networks? Are you a member of a cooperative or a business association? What are the goals of these associations? Do you find them useful?
- What sources do you rely upon for advice regarding the management of your business?
- Does Nigeria offer any professional support or training to encourage new female entrepreneurs?
- Are you allowed to fully own and manage your own company?
- Who are your customers, men or women?
- Can you work with/employ men?
- How did you recognize your entrepreneurial opportunity?
- What motivates you to come to work every day?

- What is your business strategy? How much growth are you looking to achieve?

4) Culture and religion

- What has been the impact of your country's culture on your doing business?
- How has religion affected your experience as a businesswoman?
- What do you believe is your role in life and in your society?

5) Nigerian government policies

- Has the government supported you in any way in setting up your own
- business? Does it encourage women to set up their own businesses?
- How has Nigeria affected you? Has it been a negative or positive affect?
- Have polices truly changed since 2003? Do they feel tangible?
- Are things getting easier for women entrepreneurs in Nigeria? Do you feel equal to men in any way?
- Do you think there are new laws and policies that are changing the traditional Nigerian mentalities and attitudes towards women and their role in society?

6) General questions

- Are you happy with the way things "are" for women in Nigeria?
- If you could change the things that hinder your prosperity, what would you change?
- How hopeful are you for a brighter future for women in Nigeria?
- What do you think is the secret to your success?
- What advice do you have for younger women that wish to become entrepreneurs in Nigeria?
- Would you like to add anything on how collective action has helped women gain economic empowerment and gender parity?

Examples of probes to facilitate conversations around shared facts:
"Can you provide me an example of that?"
"Can you please tell me more?"
"Is there anything else?"