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Exploring Barriers to Women Entrepreneurs in Enugu State, Nigeria

Ezenwayi Amaechi
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Walden University

College of Management and Technology

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Ezenwayi Chisa Amaechi

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2016

Abstract

Exploring Barriers to Women Entrepreneurs in Enugu State, Nigeria

by

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MBA, Johnson & Wales University, 2007

BS, Bryant University, 2004

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Management

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Abstract

Women play an important role in the development of their families and communities economically; however, in comparison to men, they disproportionately experience barriers such as low income households, poverty, unemployment, lack of training, and discrimination. The purpose of this mini-ethnographic case study was to explore the perceptions of women entrepreneurs in Enugu State, Nigeria on what information they need to overcome possible barriers in their business and economic development. The 5M (market, money, management, motherhood, meso, and microenvironment) framework provided the theoretical lens for this investigation. The data gathering process involved face-to-face semistructured interviews with 15 women entrepreneurs in 3 local markets in Enugu State, in addition to direct observation, field notes, and reflective journal entries. Data were inductively analyzed and then triangulated to ensure trustworthiness of findings. The major themes revealed that these women needed information in the areas of marketing, customer relations, accounting procedures, financing strategies, and formal business training to grow their businesses. Embracing the results of this research may contribute to positive social change by providing information on how small scale women entrepreneurs could reduce their dependence on their husbands, partners, and relatives.

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Dedication

This dissertation is dedicated first to God, who gave me the strength and abilities to start and complete this journey in record time. I would also like to dedicate the content of these pages to all the small scale women entrepreneurs globally, keep up the good work; your contributions matter to each of your communities, economies, and the world. Finally, I would like to dedicate this dissertation to all my family, professional associates, and friends who understood and supported me through the many sacrifices I had to make to achieve this personal and professional goal.

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Chapter 1: Introduction to the Study

Due to the abundance of dynamic human, vibrant, and natural resources that Nigeria enjoys, it has various business and investment potential (Ihugba, Odii, & Njoku, 2013). As a nation, Nigeria has over 150 million people and is known as an oil producer (Ihugba et al., 2013). The country is also rich in other resources, such as agriculture, mining, and semiprecious stones that are yet to be exploited (Ihugba et al., 2013). Despite the abundance of natural resources in Nigeria, the issue of poverty, particularly among women, remains a major problem (Ihugba et al., 2013).

Fifty percent of the 150 million populace are women, and 70% of them live and work in rural areas (Fapohunda, 2012). The 2006 census revealed that 8.4% of Nigerian women worked in the craft and production industries within the informal economy (Fapohunda, 2012). Some lack access to affordable credit, basic information, technical advice, and services (Fapohunda, 2012). Additionally, to mitigate barriers to women entrepreneurs, and in turn alleviate poverty, the Nigerian government has encouraged women entrepreneurs who are considered vulnerable to economic failure as sole proprietors to form cooperative societies to allow them access to micro finances for business activities and development (Ekpe, Mat, & Razak, 2010).

Forming these types of societies would assist in improving their overall quality of life and improve the economy by serving as a poverty reduction tool (Ekpe et al., 2010). The Nigerian federal government also developed several programs in 2004 including a National Economic Empowerment and Development Strategy (NEEDS), a State Economic Empowerment and Development Strategy (SEEDS), and a Local Economic

Empowerment and Development Strategy (LEEDS; Tajudeen & Adebayo, 2013).

Although these programs are comprised of four targeted areas: the creation of wealth, poverty reduction, job creation, and value added direction on how to move forward, the country is still unable to offer both men and women equal opportunities to progress socially, economically, and politically (Tajudeen & Adebayo, 2013). Most Nigerian women have the strong capabilities needed to speed up the growth and development of any society; nevertheless, their capabilities have not been fully employed due to various barriers (Tajudeen & Adebayo, 2013). In this study, I address those barriers to women entrepreneurs in Enugu State, Nigeria. The following section begins with a general discussion regarding women entrepreneurs and concludes with a discussion about several barriers facing Nigerian women entrepreneurs.

Background of the Study

An entrepreneur is someone who builds a business (Ihugba et al., 2013). An entrepreneur could also be an integrated person who has the foresight, is exceptional, resourceful, and possesses leadership qualities (Ihugba et al., 2013). It is important to note that owning and running a small firm is not the same as starting an entrepreneurial venture. An entrepreneurial venture is an individual's efforts that lead to the creation of small and medium enterprises (SMEs) and business ventures, but SMEs simply represent firms or businesses in both small and medium sizes (Lucky & Olusegun, 2012). It has been suggested that barriers affect all women-related ventures (Bosse & Taylor, 2012).

For the purpose of this study, I switched between the use of the terms *entrepreneurs*, *small business owners*, *small scale businesses*, *small scale business*

owners; women-owned businesses, and women business owners. All which referred to the individual or small group nature of female business enterprises that may become SMEs and meet the objective of alleviating poverty and increasing job opportunities for rural residents. This switch in the use of terms is because there seems to be no universal definition of SMEs, as several countries use a variety of ways to define SMEs (Gupta, Guha, & Krishnaswami, 2013). Some countries use a company's turnover as a way to determine the size of an enterprise, while others use fixed investment or the number of employees, volume of sales, as well as an organization's worth of assets (Gupta et al., 2013).

There are three types of women entrepreneurs: conventional, innovative, and domestic (Ukonu & Tafamel, 2011). Conventional women entrepreneurs are those who are devoted to both entrepreneurial ideas and traditional gender roles (Ukonu & Tafamel, 2011). Innovative women entrepreneurs in Nigeria are individuals with strong beliefs concerning entrepreneurial ideas but have a low attachment to conventional gender roles (Ukonu & Tafamel, 2011). Women entrepreneurs in Nigeria have unique cultural challenges. Women entrepreneurs whose lives are organized around their businesses are largely domestic entrepreneurs; these are women who have strong beliefs in traditional female roles and have low connection to entrepreneurial ideas. Some women entrepreneurs in Nigeria fall within this category (Ukonu & Tafamel, 2011). Other women possess dual features, as they are both women and entrepreneurs, and thus have characteristics such as innovativeness, adaptability, creativity, strength, as well as the ability to quickly think and reason (Adeola, 2014).

There seems to be a wide gap or difference as it relates to entrepreneurship between men and women, as women are believed to have a lower propensity to entrepreneurship when compared to their male counterparts (Garba, 2011). This gap is due to cultural beliefs in Nigeria that a woman's function is to raise children instead of pursuing other opportunities (Garba, 2011). Such opportunities include entrepreneurship, education, or other training available to women (Ihugba et al., 2013).

Even where women do manage to develop an economic venture, several factors influence the success of women entrepreneurs in Nigeria including socioeconomic challenges such as domestic issues, financial constraints, lack of access to proper business development resources, and cultural beliefs about proper gender roles (Adeola, 2014). Other barriers include lack of self confidence, male controlled homes that discourage female empowerment, and nontraditional roles (Ademokun & Ajayi, 2012; Garba, 2011). Additionally, lack of essential personal skills and traits required to start a business, which are perceived to be masculine, are influencing the economic development of small scale women entrepreneurs in Enugu State, Nigeria (Ademokun & Ajayi, 2012; Garba, 2011). The issues women entrepreneurs in Nigeria face are manifold; for example, poverty and unemployment appear to be gender related because of inadequate financial resources, unfit opportunities, and limited access to education that in turn affects women's choice of profession (Ifelunini & Wosowei, 2012).

Another form of constraint includes their roles as mothers and wives, as that does not allow for extra time that could be dedicated to training and skills acquisition (Ukonu & Tafamel, 2011). Women-owned businesses are not as economically developed as their

men counterparts in Nigeria (Ekpe et al., 2014). This lack of economic development is due to institutional barriers placed on women which do not allow them to participate fully in economic empowerment programs, particularly, through trade (Ekpe et al., 2014). The majority of Nigerian business enterprises are in the area of sales of recharged phone cards, fashion design, hairdressing, and the selling of perishable and nonperishable food products (Ademokun & Ajayi, 2012). Conversely, Ademokun and Ajayi (2012) noted that the three primary economic activities women entrepreneurs appear to be engaged in include services (57%), trading (28%), and agriculture (15%). Researchers have focused on women entrepreneurs in Nigeria, as well as the cultural and socioeconomic challenges they face.

These challenges include the inadequate provision of infrastructure to include lack of electricity, inadequate transportation system, and improper solid waste disposal system (Ukonu & Tafamel, 2011). Another challenge some women face is the perception by some Nigerians who believe that men have better managerial skills than women; women are seen as more materialistic and fashion conscious (Ukonu & Tafamel, 2011). While there is a wide range of financial institutions that offer business loans, these financial institutions charge high interest rates to potential Nigerian entrepreneurs, as high as 28%, thus discouraging aspiring entrepreneurs (Ihugba et al., 2013). This tactic can be more difficult for Nigerian women entrepreneurs as they either cannot access a loan from the bank due to a low or nonexistent credit rating or they are often forced by circumstance to use the accessed loan for other family needs (Ekpe, 2011).

Time management, family issues, insufficient cash flow or working capital, and

lack of marketing skills are additional challenges Nigerian women entrepreneurs face (Otekunrin, Akintunde, Lawal, & Rotimi, 2013). Culture and family issues related to their spouse, children, extended families, and insufficient support structures are more of the challenges for women entrepreneurs in Nigeria (Agboola, Ademiluyi, & Ademiluyi, 2015). The absence of empowerment training, lack of career guidance, and information on business growth are additional challenges women entrepreneurs in Nigeria face (Agboola et al., 2015; Ajani & Igbokwe, 2015).

Although Nigerian women entrepreneurs appreciate the challenges associated with entrepreneurial undertakings, difficulties relating to family obligation, gaining acceptance from those around them, accessing networks, and financing are some of the challenges they face (Mordi, Simpson, Singh, & Okafor, 2010). Nigerian women will go to great lengths to achieve their dreams of being an entrepreneur. Some women entrepreneurs who did not have access to startup capital, but desired to own a small scale business, used their wedding gifts to start a business (Ukonu & Tafamel, 2011). Additionally, some acquired their business capital from family members with a combination of savings and business capital respectively (Ademokun & Ajayi, 2012).

Independence and unemployment are two of the reasons women entrepreneurs specified for choosing to become entrepreneurs (Ademokun & Ajayi, 2012). Others have indicated that passion for business and lack of required skills motivated them to become entrepreneurs (Ademokun & Ajayi, 2012). Also, gender, religion, and ethnicity play a key role in the development of entrepreneurship, as well as how women entrepreneurs are perceived and valued in Nigeria; the reason for this being the patriarchal nature of the

Nigerian society (Yusuf, 2013). Patriarchy is defined as a set of social affairs that empowers men to control women (Yusuf, 2013).

Deep rooted prejudices depict women as flawed entrepreneurs, as they are often judged from the perspective of male normativity and dominance, even in the absence of substantial data concerning gender differences between men and women entrepreneur performance (Marlow & McAdam, 2013). It is certain that women entrepreneurs need appropriate education, entrepreneurial knowledge, and specific businesses training such as skills development, time management, and other business-related skills for their businesses to thrive (Broto, 2014; Ekpe, 2011).

Problem Statement

Women play an important role in the development of their families and communities economically (Ekpe et al., 2010). They are often plagued by socioeconomic barriers such as being in a low income household, in poverty, are unemployed, have a lack of training, and even are discriminated against through unfavorable laws, cultural traditions, and family expectations (Ekpe et al., 2014). These women are unable to execute their entrepreneurial desires due to a culturally enforced reliance on their husbands, partners, or relatives for financial support (Ekpe et al., 2014). There is a gap in the literature regarding research about small scale women entrepreneurs in Enugu State, Nigeria and the information they need to overcome possible barriers they face (Ekpe et al., 2010; Ifelunini & Wosowei, 2012).

Research regarding challenges small scale women entrepreneurs in this state face as well as the positive impact of business and economic developments of these women

entrepreneurs is less developed and have rarely been explored (Al Mutairi & Fayeze, 2015; Ekpe et al., 2010; Garba, 2011). The general problem was that cultural beliefs in Nigeria concerning the role of women as dependents of their husbands, partners, or relatives are influencing the business and economic development of small scale women entrepreneurs in Enugu State, Nigeria. The specific problem was that small scale women entrepreneurs in Enugu State, Nigeria lack information on how to overcome barriers that influence their business and economic development.

Purpose of the Study

The purpose of this qualitative mini ethnographic case study was to explore what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development. These barriers confronting small scale women entrepreneurs in the eastern part of Nigeria may prevent them from acquiring the necessary entrepreneurial knowledge, skills, and education necessary for their businesses to grow (Ekpe, 2011).

To explore the gap in understanding regarding research about small scale women entrepreneurs in Enugu State, Nigeria, the barriers they face, and what information they need to overcome them, the focus of this study was on small scale women entrepreneurs in three local markets from Enugu State, Nigeria. For the purposes of this study, the term *small scale* was defined as follows: an enterprise that is independently owned and operated, providing goods and services to consumers within a local market with an annual profit of 200,000 naira or less (approximately 1,000 dollars or less) and employing between zero to 10 individuals (Otoo, 2012).

Five small scale women entrepreneurs in each of the three local markets from Enugu State, Nigeria participated in semistructured in-depth interviews to explore barriers preventing small scale women entrepreneurs from growing their businesses. I used direct observation of the participants, reflective journal entries, and field notes to triangulate with the interview results for data analysis. The marketplace, which could be a depiction of the informal economy, was seen as an environment or described as a community where small scale units engage in the production and distribution of goods and services aside from the constraints on capital, both physical and human, and the technical knowhow (Fapohunda, 2012; Fasanya & Onakoya, 2012; Onwe, 2013; Sharma, 2012). The results and implications of this study may be embraced by change agents in Enugu State, Nigeria to empower small scale women entrepreneurs to overcome the barriers to their development and become self sufficient. It may also provide information to the small scale women entrepreneurs in Nigeria on how to acquire entrepreneurial skills and education that could help them develop economically.

Research Questions

Formulating a clear research question at the beginning of the research process is vital as it offers an understanding of what is to be researched (Bagnasco, Ghirrotto, & Sasso, 2014; Rojon & Saunders, 2012; Tarrozzi, 2013). The research question and objective offer directions concerning the data that needs to be collected to answer the question and the exact focus of the conclusions based on the finding of the study (Debono et al., 2013; Farrugia, Petrisor, Farrokhyar, & Bhandari, 2010; Rojon & Saunders, 2012). Research question formulation is mentally challenging, time consuming, and intense,

mainly because the wording of the question is crucial (Anastasiadis, Rajan, & Winchester, 2015; Aslam & Emmanuel, 2010; Rojon & Saunders, 2012). Further, it is important to ensure that the answer established through the research process will add new knowledge to the topic or view the theme from a different angle (Hauser, 2013; Morse & McEvoy, 2014; Rojon & Saunders, 2012). The two types of research questions that exist include exploratory and descriptive (Clarke & Keller, 2014; Ketokivi & Choi, 2014; Rojon & Saunders, 2012). An exploratory research question often begins with *why*, and a descriptive research question usually begins with *what*, *when*, *where*, *who*, or *how* (Barrett, 2013; Juntunen, 2014; Rojon & Saunders, 2012). The overarching research question for this study was: what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome barriers that influence their business and economic development?

Conceptual Framework

The conceptual framework that guided this research was the 5M framework as developed by Brush, de Bruin, and Welter (2009). This framework is an extension of Schumpeter (1934) entrepreneurship theory of market, money, and management 3Ms to include motherhood, meso, and micro environment, extending the framework to 5Ms (Brush et al., 2009). The framework also explained that venture creation is largely organized around three basic concepts, specifically market, money, and management (3Ms) because an entrepreneur requires access to market, money, and management to launch an enterprise (Brush et al., 2009). Although some scholars argue that these 3Ms are the key to the basis of any business, minority business owners encounter barriers when they

endeavor to gain access to these business building blocks (Brush et al., 2009). Plus, as mentioned above, there are additional cultural impediments to entry.

Starting with the proposition that all entrepreneurship is socially rooted, Brush et al. (2009) proposed that the current 3M model be appropriately expanded to include the uniqueness of women's entrepreneurship, which should include the extension of the framework to 5Ms. This extension is to include additional aspects such as motherhood, meso, and micro (Brush et al., 2009). Used as a metaphor to represent the household and family perspective, motherhood is a means of drawing attention to the fact that family and household may have a greater influence on women than it would on men (Brush et al., 2009). Macro environment extends beyond the market to express factors such as cultural, economic, and societal norm expectations on women, the media's reflection of women entrepreneurs, plus national policies, strategies, economic influences, services, and initiatives (Brush et al., 2009). The meso environment includes organized social life, work support services, initiatives, and organizations (Brush et al., 2009).

Motherhood and the meso or micro environment together mediate the activities of women entrepreneurs in a variety of ways (Brush et al., 2009). There is an increased recognition of the role that the household plays, which helps to explain economic and social dissimilarities concerning gender differences in the labor market and entrepreneurial development (Brush et al., 2009). This increased recognition of the role the household plays creates the need for researchers to include family dimensions in conceptualizing, modeling, sampling, analyzing, and interpreting entrepreneurship in the larger context of the dynamics acting upon the individual (Brush et al., 2009).

The insight into the complexities of household dynamics comprised of access to household resources and an inadequate division of labor, differentially influences access to the typical 3Ms: market, money, and management (Brush et al., 2009). Women entrepreneurs have little to no control over the environment; therefore, they have limited ways of making changes directly, which affects only women through macro structures including decision making circumstances (Brush et al., 2009). The social, cultural, and institutional arrangements frame how women view prospects and make strategic choices as well as how they and others assess their enterprises (Brush et al., 2009). These influencers are often referred to as gatekeepers and power holders of resources within the household, the community, or society at large (Brush et al., 2009).

There is increasing recognition that networking and social capital play a key role in women entrepreneurs' access to financial capital (Brush et al., 2009). The meso environment, on the other hand, is concerned with the establishments between the microenvironment and the macro environment (Brush et al., 2009). In this study, I addressed what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome barriers that influence their business and economic development which was framed by this conceptual framework.

Nature of the Study

I conducted this study using a qualitative research method. Specifically, I used a mini ethnographic case study research design, which enabled an in-depth understanding of the research question as described by Smith (2009); Storesund and McMurray (2009); and White, Drew, and Hay (2009). The quantitative research method was not suitable for

this study because it is mainly about theory testing involving variables measured with numbers and evaluated with statistics to decide if the theory describes or predicts the case under study (Erlingson & Brysiewicz, 2013; Ketokivi & Choi, 2014; Yilmaz, 2013). Quantitative research from a broader perspective can be seen as an empirical research into human issues or social phenomenon theory testing, which involves variables that are measured with numbers and analyzed with statistics as a way to conclude if the theory explains or predicts the phenomena of concern (Dasgupta, 2015; Westerman, 2014; Yilmaz, 2013).

It was not intended for this study to use statistical measures in data analysis; however, in-depth interviews were the major form of key data collection. Qualitative research is concerned with gaining an in-depth understanding of the case under study and is dedicated to finding the meaning and explanation of a phenomenon (Baskarada, 2014; De Massis & Kotlar, 2014; Dworkin, 2012). The focus of a mini ethnographic case study is to gain an in-depth understanding of the research question and not to establish transferability of the findings (Alfonso, Nickelson, & Cohen, 2012; Smith, 2009; White et al., 2009). Rather, transferability is always left up to the reader to decide (Da Mota Pedrosa, Näslund, & Jasmand, 2012; Houghton, Casey, Shaw, & Murphy, 2013; Wahyuni, 2012). Given similar cultural characteristics elsewhere, the findings from this study may prove applicable to those environments and stimulate positive social change initiatives there as well.

The data collection process in a quantitative research study is conducted by collecting numerical data, allowing evidence to be presented in a measurable form, thus,

striving to generalize findings or extrapolations to be made (Tubey, Rotich, & Bengat, 2015; Wegener, 2014; Yin, 2013). In this study, I focused on small scale women entrepreneurs in Enugu State Nigeria, allowing me the opportunity to gain an in-depth understanding of the research problem through interviews, direct observation, field notes, and journal entries. A mini ethnographic case study was the design of choice for this study because an ethnographic research design allow the researcher to be formative and constructive in the research process (Quinn et al., 2012; Small, Maher, & Kerr, 2014; White et al., 2009).

A major advantage of blending designs includes the ability to enhance the researcher's capability to develop an indepth understanding of the case under study in a multifaceted and multidimensional reality of the lived experience of the phenomenon (Ates, 2013; Barden, 2013; Sangster-Gromley, 2013). A case study enables a researcher the ability to understand the modern phenomenon in a tangible way (Almutairi, Gardner, & McCarthy, 2014; Hyett, Kenny, & Dickson-Swift, 2014; White et al., 2009). Case studies are much more comparable to ethnography than not (Baskarada, 2014; Hyett et al., 2014; White et al., 2009) because the case study design evolved out of ethnography. Since lived experience transcends and crosses social science dualities, one's research design should also address this (Barden, 2013; Cruz & Higginbottom, 2013; Tanggaard, 2014).

Following this logic, a case study can be combined with ethnography because the strengths associated with ethnography lie in the way through which the voice of the voiceless can be heard and the social world can be reported (de Melo, Stofel, Gualda, &

de Campos, 2014; Prowse & Camfield, 2013; White et al., 2009). Both ethnography and case study design use the same sampling method and both intend to elicit rich and thick data from the participants by understanding cases in their natural environment (Hyett et al., 2014; Holloway, Brown, & Shipway, 2010; Stewart, 2012). A phenomenological research design approach was not suitable for this study because phenomenological researchers are interested in the essence of the lived experience of a particular phenomenon of an individual or a group of individuals (Chan, Fung, & Chien, 2013; Hall, Griffiths, & McKenna, 2013; Petty, Thomson, & Stew, 2012; Thomson, Petty, & Scholes, 2014).

Further, the specific focus is to identify the inherent and unchanging meaning of the issue under study (Bulawa, 2014; Chan et al., 2013; Levers, 2013). The grounded theory research design was also not suitable for this study because the basis of grounded theory is theory generation, which was not applicable for this study (Bagnasco et al., 2014; Hussein, Hirst, Salyers, & Osuji, 2014; Zarif, 2012). Although narrative research can highlight cultural issues in the lives of participants, as well as being a useful method for analyzing the complication of cultural experiences, it was not suitable for this study because it emphasizes meaning and content in the narrative account that participants tell researchers (Mizock & Russinova, 2013; Petty et al., 2012; Souto-Manning, 2014). Conducting a mini ethnographic case study research provided me the ability to gain a better insight into what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome barriers that influence their business and economic development.

Definitions

The words *entrepreneurs*, *small business owners*, *small scale businesses*, *small scale business owners*, *women-owned businesses*, and *women business owners* and related terms were used interchangeably and referred to the same concept or phenomenon in this study. The reason is that there seems to be no universal definition of SMEs as several countries use a variety of ways to define SMEs (Douglas, 2014; Gupta, Guha, & Krishnaswami, 2013; Hundera, 2014) to allow linguistic diversity in the writing. The following operational definitions provide the intentional meaning of key terms and phrases used in the study to provide clarity and enhance comprehension of the research phenomenon, allowing for the realization of the research objectives:

Breadwinner: The primary income earner in the family (Worldbank, 2012).

Entrepreneurship: The ability to create an economic organization for the purpose of profit or growth (Ezibe, Diogu, Eze, & Uzoamaka, 2013).

Entrepreneurship skills: A basic understanding of business functioning, a willingness to take risks, and a strong will to survive in business (Ekpe, 2011; Yusuff, 2013).

Enugu State: One of the 36 states in the Nigerian Federation, the state was created in 1991 from the eastern two thirds of Anambra State. Its capital city is Enugu. Enugu spreads its borders to the states of Kogi and Benue to the north, Ebonyi to the east, Abia and Imo to the south, and Anambra to the west. Enugu State has a population of about 3 million; it is home to the Igbo speaking people widely noted for their industry, entrepreneurship, resourcefulness, traveling, and hospitality (Enugu State Government,

2015).

Formal business sector: The part of the society that is taxed, monitored by a government, and included in the GDP of an economy, this sector can include importing, manufacturing, commerce, and others (Fapohunda, 2012).

Informal sector or economy: The part of a society that is usually not taxed, monitored by any form of government, or included in the GDP of an economy (Fapohunda, 2012). It involves the exchange of goods or services that have economic value among individuals who are outside of the formal business economy and about 60% of the prospective working population earn their living in this economy in most developing nations (Fapohunda, 2012).

Microcredit: Extends small loans to households seen as unable to gain loan access from conventional financial institutions (Ifelunini & Wosowei, 2012).

Mini ethnographic case study: A combination of case and ethnographic studies that allow the researcher to gain a rich and full understanding of the case under study of subjects in their natural environment (White et al., 2009).

Small scale businesses: For the purposes of this study, small scale businesses are enterprises that were independently owned and operated, provided goods and services to consumers within a local market with an annual profit of 200,000 naira or less (approximately 1,000 dollars or less), and employed between zero to 10 individuals (Otoo, 2012).

Women entrepreneurs: For the purpose of this study, the term describes women who create businesses (Ihugba et al., 2013).

Assumptions

Assumptions reflect the nature of knowledge that determines the scope of inquiries and findings in a study (Fan, 2013; Kirkwood & Price, 2013; Martin & Parmar, 2012). The beliefs and assumptions that a researcher has often shape the course of the study (Kirkwood & Price, 2013). The focus of this study was based on several assumptions. First, my interest in the study had its basis primarily on the assumption that the information small scale women entrepreneurs in Enugu State Nigeria need to overcome possible barriers that influence their business and economic development exists. The second assumption was that the research participants would provide open and candid answers to the interview questions as they relate to their experiences, and the resulting data obtained would be reliable and valid. The degree to which participants were honest and candid about their experiences determined the reliability and validity of the research findings.

Third, I assumed that once I made the proper arrangements, the interview environment would be comfortable and that the interviewee would consent to and be available for the interview during the field research period. Fourth, my study design stemmed from the assumption that the findings from this research would reveal the motivations and characteristics that are unique to women entrepreneurs in Enugu State, Nigeria. Last, I assumed that the criteria that were used to select participants for this study were appropriate and sufficient to realize the objectives of the research.

Scope and Delimitations

I conducted this research using a mini ethnographic case study design to explore

what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome barriers that influence their business and economic development. The scope of the study consisted of five women entrepreneurs in each of three local markets in Enugu State, who owned enterprises that were independently operated, providing goods and services to consumers within a local market. The scope of this study included only women entrepreneurs whose businesses were considered small scale. Other categories of businesses including medium and large scale were outside the scope of this study. Additionally, the study only involved research participants who reside in Enugu State Nigeria.

Limitations

In qualitative research, the convenience of selective and theoretical sampling strategies may create a biased sample; therefore, researchers must be mindful of potential limitations of the study and be honest with the readers concerning it (Kolb, 2012; Smith & Noble, 2014; Tanggaard, 2014). Certain factors may have posed limitations to this study. For example, although 15 women entrepreneurs were purposefully selected from Enugu State, Nigeria to participate in the study, there was a chance that the views of the participants selected might not represent the views of all women entrepreneurs in Enugu State.

Another limitation associated with this study included the geographical location of the research focus. Focusing only on Enugu State, posed limitations on gaining a better insight of the barriers influencing the business and economic development of women entrepreneurs on a broader scale. Participants may have faced unique circumstances and

barriers not present in the entire country. The primary aim of qualitative research is not to generalize the research finding, but to leave the transferability decision up to the reader (Houghton et al., 2013; Kolb, 2012; Prowse & Camfield, 2013).

The research participant selection criteria may also have created a limitation. Although I selected women entrepreneurs who run small scale business enterprises that were independently owned and operated, providing goods and services to consumers within a local market, employing between zero to 10 individuals. And with an annual profit of 200,000 naira or less (approximately 1,000 dollars or less). It is important to note that their business experiences varied significantly from one participant to the next. There could have been a feeling of frustration, which may have led them to believe that talking to me about the barriers to their economic development could result in a waste of time on their part for the fear that nothing will be done with the information they provide.

Although most of them were not overwhelmed by my presence, there was a sense of curiosity among their neighbors, mostly men who saw me in the women's stalls and wanted to know my reason for being there. They may have also been overwhelmed by my presence in their spaces or stalls, which could make them act in a way that is unusual or out of the ordinary. Acting in this manner may have made it difficult for me to achieve my ethnographic research aim, a concept known as the Hawthorne effect as described by Bloomer, Cross, Endacott, O'Connor, and Moss (2012); McCambridge, Witton, and Elbourne (2014); and Schwartz, Fischhoff, Krishnamurti and Sowell (2013).

Significance of the Study

Although the role of women has been seen as the key to social and economic

growth within their various communities, mainly in the small and micro enterprises, women still fared worse when compared to their men counterparts due to issues involving gender and patriarchy in some societies (Aliyu, 2013). Women are considered to be at the lowest step of the poverty ladder for reasons such as lack of access to credit as well as cultural and customary law constraints as they relate to their right to own property (Aliyu, 2013). The barriers confronting small scale women entrepreneurs in Nigeria make it difficult for them to execute their financial role successfully due to poverty and over-reliance on their husbands, partners, or relatives (Ekpe et al., 2010).

A report on the implications of poverty concerning women in Nigeria showed that only 21.9% of women had access to the banks against 74.66% of their men counterparts (Ekpe et al., 2010). Despite the contributions of women entrepreneurs in various entities, barriers abound. By addressing these barriers, however, they can contribute to the broader development of the country (Ekpe et al., 2010). Ultimately, the results of this study may contribute to positive social change by helping women throughout the state to understand how to overcome the challenges and barriers now preventing them from succeeding as entrepreneurs.

Significance to Practice

In Nigeria, men are considered risk takers and women in male-dominated homes tend to take fewer risks as women are considered wives and mothers who should not undertake any risk at all (Garba, 2011). As a result, husbands and fathers in patriarchal homes may hamper the exploration of business opportunities by women and girls (Garba, 2011). For the sake of protection and the fear that women would mix with businesspeople

who may want to take advantage of them, this well-intended action has created a dependency condition where women are limited in their potential and are unable to develop and compete economically in the marketplace (Garba, 2011). This over-reliance on others is because of the common understanding in the Nigerian society that a woman's primary priority is to her family (Ekpe et al., 2010).

The purpose of this qualitative mini ethnographic case study was to explore what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development. Consequently, the significance within the context of my research is in two main areas: to add to the existing body of knowledge and to determine widespread implications for social change.

Significance to Theory

Scholars have suggested that entrepreneurship of women is one of the main facilitators of economic growth, productivity, and development in both developed and emerging nations (Ademokun & Ajayi, 2012; Boateng, 2014). Women entrepreneurs face several challenges that must be addressed to enable them to rise to their rightful positions (Tajudeen & Adebayo, 2013). Challenges, such as race, religion, and sociopolitical background, contribute to the high rate of female poverty in Nigeria (Tajudeen & Adebayo, 2013).

The importance of this study cannot be overemphasized. This study contributes to the literature by extending previous research on barriers influencing the business and economic development of women entrepreneurs using a mini ethnographic case study design. Future researchers who seek to promote further knowledge in this field of

research may find this study significant in creating new literature that may be useful, since the emphasis was on discovering how women have been able to overcome the barriers and what explains the success of women's small businesses in light of the various constraints they face.

Significance to Social Change

By adopting the recommendations of this study based on the research findings, it may illuminate the need for federal, state, or local government to focus on and help small scale women entrepreneurs in Nigeria to develop economically. The federal government of Nigeria may also benefit from this study as the research result may foster understanding and insights to help guide them in developing the appropriate policy that could assist in poverty alleviation among women. It may also help the government to develop policies that would educate families on the importance of skills and knowledge acquisition for every member of the family, which could result in economic development and poverty reduction. The study's findings may also help in reducing poverty levels as well as the need for women to overly depend on their husbands, partners, and relatives.

The results and implications of this research may assist to illuminate the need to aid the economic development of some women entrepreneurs in Nigeria who may benefit from the results of this study. It may provide information to small scale women entrepreneurs in Nigeria on how to acquire entrepreneurial skills, strategies, knowledge, and education that could help them develop economically. The current dependency of small scale women entrepreneurs on their husbands, partners, or relatives due to cultural belief may also be reduced. Women may learn to overcome the barriers that hinder the

development of the skill set and education needed to be economically independent. The results of this study may also contribute to a curriculum to educate children concerning family roles.

Summary and Transition

I began this chapter with an overview of the challenges to women entrepreneurs in Nigeria and then provided the context for the purpose of the study which was to explore what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome barriers that influence their business and economic development. Next, I presented the underlying 5M conceptual framework that guided this study and outlined the assumptions, limitations, scope, and delimitations. I also identified the significance of the study in light of the changes that could occur as a result of this research.

In Chapter 2, I will examine the 5M framework, which provided the conceptual framework for the assessment of small scale women entrepreneurs in Enugu State, Nigeria. I will also synthesize and present various literature on different barriers to women entrepreneurs globally, but particularly in Nigeria. I will describe the major themes found in the literature review as well as the gaps and deficiencies found in prior studies in the summary and transition section of the chapter. In Chapter 3, I will provide the methodology that was used for the study and a description of the qualitative research and the rationale for selecting it over quantitative research. Additionally, I will describe and present the rationale for choosing to conduct a mini ethnographic case study

Chapter 2: Literature Review

The purpose of this qualitative mini ethnographic case study was to explore what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome barriers that influence their business and economic development. These barriers to small scale women entrepreneurs in the eastern part of Nigeria seem to prevent them from acquiring the necessary entrepreneurial knowledge, skills, and education needed for their businesses to develop economically. To explore the gap in understanding regarding small scale women entrepreneurs in Enugu State, Nigeria and the barriers they face, the focus of this study was on small scale women entrepreneurs in three local markets from Enugu State, Nigeria.

For the purpose of this study, the term *small scale* means an enterprise that is independently owned and operated, providing goods and services to consumers within a local market with an annual profit of 200,000 Naira or less (approximately 1000 dollars or less) and employs between zero to 10 individuals (Otoo, 2012). Fifteen small scale women entrepreneurs in three local markets from Enugu State, Nigeria participated in a semistructured indepth interviews to explore the barriers to small scale women entrepreneurs from developing economically. Other data collection methods included direct observation, field notes, and journal entries.

Literature Search Strategy

The literature review typically provides the theoretical basis and framework of the research question and bringing them into focus (Boell& Cecez-Kecmanovic, 2014, 2015; Pare, Trudel, Jaana, & Kitsiou, 2015). The literature review process is also a vital first

step and foundation for researchers, as it allows the researcher to understand the existing body of knowledge and identify useful gaps to explore (Felizardo, Gabriel, Fernando, Rosane, & Maldonado, 2012; Pare et al., 2015; Volpato, Betini, & El Dib, 2014). It also offers a theoretical underpinning for the planned empirical study, authenticates the presence of the research problem, and validates the planned study as one that is capable of contributing something new to the body of knowledge (Boell & Cecez-Kecmanovic, 2015; Pare et al., 2015; Saleh, Ratajeski, & Bertolet, 2014).

The literature review supports the valid research methodologies, goals, and research questions for the planned study (Felizardo, Stephen, Emília, & Maldonado, 2012; Pare et al., 2015; Santos & Da Silva, 2013). Conducting an effective literature review is vital to move the knowledge forward and for understanding the breadth of the research on the area of focus (Boell & Cecez-Kecmanovic, 2014; Pare et al., 2015; Volpato et al., 2014). It combines empirical evidence, develops theories or offers a conceptual background for succeeding research, and identifies research topics that necessitate more exploration (Felizardo et al., 2012; Pare et al., 2015; Zhang & Babar, 2013).

The objective of this review was to present a complete assessment of the possible barriers influencing the business and economic development of small scale women entrepreneurs in Enugu State, Nigeria and how they overcame them. This review includes findings from recent literature and studies on the topic of small scale women entrepreneurs as aligned with the research question. The literature and articles in the review represent scholarly, peer-reviewed journal articles. I conducted searches of the

following databases: Academic Source Premier, Business Source Premier, Sage, EBSCOhost, and ProQuest. I analyzed articles obtained from these databases to retrieve relevant information on barriers and challenges to small scale women entrepreneurs.

The keywords I used in the searches included *small scale business entrepreneurs in Nigeria, challenges facing small scale women entrepreneurs in Nigeria, barriers to entrepreneurship in Nigeria, barriers to women entrepreneurship in Enugu State, Nigeria, women entrepreneurs in Nigeria, and women entrepreneurship theories*. I also used a spreadsheet to keep track of authors, references, and themes that emerged from the keyword searches. Some of the scholarly and peer-reviewed publications used in this study include journal articles from publications such as *International Journal of Business and Social Science, Journal of Business Diversity, International Journal of Research, Economic Insights Trends and Challenges, African Journal of Applied Research, and European Journal of Sustainable Development*. Other sources were *International Journal of Sustainable Agricultural Research, Public Policy, and Administration Research, International Journal of Gender and Entrepreneurship, The Qualitative Report, and Qualitative Market Research: An International Journal*.

In this literature review, I present prior research regarding barriers to the business and economic development of women entrepreneurs in Enugu State, Nigeria. Drawing on the Brush et al. (2009) 5M framework, I evaluated the motherhood perspective of the 5M, representing the greater influence household and family may have on women than on men. The macro/meso environment is also reviewed as a way to express factors such as cultural, economic, and societal norm expectations for women and the media's reflection

of women entrepreneurs, including national policies, strategies, economic influences, services, and initiatives (Pare et al., 2015).

Conceptual Framework

The conceptual framework that guided this research was the 5M framework as developed by Brush et al. (2009). This framework is an extension of Schumpeter's (1934) entrepreneurship theory. Brush et al stated that venture creation is structured around three basic concepts, specifically market, money, and management. In addition to the 3Ms, motherhood and meso and macro environments should be considered when reflecting on the uniqueness of women entrepreneurship (Brush et al., 2009).

Used as a metaphor to represent the family and household perspective, motherhood is a means of drawing attention to the fact that the family may have a greater influence on women than it would on men (Brush et al., 2009). Macro/meso environment expresses factors such as cultural, economic, and societal norm expectations for women, and the media's reflection of women entrepreneurs, national policies, strategies, economic influences, services, and initiatives (Brush et al., 2009).

The macro environment is defined as national level policies, laws, culture, and economy (Brush et al., 2009). The meso environment involves the regional support services, organizations, initiatives, and industries (Brush et al., 2009). Certain organizations are gender based, as they relate to image and occupational segregation. This could make it more or less difficult for women to become a part of them (Brush et al., 2009). Both meso and macro environments could minimize women's choices of becoming entrepreneurs because the microenvironment influences gender socialization

and permeates into an array of decision making perspectives (Brush et al., 2009). The general understanding for some is that men have stronger entrepreneurial intentions than women; however, culture can contribute to entrepreneurial intentions and attitude (Shinnar, Giacomini, & Janssen, 2012). Culture is comprised of core value systems that are particular to a group of people or society and influences them to behave in certain ways such as becoming entrepreneurial (Shinnar et al., 2012). Factors such as embedded norms, cultural factors, social customs, and traditions can impact an individual's career choice to become an entrepreneur and, in turn, create a new business (Shinnar et al., 2012).

Adopting Hofstede's seminal work regarding cross cultural comparison, Shinnar et al. (2012) explained the differences among cultures and used four dimensions, which include power distance index (PD), individualism (IDV), uncertainty avoidance index (UA), and masculinity (MAS). The power distance index refers to the extent to which individuals accept and expect that power within organizations and institutions will be distributed unequally (Shinnar et al., 2012). High PD cultures demonstrate unequal power, control, strong hierarchies, and a strong emphasis on obedience to those in power and authority (Shinnar et al., 2012).

Contrary to collectivism, IDV refers to the extent to which individuals see themselves as independent from others (Shinnar et al., 2012). In these types of societies, factors such as freedom, independence, and individual interests are valued, making it a supportive entrepreneurial environment (Shinnar et al., 2012). UA societies represent the ability to tolerate uncertainty and vagueness (Shinnar et al., 2012). To minimize the

uncertainty associated with culture, strict laws, and rules, structures, safety, and security measures are established (Shinnar et al., 2012). Consequently, entrepreneurial activities likely would not thrive in this type of environment because of the uncertain nature associated with entrepreneurship (Shinnar et al., 2012).

Finally, the MAS society represents traditional men's principles and standards that play a major role in the society; men are encouraged to be assertive, tough, and focused, and women are expected to be modest, tender, and concerned with domestic activities (Shinnar et al., 2012). Most women entrepreneurs tend to compete in already saturated, highly competitive mature markets such as restaurant, retail, and care services (Brush, Carter, Gatewood, Green, & Hart, 2006). Although these markets are easy to enter, they minimize the potential to grow (Brush et al., 2006). Access to financial capital, networks, and strategic choices are some of the challenges for women entrepreneurs (Brush et al., 2006).

Unlike men who use monetary assets to acquire existing firms or enter into new markets, women depend on information from working within a particular industry to ascertain existing customer needs that need to be met (Sullivan & Meek, 2012). Although women's networks are also important for gaining access to information and tangible resources when acquiring entrepreneurial resources, they can boost their venture desirability by including men in their establishment (Sullivan & Meek, 2012). Most women use personal savings to launch their businesses, and their education influences their debt financing acquisition (Sullivan & Meek, 2012). Women with university degrees seem to gain access to loans as opposed to their men counterparts (Sullivan &

Meek, 2012). Additionally, women usually are required to offer more collateral and pay higher interest than their men counterparts (Sullivan & Meek, 2012).

When women gain access to resources from formal institutions, it tends to be lower than the resources acquired by their men counterparts because women spend less time developing quality relationships with financial institutions (Sullivan & Meek, 2012). Some women entrepreneurs tend to gain access to financing through networking (Sullivan & Meek, 2012). Compared to men, most women gain access to funding through their strong network connections mainly from family and friends (Sullivan & Meek, 2012). Women are more likely to be associated with network activities connected to family and friends, which are also important to them than social networking in general (Sullivan & Meek, 2012).

Other motivations to launch a business include the need for independence as well as having an entrepreneurial orientation (Sullivan & Meek, 2012). When addressing gender and barriers to entrepreneurship, culture can shape societal gender roles and stereotype as it relates to occupations that are seen to be appropriate for both men and women (Shinnar et al., 2012). As a result, gender stereotypes leads to gender typing of jobs that eventually become primarily masculine or feminine (Shinnar et al., 2012). Gender stereotypes are also prescriptive and descriptive because they indicate norms regarding how men and women should behave (Shinnar et al., 2012). Entrepreneurial undertakings are gendered and often affect the interaction between women entrepreneurs and several service sources (Shinnar et al., 2012). This can place limitations on the entrepreneur's ability to gain access to necessary resources or support needed to become

successful entrepreneurs (Shinnar et al., 2012). As a result, women can see the environment as challenging or unfitting for entrepreneurship activities (Shinnar et al., 2012).

The setting in which a business is established matters as cultural factors, economic development, industrial base, and natural resources all affect the way individuals start and grow their businesses in every country (Brush et al., 2006). Although women contribute significantly to the growth of the world economy, little documentation exists to show these contributions by women especially in countries that are not a part of the Organization for Economic Cooperation and Development (OECD; Brush et al., 2006). Although women are starting and growing businesses worldwide, little to no information exists as to women global entrepreneurship contributions or the inequality between men and women in business (Brush et al., 2006).

Some women-led ventures are often impacted by factors such as venture concept (business potential growth goals), the individual (gender, goals, capabilities, aspirations, commitment, self efficacy, and motivations), institutional financial resources (debt and equity), and firm resources (financial, social, organizational, and technology resources) as stated by Brush et al. (2006). Future research may focus on the amount and quality of the primary source of information which research has indicated vary between men and women as it may give insights into its ability to affect the broader entrepreneurial outcome between men and women (Sullivan & Meek, 2012). The next section of the literature review will further develop the frameworks mentioned above. As a result, it is important to address the issues relating to women entrepreneurs in Nigeria as they still

suffer many limitations and inhibitions which influence their personal and national development (Fapohunda, 2012).

Literature Review

Research concerning barriers to women entrepreneurs exists. Some scholars such as Agboola et al. (2015), Agwu and Emeti (2014), Ani (2012), Boateng (2014), Broto (2014), and Brush et al. (2009) attempted to provide a general understanding regarding the phenomenon under study based on their research findings. Some studies were specific as researchers such as Ekpe et al. (2014) and Garba (2011) explored the motives, characteristics, and challenges to women entrepreneurship. Others were more general such as Bula (2012) and the World Bank (2012, 2014), who explored entrepreneurship in general and from different countries and viewpoints. The main goal of a qualitative research study is not to generalize the research findings, as transferability is always a decision to be made by the reader (Houghton et al., 2013; Kolb, 2012).

Although several scholars have expressed the importance of women entrepreneurs to the economic growth and development of any economy (Adeola, 2014; Ukou & Tafamel, 2011), women entrepreneurs need appropriate education, entrepreneurial knowledge, businesses training such as skill development, time management, and other business related skills for their businesses to thrive (Broto, 2014; Ekpe, 2011). The importance of this study cannot be overly stated, as previous researchers did not address the current phenomenon regarding information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development. In this section, I endeavored to review and study the literature

surrounding possible barriers to business and economic growth of small scale women entrepreneurs in Enugu State, Nigeria and how they overcame them. I used the 5M framework as stated by Brush et al. (2009) as the framework for this review.

Entrepreneurship

Several scholars have attempted to describe entrepreneurship, but there seems to be no one definition available for the concept (Bula, 2012). The definition of entrepreneurship depends largely on the focus of the one defining it (Bula, 2012). Some entrepreneurship theorists have defined entrepreneurship from such perspectives as psychology, sociology, economic, management, and other disciplines (Bula, 2012; Ekpe et al., 2010). Although many theories of entrepreneurship are available in the literature, most of these theories have been created and tested on samples of men; creating the need to understand the traits and behaviors of women entrepreneurs (Brush et al., 2009). Women should be investigated in context with the meso and microenvironments, as these may have a greater impact on them than on their men counterpart (Brush et al., 2009). Brush et al. (2009) also discussed opportunities recognition from a theoretical perspective, noting that the recognition of opportunity is linked closely to the environment in which entrepreneurship occurs.

Entrepreneurship is usually linked with risk taking, innovation, creativity, as well as search for investment (Ezibe et al., 2013). Entrepreneurship can be operated in different markets, locations, by individuals with different skill levels, and can be conducted in either a formal or an informal economy (Ezibe et al., 2013).

Entrepreneurship is gender neutral; meaning that both men and women can represent it;

what is important is that the entrepreneur fulfills the roles associated with entrepreneurship (Ezibe et al., 2013). An entrepreneur is perceived as one who is courageous, independent, a risk taker, and can combine resources to launch a profit making enterprise (Ezibe et al., 2013).

Entrepreneurs are seen as significant influencers in initiating and providing social and economic growth (Adeelanjum, Khan, Naz, & Fatima, 2012). An entrepreneur is one who creates a business by bringing in a complete change through innovation for the full social good (Ihugba et al., 2013). A woman owned business is an enterprise that is initiated, launched, and headed by a woman, who accepts the associated risks and ensures execution of its day to day activities (Ezibe et al., 2013). Starting and managing a business is not a stress free undertaking as entrepreneurs work to create their odds of becoming successful. For that reason, they strive to take steps that bring them closer to their goals each day (Sospeter, Rwelamila, Nchimbi, & Masoud, 2014). As a result, the entrepreneurship process consists of the characteristics of the entrepreneurs, the business prospects, and the business environment (Sospeter et al., 2014).

Entrepreneurship mainly contributes to the development of an economy; it has also been described as a multifaceted and multilayered phenomenon that can be affected by culture and social traditions (Boateng, 2014). Cultural and societal factors can play a major role in determining who within a particular society becomes an entrepreneur and who does not (Boateng, 2014). Some social and cultural conditions in some societies hinder women from starting their businesses and becoming entrepreneurs (Boateng, 2014). Nevertheless, women owned enterprises offer substantial contributions to

innovation, wealth creation, and employments; they have also proven to be the fastest growing entrepreneurial populations in all economies (Brush et al., 2006).

Women Entrepreneurs

Women entrepreneurship is defined in many ways; for example, women entrepreneurs are women who start, establish, and operate business enterprises (Belwal, Belwal, & Al Saidi, 2014). Although entrepreneurship is one of the main facilitators of economic growth, productivity, and development in both advanced and emerging nations, women entrepreneurs in the Middle East and North African (MENA) economies demonstrate the lowest proportion (fewer than one-third) of global women entrepreneurs (Belwal et al., 2014; Boateng, 2014). For example, 80% of the food produced in sub Saharan Africa, 50% to 60 % in Asia, 26% in the Caribbean, 34% in the Middle East and North Africa, and more than 30% in Latin America, were manufactured by women (Iyiola & Azuh, 2014). Women entrepreneurs also provide ideas, energies, and capital resources to their various communities in addition to job creation and contribution to related businesses (Iyiola & Azuh, 2014).

Entrepreneurs launch new businesses that create employment and offer services and products that increase the wealth of both the local and national economies (Boateng, 2014). Until recently, men created most of these new businesses because the concept of women as business owners is a recent occurrence (Boateng, 2014; Kuckertz, Berger, & Allmendinger, 2015). Empowering women to become entrepreneurs gained prominence in the 1980s when it was recognized that women empowerment is one of the ways to achieve poverty reduction, as well as economic growth and development (Ascher, 2012;

Boateng, 2014). Most women have since become entrepreneurs; however, most are in the small and medium enterprises as they end up playing a limited role as coowners and comanagers in the formal entrepreneurship sector as opposed to the informal entrepreneurship sector where women entrepreneurs tend to play a major role (Atef & Al-Balushi, 2015; Boateng, 2014).

There is a need for emerging nations to recognize that by creating an adequate environment for entrepreneurship, entrepreneurs will serve the nations through jobs and wealth creation instead of the other way around (Adeelanjum et al., 2012). It is important to note that entrepreneurship participation should not be dependent on gender because economic contribution necessitates equal involvement (Adeelanjum et al., 2012). Most of the women that are involved in entrepreneurship in some African countries are engaged in small income generating enterprises mainly in farming activities (Boateng, 2014). Without the active contribution of women, it can be difficult to realize economic development because women play a vital role in the entrepreneurial phenomenon (Boateng, 2014; Sarfaraz, Nezameddin, & Majd, 2014).

Nevertheless, women's ability to contribute is dependent on the promotion of gender equality within each of their respective societies (Atef & Al-Balushi, 2015; Boateng, 2014). Entrepreneurs add to the development of the economy through the creation of jobs and other aspects that promote the wellbeing of a nation (Boateng, 2014; Hundera, 2014). Nations with high entrepreneurial activity rates have a high level of women entrepreneurial activity rate (Boateng, 2014; Nkechi, Ikechukwu, & Okechukwu, 2012). This is, however, not the case in some countries as gender inequalities are still

widespread, and most women do not have equal rights as men (Boateng, 2014; Mandipaka, 2014). It is irrespective of the efforts by some international organizations such as the World Bank and the United Nations to bridge the gender gap regarding access to opportunities and resources (Boateng, 2014; United Nations Development Programme [UNDP], 2014).

When women are treated as a second class citizen, their potential human resources are undervalued and overlooked (Boateng, 2014; Panigrahi & Satapathy, 2014). This is more prevalent in emerging nations where unemployment among women is high; becoming an entrepreneur could help women work at home and earn money alleviating poverty (Bajpai, 2014; Boateng, 2014). Although several women around the globe either are starting a new business or are owners of established business, this is not the case everywhere as only 27% of women in Sub Saharan Africa are entrepreneurs and only 4% of the women in the MENA and Mid-Asia region are entrepreneurs (Boateng, 2014; Idris & Agbim, 2015).

Some women entrepreneurs tend to be overrepresented in service and retail sectors, also known as the informal sector, as nearly 84% of women are employed in the informal sector in certain countries (Boateng, 2014). The women who made it to certain formal sectors, tend to be in the supporting role (Boateng, 2014). Most women entrepreneurs in Ghana, for example, make up half of the entire labor force; however, they mainly operate in the informal economy where they not only outnumber the men but also contribute to the national growth, which may not be measured (Ascher, 2012). Additionally, in Pakistan and other developing nations, entrepreneurship is regarded as a

male gendered concept (Adeelanjum et al., 2012). For example, 16% of more than 50% of the population of women in Pakistan is involved in entrepreneurship; however, about 60% choose businesses traditionally held by women such as bakeries, handicrafts, boutiques, and beauty salons (Adeelanjum et al., 2012).

Similarly, Nigerian women entrepreneurs engage in business enterprises in the area of sales of recharge phone cards, perishable, and non perishable food products, as well as fashion design, and hairdressing (Ademokun & Ajayi, 2012). The three main economic activities women entrepreneurs in Nigeria seem to be engaged in include services, trading, and agriculture (Ademokun & Ajayi, 2012). Most women who become entrepreneurs tend to be active in the way they handle challenges and uncertainties imposed on them by their various environments, as they can handle risks placed on them by the society (Tajudeen & Adebayo, 2013). The ability to recognize the factors affecting women entrepreneurs requires knowledge and understanding of women entrepreneurship and its association with economic development (Sarafaraz et al., 2014).

One of the ways to achieve an understanding of women entrepreneurs includes private public partnerships which promote gender based seminars, rallies, meetings, symposia, and debates in an environment that will allow women to express their views without constraint (Ani, 2012). Further, there is a need to encourage the education of the female gender, through girl child education as well as other gender based education and policies (Ani, 2012; Nwigwe, Omonoma, & Okoruwa, 2012). Additionally, education would enable both the men and the women gender to understand their rights and allow the women to compete favorably with their men counterparts within the economy (Ani,

2012; Bajpai, 2014). Gender is a social trait attained during socialization, and can be seen as a hereditary occurrence that is distorted by both cultural and historical acts within diverse societies (Alonge, Ige, & Osagıobare, 2014; Ani, 2012). In Nigeria for example, traditional gender practices can make it difficult to support gender equality (Ani, 2012; Idris & Agbim, 2015).

Gender sensitivity within the entrepreneurial sector is very important because there is a vague assumption that only men understand how to manage that exists in the country (Alonge et al., 2014; Ani, 2012). Which means that women should be left alone to focus on solving their home social problems with their husbands, parents, while men are to be left to solve public and governmental issues (Alonge et al., 2014; Ani, 2012). This may be as a result of persevering cultural stereotype and patriarchal organization where men make every decision including political, economic, social, and women have been subjected to domination by men (Ekpe et al., 2014). Traditional and religious practices have been used as a way to abuse women in societies such as Nigeria; as a result, historically, men are seen as the leaders and women their followers (Ekpe et al., 2014). For gender issues to be alleviated, the structure, as well as other environmental and cultural issues, must be addressed by the government especially concerning economic and political powerlessness of women (Ekpe et al., 2014).

Characteristics of Women Entrepreneurs

The characteristics that make up a women entrepreneur seem to be different depending on where they are located, as most are influenced by several socio-demographic factors and attitudes (Belwal et al., 2014). Women who are assertive,

creative, and adventurous tend to initiate business (Belwal et al., 2014). Additionally, those who have prior work experience tend to have entrepreneurial qualities, as they seem to be confident in their abilities and skills required to perform managerial roles (Belwal et al., 2014; Lincoln, 2012).

Other characteristics include the ability to handle moderate risks, a sense of responsibility, confidence in one's ability, energy, hopefulness, future orientation, managerial skills, and high level of commitment (Belwal et al., 2014; Sadi & Al-Ghazali, 2012). There seems to be a connection between psychological characteristics and entrepreneurship, as individuals with certain types of psychological characteristics tend to display a certain level of entrepreneurship (Mungai & Ogot, 2012). Traits such as the need for achievement, open mindedness, the locus of control (an individual's view of the control of rewards and punishment in his or her life), and risk taking, tend to relate to being or aspiring to become an entrepreneur (Mungai & Ogot, 2012).

This is not the case for most African women entrepreneurs who are often not seen as real entrepreneurs but are seen as pushed into or no choice entrepreneurs as a means to escape poverty (Boateng, 2014). Consequently, these women are referred to as lifestyle entrepreneurs (Boateng, 2014). Some African women entrepreneurs are characterized as follows: poor women who often own few or no assets, and have limited abilities to access needed resources (Boateng, 2014; Nyamwanza, Mapetere, Mavhiki, & Dzingirai, 2012). They are also characterized as having limited or no formal education and have inadequate human assets (Boateng, 2014; UNDP, 2014). Women often have partial or no formal employment and business experience; therefore, they possess partial or no managerial

and business experience as well as limited business related networks before launching their enterprises (Boateng, 2014; Nyamwanza et al., 2012).

Entrepreneurship may be related to personal characteristics and vice versa; personality is made up of characteristics including ways of thinking, feeling, and behaviors that contribute to an individual's uniqueness (Boz & Ergeneli, 2014). The Big Five personality traits dimensions such as neuroticism, extroversion, conscientiousness, agreeableness, and openness to new experiences contribute to the practice of entrepreneurship (Boz & Ergeneli, 2014). A family's attitude, behavior, beliefs, and expectations placed on an individual are vital to his or her psychological, mental, cognitive, and personality development (Boz & Ergeneli, 2014; Mulu-Mutuku, Odero-Wanga, & Ali-Olubandwa, 2015).

Families that are extroverted, ingenious, and have great achievement orientation tend to be resourceful, open to new experiences, and are self assured (Boz & Ergeneli, 2014; Williams & Williams, 2012). As a result, they encourage their children to become innovative, establish businesses for themselves, and take risks (Boz & Ergeneli, 2014; Nkechi et al., 2012). Demographic characteristics such as age, gender, a person's background (education and previous experience) all have an impact on a person's entrepreneurial intentions and undertakings (Rao, Venkatachalm, & Joshi, 2013). Entrepreneurs' characteristics such as behavior, personality, attitude, and capabilities including education and training are some of the factors seen as influencing the growth of small businesses (Rao et al., 2013).

Other influences include family history, prior managerial experience, relevant

industry knowledge, and functional skills (Rao et al., 2013). The two main demographic characteristics that underscore the notion of human capital includes education and experience (Mulu-Mutuku et al., 2015; Rao et al., 2013). Knowledge gained from education and experience represent the type of resources that can be dispersed heterogeneously across individuals. It is essential to understand the dissimilarities between opportunity identification and exploration (Ingwu & Okey, 2013; Rao et al., 2013).

Small Scale Businesses

Small scale businesses in some emerging nations are assessed to employ about 22% of adult populations and are consequently, seen as an important aspect of economic growth (Sekyi, Nkegbe, & Kuunibe, 2014). Ninety percent of organizations registered in Ghana are micro, small, and medium enterprises (Sekyi et al., 2014). These micro, small, and medium enterprises, provide 85% of manufacturing employment, which accounts for about 92% of business within the country and adds about 70% to Ghana's gross domestic product (Sekyi et al., 2014). Small scale businesses in high income countries add about 55% of GDP and over 65% of total employment in an economy (Essien, 2014).

Small scale businesses also account for over 60% of GDP and 70% of total employment in low income nations, and over 70% of GDP and 95% of employment in middle income economies (Essien, 2014). Small scale businesses also produce intermediary products and services that are used in large scale organizations contributing to the support of industrial assimilation and inter linkages (Sekyi et al., 2014). Several small businesses start up every year; however, a substantial number of those businesses

fail before the end of or during the first year and a large number close during the second year (Adisa, Abdulraheem, & Mordi, 2014). For every 100 startups, only about 50 make it through the first 3 years (Adisa et al., 2014). Some of the reasons are lack of adequate funding, poor record keeping and management, lack of distinguishing business capital from personal funds, lack of infrastructure to support small enterprises, and the increasing government focus on Nigeria's oil industry over small business survival (Adisa et al., 2014).

Venturing into small business is very risky, and the rate of small scale business failure in developing nations such as Nigeria is very high (Adisa et al., 2014). Despite these statistics of small scale business failures, the sector continues to provide jobs to several economies (Mwobobia, 2012). In Kenya, small scale businesses contributed to the creation of about 50% of jobs in 2005 (Mwobobia, 2012). Although SMEs are labor intensive, they are also capable of helping to create most of the one billion new jobs needed globally by the end of the century (Agwu & Emeti, 2014). Women small scale business owners face several challenges; some of these challenges include tough local conditions that make it difficult for them to access loans from the banks (Mwobobia, 2012). Due to the type of businesses most women SMEs run, they are usually known for having low start up and working capital, which leads to the low growth rate (Mwobobia, 2012).

The growing number of SMEs in Nigeria seem to be as a result of low level of labor, capital, technological know how, and little managerial abilities associated with small scale businesses (Essien, 2014). As a result, SMEs creates employment, adds to the

rapid growth of the economy, and employs unsophisticated resources, which in turn contributes to making small scale businesses the lifeline of the Nigerian economy (Essien, 2014). SMEs are also seen as Nigeria's key to poverty alleviation, employment generation, and economic growth (Agwu & Emeti, 2014). Although women owned small and medium size enterprises (SMEs), characterize 30 to 37% of all SMEs (8 to 10 million women owned SMEs) in developing markets, its main barrier to development and growth is unmet financial needs (World Bank, 2014).

Some of the operational challenges to SMEs in Nigeria include lack of managerial skills and trained human resources, poor infrastructure, which includes water supply shortage, lack of electricity, inadequate transportation system, and improper solid waste disposal system (Agwu & Emeti, 2014). Nigeria's weak physical and social structures have a huge impact on most SMEs ability to grow and develop economically because they have to rely heavily on the infrastructure provided by the government as this is cost effective (Agwu & Emeti, 2014). Other factors include instability in the government policies, low demand for products and services, poor managerial skills, lack of financial support and insufficient profits (Agwu & Emeti, 2014). All these contribute to the inability of SMEs to grow in Nigeria (Agwu & Emeti, 2014).

Women's Motivations for Entrepreneurship

Motivation is a psychological process that allows the behavior to have purpose and direction (Ismail, Shamsudin, & Chowdhury, 2012). Motivation is also seen as an internal entrepreneurial stimulus that is categorized by pull and push influences based on diverse personal position, nature, and desire (Ismail et al., 2012). Intentions to start a

business as well as the decisions that are made before launching a business, affect the goals, strategies, and business structure (Ismail et al., 2012). Some women's motivation to become entrepreneurs is connected with the design of the job itself, as it enables them to overcome challenges of family life balance and negative working conditions which are associated with traditional occupations (Sullivan & Meek, 2012).

Other factors that motivate women to become entrepreneurs include tenacity and the need for achievement, self realization, financial success, frustrations linked to lack of career advancement, government policies, family background, and support for entrepreneurship (Sullivan & Meek, 2012). Women's ability to recognize opportunity is related to their social network as well as previous work and life experiences (Sullivan & Meek, 2012; Uddin & Bose, 2013). Women tend to rely on their social networks when making decisions, particularly on their families, more than their men counterparts (Aziz, Friedman, Bopieva, & Keles, 2013; Sullivan & Meek, 2012).

Making the decision to become self employed could also be as a result of both pull and push effects (Ismail et al., 2012). The internal entrepreneurial inspiration categorized as push and pull factor is based on various personal position, nature and desire (Ismail et al., 2012). Consequently, the intent to exhibit a particular behavior may be affected by factors such as habits, needs, values, wants, and beliefs (Ismail et al., 2012). Push factors are connected to human necessities such as recession, inadequate family income, unemployment, displeasure within the current employment, and the need to maintain a work life balance (Ismail et al., 2012; Tambunan, 2015).

Pull factor can stem from the need for independence, improved financial

opportunity, the need to be challenged beyond the current situation, and the desire to be one's boss (Ismail et al., 2012; Williams & Williams, 2012). It can also stem from the need to attain flexibility, self fulfillment, the possibility of developing a hobby, role model including influence from friends and families as well as personal achievement (Ismail et al., 2012; Uddin & Bose, 2013). Psychological motives such as self satisfaction, independence, and finance, are some of the motivational factors for women entrepreneurs in places like Malaysia (Ismail et al., 2012; Tambunan, 2015).

Individuals who became entrepreneurs based on push factors tend to be less financially successful than those who built their business based on pull factors (Ismail et al., 2012). Another reason some women become entrepreneurs consists of a lack of progress in the workplace, which results in pull factor (Ismail et al., 2012). Most women leave the workplace and become entrepreneurs because entrepreneurship allows them to gain control over their careers, and possibly escape the glass ceiling occurrence (Ismail et al., 2012; Seenivasan, 2014). Sixteen percent of women entrepreneurs, for example, alluded to glass ceiling as the reason for becoming entrepreneurs, while other women entrepreneurs cited independence and the frustration associated with the progress of their careers as the reason for becoming entrepreneurs (Ismail et al., 2012; Tambunan, 2015). Factors that motivate an individual to become an entrepreneur could be categorized into prime motivators, motives, compelling influence, facilitating influence, and opportunity factors (Rao et al., 2013).

Prime motivator is the entrepreneurial instincts within a person that inspires them to want to become an entrepreneur (Rao et al., 2013). Motives include the need to want to

earn money, to support one's family, carry on a family business, or attain higher social status (Rao et al., 2013). Compelling factor consists of unemployment or an individual's dissatisfaction with his or her current employment (Rao et al., 2013). Facilitating influences may include available funds that an individual may have at their disposal, it may also consist of their willingness to use acquired skill, prior industry experience, inherited resources, or support from friends, and family (Nkechi et al., 2012; Rao et al., 2013). Finally, opportunity influence comprises of trade information, business knowledge concerning resources availability, adequate education, and training, as well as business contracts (Nkechi et al., 2012; Rao et al., 2013).

It is important to note that no distinct factor influences one's decision to become an entrepreneur; however, remarkable motivational prompts include independence, the dream and desire to become an entrepreneur, a new business idea, family background, market opportunity, as well as entrepreneurship challenges and prospects (Rao et al., 2013). Personal gain (freedom, security, and satisfaction) equally served as the motivators for entrepreneurship (Rao et al., 2013). Additionally, personal environment, independence, achievement needs, and economic necessity are some factors that influence the launch of an enterprise by women entrepreneurs (Rao et al., 2013).

Since motivation is a vital factor for business launch and success, push and pull motivational factors define a person's entrepreneurial activities, inspires an individual's expectation, and produces the presence of entrepreneurial needs, which then results in entrepreneurial motivation (Ismail et al., 2012). The importance of motivation to the launch and success of any business cannot be overemphasized; meaning that individuals

must be strongly motivated by factors that are not financially related and must be willing to be fully engaged in the business to meet objectives (Ismail et al., 2012). By introducing short courses on motivation, women entrepreneurs could gain insights into entrepreneurial skills such as creativity, innovativeness, courage, confidence, willpower, and strength (Douglas, 2014; Ismail et al., 2012).

Although some have characterized women as having an unsuitable attitude towards entrepreneurship, data from countries such as Tanzania, Ethiopia, and Zambia found that most women are dedicated to their businesses and have clear strategies on how to further develop those businesses (Boateng, 2014). Women become entrepreneurs for a range of reasons such as the need for income, self employment, job satisfaction, to attain personal accomplishment, self esteem, career challenge, respect, and the need for independence (Boateng, 2014). Additionally, 65% of women entrepreneurs indicated that family circumstances and economic pressure motivated them to become entrepreneurs, 20% cited economic independence, 11.6% mentioned socio economic status improvement, and 4.4% specified life changes as the reason for becoming entrepreneurs (Aziz et al., 2013; Boateng, 2014).

The continuous rise in entrepreneurship among women could be ascribed to reasons such as passion for their ideas, freedom to make their schedules, be the boss, and the need to address social and philanthropic causes (Broto, 2014). Becoming a woman entrepreneur usually depends on both internal and external factors (Goyal & Yadav, 2014). Internal factors include an entrepreneur's personal traits and skills, external attributes consist of one's family, environment, and governmental factors (Goyal &

Yadav, 2014). Women need an enabling environment to grow as entrepreneurs, especially in developing nations (Goyal & Yadav, 2014). Some Nigerian women and girls seem to be motivated to become entrepreneurs due to household needs such as food, clothing, children's education, unemployment, and the pressure on young girls to fend for themselves (Tajudeen & Adebayo, 2013).

Barriers to Women Entrepreneurs

Women entrepreneurs face several challenges that must be addressed to empower them to rise to their rightful positions (Tajudeen & Adebayo, 2013). The ability to balance work and family, for example, tends to be more difficult for women than it is for men due to family responsibilities such as childcare and other household activities that could hinder their advancements (Sumaira & Muhammad, 2012). Additionally, the conventional gender roles that have largely shaped the family due to traditionally held belief of men as breadwinners and women as homemakers also has an effect on women's careers (Sumaira & Muhammad, 2012). Due to race, religion, and socio political background, the women poverty rate in Nigeria is very high (Sumaira & Muhammad, 2012).

Most women are still uneducated compared to their men counterparts (Sumaira & Muhammad, 2012). There are about 1.4 billion poor people in the world, and 70% of them are predicted to be women (Adeelanjum et al., 2012). In the past few decades, some women have come to understand the benefits associated with entrepreneurship and have decided to become a part of it (Adeelanjum et al., 2012). As a result, there has been an increase in women entrepreneurship in countries around the world (Adeelanjum et al.,

2012). In the United States, for example, women entrepreneurs own about 25% of total business, and women entrepreneurs in Canada and France own about one third and one fifth of the total businesses in the country respectively (Adeelanjum et al., 2012).

In Pakistan, some women are mainly protected, not permitted to move about freely on their own, or mix with men individually (Adeelanjum et al., 2012; Seenivasan, 2014). For those who are willing to allow their women and girls to go out and obtain an education, for example, they often encounter transportation issues and other barriers that limit their ability to move about freely to achieve their goals (Adeelanjum et al., 2012; Al Mutairi & Fayez, 2015). Although Pakistani women make up about 50% of the economy, for example, their economic involvement remains low, as women owned enterprises only represent 3% of the 3.2 million enterprises in the country (Adeelanjum et al., 2012; Tambunan, 2015). Also, their role within the family has been seen as a social duty instead of a contribution to the economic development of the country (Adeelanjum et al., 2012; Nyamwanza et al., 2012).

These issues are higher in magnitude, unique to women entrepreneurs, are more distinct, multifaceted, and hard hitting, especially for women entrepreneurs in emerging economies (Goyal & Yadav, 2014). Women's work and contributions seem to have been ignored and or taken for granted because many societies have not recognized women's involvement in the development and growth of their countries' economies (Tajudeen & Adebayo, 2013). In addition to work life balance, some women became entrepreneurs once they become married and have children, because when children are added to the equation, it poses a different set of issues for women than it does for men (Sumaira &

Muhammad, 2012).

Pakistani women entrepreneurs, for example, are faced with environmental and traditional challenges such as cultural, religious, policymaking, and other institutional dynamics that limit their business and economic growth (Adeelanjum et al., 2012). Major limitations to women entrepreneur in Pakistan include inadequate education, lack of support, lack of financial resources, restricted access to information, lack of trust in their ability to succeed, and lack of business resources growth (Adeelanjum et al., 2012).

Nigerian women like women in other developing nations also have manifold responsibilities such as motherhood and homemaking, which means taking on home based and low risk enterprises as a way to earn some income (Tajudeen & Adebayo, 2013).

Although some women entrepreneurs become self employed due to flexibility and independence, some Nigerian women become entrepreneurs as a way to conquer economic disadvantage, gender discrimination, and poverty and its effects (Tajudeen & Adebayo, 2013). Some women entrepreneurs find it easy to participate in trade and service sectors where they have low representation in the small scale sectors of the economy (Tajudeen & Adebayo, 2013). These small scale sectors of the economy are ascribed to low level education, inadequate financial and human capital, as well as the lack of potential future opportunities, because, initiatives such as NEEDS, SEEDS, and LEEDS, unfortunately, do not seem to be making a difference (Tajudeen & Adebayo, 2013).

Other government initiatives such as the National Gender Policy, which was

created to support the participation of women in both public and political affairs also does not seem to be making a difference (Tajudeen & Adebayo, 2013). Some scholars have observed that the issue of gender inequality in Nigeria is not about initiatives or provisions within the constitution, but about implementation (Tajudeen & Adebayo, 2013). Consequently, some women entrepreneurs in Nigeria are usually overlooked, undervalued, and hindered because of barriers, as most Nigerian women, for example, are not seen as fit and proper to own and engage in any significant investment that would enable them to grow financially independent (Ekpe et al., 2014).

The reason may also be that the definition of poverty has influenced the sorts of poverty initiatives designed and implemented by different economies (Nyasulu, 2010). Regardless of the many definitions associated with poverty, some agree that the definition ascribed to poverty usually forms the basis on which poverty interventions are drawn (Nyasulu, 2010). The inadequate definition ascribed to poverty for years has resulted in temporal and unsustainable poverty alleviation initiatives in many countries, as the leading definition of poverty could be seen more as the outcome of poverty rather than poverty itself (Nyasulu, 2010; UNDP, 2014). Some argued that the emergent definition of poverty have been a result of the interests advocated by the groups defining it (Cobbinah, Black, & Thwaites, 2013; Nyasulu, 2010). The definitions of poverty and the poverty alleviation strategies may have not always been in the interest of the poor themselves, but in the interests of the regime and the organizations that are involved in the poverty alleviation (Nyasulu, 2010; Otega & Mohammed, 2014).

Sixty five percent of the majority of the population in most developing countries

continues to live below poverty levels, even though billions of dollars are spent on poverty alleviation programs (Cobbinah et al., 2013; Nyasulu, 2010). There seems to be an increasing trend in poverty in several nations that create the need to reexamine the definition of poverty (Nyasulu, 2010; Williams, 2014). This review of poverty definition could be a major difference between the underprivileged and the marginalized group (Ighodalo, 2012; Nyasulu, 2010) in regards to making financing available to aspiring women entrepreneurs. Most definitions of poverty seem to point mostly to the causes of poverty, which in turn, effects poverty initiatives and approaches. A fresh look at the definition may encourage sustainability and possibly poverty reduction because poverty has everything to do with the human spirit in certain conditions regardless of the person's geographic location (Ighodalo, 2012; Nyasulu, 2010). This could contribute to reason low numbers of women entrepreneurs in Nigeria can obtain financing to start their enterprises.

Sustainable development and poverty eradication should not be seen as a way to meet people's needs, rather, a way to establish a supportive environment where all can realize and enjoy basic human rights (Nyasulu, 2010), among which is the ability to become an entrepreneur. For that reason, there is a need to address the glass ceiling occurrence, which tends to affect most women in and out of the workplace (Bosse & Taylor, 2012). The glass ceiling phenomenon is a metaphor used to explain the invisible barriers that tend to hinder the advancement of talented women within the organization, out of frustration; these women leave the organization to become entrepreneurs (Bosse & Taylor, 2012). Although these women become the chief executive officers (CEO) of their

respective business, they tend to meet other forms of systemic gender biases such as limited credit availability from banks and reduced access to equity capital, which prevent them from attaining their full entrepreneurship potential; a concept known as the second glass ceiling (Bosse & Taylor, 2012).

Business Financing Issues

The World Bank (2014) reported that although access to bank accounts and credit could be an economic gateway for women entrepreneurs, they face more challenges than their men counterparts in gaining access to financial services. The inclusive database known as the Global Findex, used as a tool to assess how individuals borrow, save, and manage risks in 148 nations, showed that women are less likely than men to have bank accounts (World Bank, 2014). Women are 20% less likely than men to have access to formal financial institutions in emerging economies and 17% less likely to have taken out a loan in the past year (World Bank, 2014). Further, World Bank's Gender at Work Report showed that women are more economically excluded from nearly every global measure (World Bank, 2014).

Lack of financial education seems to be another limitation for women to gain access to and benefit from financial services, and women in some countries may only have access to financial service by name (World Bank, 2014). Although an account might be opened using a woman's name at a formal financial institution in Pakistan for example, the decision as to how that money is used is usually made by the male relative (World Bank, 2014). Some countries allow women to open an account; they are however required to have permission from a male relative before accessing the account (World

Bank, 2014). Some women in Nigeria face similar challenges as it relates to gaining access to funds and finances for their businesses (Tajudeen & Adebayo, 2013).

Some institutions require collateral in exchange for access to business loans, something that some women entrepreneurs do not have, as a result, some women are forced to rely on informal sources such as traditional moneylenders, families, and friends for their business loans (Tajudeen & Adebayo, 2013). Some women entrepreneurs' depend on predacious moneylenders while others become a part of informal savings groups (Goyal & Yadav, 2014; Olarenwaju & Olabisi, 2012). By accessing funds in this manner, women run the risk of borrowing at a higher interest rate; the lenders may not have the funds available at the time of need, and the burden of repayment may also be greater (Tajudeen & Adebayo, 2013). Access to financing is an important business constraint to some women entrepreneurs (World Bank, 2012).

Fifty four percent of Bosnian women entrepreneurs, for example, shared that hindrances such as the absence of properties that is registered in their names and the traditional views held about the role of women prevented them from gaining access to formal credit (World Bank, 2012). Also, Italian women, for example, pay more for overdraft amenities than their men counterparts do, even when no evidence exists that women pose more risk than men do (World Bank, 2012).

Women entrepreneurs, especially those in the rural areas lack access to credit, information, advice, and services, as a result, they are prevented from expanding their businesses (Fapohunda, 2012). Sixty one percent of the startup capital of women entrepreneurs came as a gift from their mothers and grandmothers, 10% admitted to

receiving startup capital from other relatives such as husband's inlaws, brothers, and aunts, while others admitted to starting their businesses with no startup capital (Boateng, 2014). To protect their interest, most women entrepreneurs in the informal sector have had to form associations, enabling them to gain access to credit and savings offered amongst themselves (Fapohunda, 2012).

Ninety percent of women entrepreneurs shared that joining such associations enabled them to gain access to some capital used for their businesses, and 77.3% of women entrepreneurs specified that absence of finances is the reason for the lack of business expansion (Fapohunda, 2012). Further, only 10% of the participants surveyed within the informal sector were aware that banks provided loans to small scale businesses (Fapohunda, 2012). Although several governmental programs exist to aid small scale women entrepreneurs, women, majority being illiterate, often do not receive proper assistance (Fapohunda, 2012), because education is a key element of entrepreneurship development (Ismail et al., 2012).

Cultural and Environmental Issues

In addition to the family and personal challenges, women entrepreneurs are exposed to societal norms and beliefs, which contribute to their challenges (Sumaira & Muhammad, 2012). In some developing countries where families are connected and depend on each other for assistance, some women entrepreneurs are unable to save and grow their businesses because of the need to provide for extended family members (Goyal & Yadav, 2014). Individuals within a society tend to ascribe certain values and expectations based on sexual category, which often affect the career choices made by

women (Sumaira & Muhammad, 2012).

In some instances, to live up to the societal expectation, some women take on the responsibility of simultaneously serving as an ideal domestic caregiver while working to exceed business expectations (Sumaira & Muhammad, 2012). When women become entrepreneurs, they can gain the needed flexibility to manage their dual role more than they could if they were to be in an employed position (Sumaira & Muhammad, 2012; Tambunan, 2015). Managing their dual role may serve as a barrier because the business may not be a priority, but may have to compete with other roles the women have to manage (Seenivasan, 2014; Sumaira & Muhammad, 2012).

Some cultural issues to women entrepreneurs in certain economies include lack of control over financial resources and patriarchal background, which serve as a huge inhibition to economic development (Olarenwaju & Olabisi, 2012). Husbands and fathers in the patriarchal homes also contribute to challenges faced by women entrepreneurs as they hamper the exploration of business opportunities by women and girls (Garba, 2011). Among the issues affecting women entrepreneurs, factors such as self and societal issues ranked the highest, followed by financial, economic, political, and environmental matters (Adeelanjum et al., 2012). Lack of confidence among women entrepreneurs in their entrepreneurial abilities has been ascribed to negative self perception, mainly as a result of cultural and social factors (Boateng, 2014). In some parts of Nigeria, laws and initiatives legislated to improve the opportunities, and educational availability to the girl child have been hindered by a lack of enforcements (Ekpe et al., 2014; Tajudeen & Adebayo, 2013). This is in addition to cultural and religious prejudices against women

which are prevalent in all aspects of the Nigerian society as well (Ekpe et al., 2014; Tajudeen & Adebayo, 2013).

Although women constitute about half of the Nigerian population, they have been sidelined in political arenas, to the extent that women have not held more than 15% of elected offices in the country (Ekpe et al., 2014). The collective lives of women, in general, have been affected by continuous social exclusion even in matters that pertain to them (Ekpe et al., 2014). In most areas of the country, most women were and are still seen as inferior and their participation in governmental affairs has been highly discouraged (Ekpe et al., 2014).

This issue has continued even after policies and initiatives aimed at encouraging active participation of women in government, economics, and social issues were implemented (Ekpe et al., 2014). There is also a need for women to become a part of the decision making process, especially on the issues that affect them, however, women involvement in decision making at both the federal and state levels are still insignificant (Tajudeen & Adebayo, 2013). When given the opportunity to be in managerial positions in Nigeria, women made a difference.

For example, Professor Dora Akunyili transformed the National Agency for Food and Drug Administration and Control (NAFDAC), Ifueke Omogui transformed the Nigerian tax system (Tajudeen & Adebayo, 2013). Obiageli Ezekwesili, who is the managing director of World Bank, helped shape world economies, and Dr. Ngozi Okonjo Iweala, who was nominated for the topmost seat at the World Bank (Tajudeen & Adebayo, 2013). When allowed to excel in their roles women bring a set of distinct traits

that differentiates them from their men counterparts (Tajudeen & Adebayo, 2013).

Women execute about 66% of the global work, harvest 50 % of the food, but earn 10 % of the income, and own only 1% of the property (World Bank, 2012).

A study of 141 economies around the world to understand how regulations and institutions affect women and men, showed that no legal discrepancies existed on the basis of gender in most high income economies (World Bank, 2012). Women embody 49.6% of the total worldwide population, yet, only 40.8% of that population is represented in the formal workforce (World Bank, 2012). The reason could be the dissimilarities in the way men and women are treated under the law, as most institutions and regulations associated with the capacity to work or create and run a business tend to be different between men and women (World Bank, 2012).

While there is no lack of women entrepreneurs in places such as sub Saharan Africa, they are more likely to engage in businesses that are smaller and in informal sectors (World Bank, 2012). The reason is that some women in those societies are usually not able to legally act on their own; they also tended to have less secure rights to property (World Bank, 2012). Also, some women are denied employment within the formal sector mainly because they have family responsibilities, lack skills needed for the role, as well as cultural, and societal barriers (Fapohunda, 2012). As a result, they are forced into the informal sector, which is the only hope of gaining access to employment and income opportunities (Fapohunda, 2012).

Due to the dominance of women in the informal sector, policies and developments geared towards this sector have a direct effect on the women entrepreneurs,

as about 60% of the population in developing countries earn their income within the informal sector (Fapohunda, 2012). The Nigerian informal economy, for example, employs about 46% of the women workforce, largely due to the low capital required to gain entrance (Fapohunda, 2012). The role and participation of women within the informal sector are still undervalued because they seem to be invisible along with their needs (Fapohunda, 2012). In addition to the benefits associated with a woman's access to property rights as it relates to entrepreneurship, women who have access to land, for example, can improve the family welfare and children's health (World Bank, 2012). In Columbia, negotiations linked to the right to work, income control, the ability to freely move about, and live in a spousal violent free environment, can be negotiated using property and social rights (World Bank, 2012).

Lack of Required Skills and Education

Women entrepreneurship is vital for several reasons, for example, most food distributed globally is produced by women micro business owners (Davis, 2012). When women entrepreneurs thrive in their businesses, it empowers them to overcome life's setbacks, and other discrimination against them (Broto, 2014). If women entrepreneurs are to become successful and empowered, there is a need to train and educate them because the lack of education and training can be a barrier to them (Broto, 2014). Lack of education is frequently cited as one of the factors inhibiting the development of women entrepreneurs, therefore, contributing to women's inability to access resources that are available to them (Broto, 2014). Eighty nine percent of the women surveyed had no formal education, of the 11% with formal education, only 4% completed elementary

school, and only 7% had up to middle school level education (Broto, 2014). Instead of spending time in formal education, some parents thought that it would be best for their young girls to study under them, which they believed would allow for the transfer of skills from mothers to daughters (Boateng, 2014).

Due to the absence of education, most women entrepreneurs did not keep a record of their business activities and others did not know how much was involved in conducting their businesses (Boateng, 2014; Seenivasan, 2014). This lack of education limits their business growth and expansion abilities, the business, would have to stay within a range where they can keep all the transactions and turnovers in their memories (Boateng, 2014; Dikki, Muhammad, Dogarawa, & Chechet, 2014). Further, there seems to be a global scarcity of business training for women entrepreneurs who contribute so much to the global economy. Consequently, formal and informal professional opportunities for women entrepreneurs are much fewer than there are for the men (Davis, 2012).

This lack of formal and informal education for women has been noted as a global occurrence because the lack of training for women entrepreneurs restricts their ability to launch, develop, and grow economically (Chinomona & Maziriri, 2015; Davis, 2012). It also restricts their ability to acknowledge gaps in the market, which would allow them to diversify, and exploit market opportunities (Davis, 2012; Onuorah & Oliobi, 2013). In addition to the importance of learning and professional development to business growth and operation, education can also assist women entrepreneurs to fight undue discrimination and ignorance towards them (Davis, 2012; Mandipaka, 2014). Since some

women entrepreneurs have no formal education or business training, it sometimes makes it difficult to deal with ignorance and discrimination geared towards them (Davis, 2012; Douglas, 2014).

Education would also allow them to care for and counsel others who may be going through discrimination or ignorance (Davis, 2012). Studies in Ghana, Kenya, and Zimbabwe, for example, showed that offering women entrepreneurs access to targeted business training have empowered them to grow their businesses successfully (Davis, 2012). It is important to note that training does not usually mean a university level degree in business or management, but training that is relevant and needed to achieve specific business goals. This, however, does not diminish the need for general education as that is important as well (Davis, 2012).

What some women entrepreneurs are in need of are specific business skills training that would make a difference in the way they conduct their businesses, moving forward (Davis, 2012; Dikki et al., 2014). For example, women entrepreneurs in India formed an association known as the Self Employed Women's Association (SEWA) where its members are offered business skills training (Davis, 2012). This popular training is offered in the areas of administration, finance, and other business related skills (Davis, 2012). Similarly, training specific to women entrepreneurs in rural Greece in areas such as information technology (IT), communications skills, negotiation tactics, resource utilization, and other essential business skills was very successful (Davis, 2012). As a result, the women were reported as feeling more confident, motivated, and could do better in their various businesses (Davis, 2012). Some believe that women entrepreneurs

in some emerging economies are not uneducated; they are sometimes more educated than their men counterparts (Davis, 2012). The issue, however, is that they lack specific business training, which enables business growth and development (Davis, 2012).

Nonetheless, it seems like training business women do not seem to be a priority in most emerging countries (Davis, 2012; Idris & Agbim, 2015). It can be argued that the business training required for women entrepreneurs are no different from the training acquired by their men counterparts. Due to the prevalent discrimination against women entrepreneurs, gender specific training is needed for women entrepreneurs as a way for them to grow in their current environment (Davis, 2012; Mandipaka, 2014). For example, the fact that women have the need to balance domestic work, child tending, and entrepreneurship determines the type of training they need (Davis, 2012; Ingwu & Okey, 2013).

Informal learning such as coaching and mentoring from other successful business people, which is another way to gain business knowledge is often not available to women entrepreneurs (Davis, 2012). Informal learning commonly received at networking events and business associations are usually not structured or managed, but can produce astonishing and specific results (Davis, 2012). These results can include new business knowledge, business identification, business growth, and new markets (Davis, 2012). Likewise, entrepreneurship education and entrepreneurship goals had a huge impact on entrepreneurial motivation and intentions, as education cannot be overlooked if an entrepreneur wants to grow (Broto, 2014).

Lack of entrepreneurial experience, inadequate professional and business skills,

as well as a low level of education have been identified as challenges to rural women entrepreneurs (Broto, 2014). Studies conducted in 40 countries showed that some women pursued entrepreneurship not because they had a business idea that is innovative, but because restrictive regulations have made it difficult for them to have access to job opportunities (World Bank, 2012). Further, receiving appropriate education helps women entrepreneurs seek out sources of innovative ideas which can be converted into innovative enterprises (Broto, 2014).

The absence of training and formal education have been recognized as a fundamental barrier to employment and advancement of women in the Nigerian society (Fapohunda, 2012). Some parents are still sending only boys to school, as they see no reason to educate girls (Fapohunda, 2012). Other factors such as early marriage and child labor within the household also limit girls from attending schools; some do not have the chance to go through elementary school (Fapohunda, 2012). Of those who attended, and graduated from elementary school, some did not continue their education (Fapohunda, 2012). Women enrollment in secondary (high schools) and universities, tend to drop as they move up the education hierarchy (Fapohunda, 2012). It is worthy to note that 11.3% of participants surveyed indicated that they had no formal education, 41% had elementary school education, 32.7% had only secondary (high school) education, and 14.7% had some form of higher education (Fapohunda, 2012).

The education levels of women within the informal sector are usually lower than the education level of those in the formal sector (Fapohunda, 2012). Low education attainment also restricts women's ability to be trainable (Fapohunda, 2012). Issues

concerning policy and economic situations together with social cultural factors make it difficult to increase women and girls levels of education (Fapohunda, 2012). There is a need for role models who can motivate young women on the importance of education; the curriculum should also include skills that are usable within the society (Fapohunda, 2012).

Inadequate Microfinance Training

Microfinance has been seen as a means for business growth and income generation among entrepreneurs, however, once funds are acquired for such enterprise, there is a need for proper business application of the resources, which could lead to positive business growth (Ekpe et al., 2010). Some women entrepreneurs in developing nations tend to lack the ability to save; a tool that could protect income, act as collateral for loans, or be reinvested in business (Ekpe et al., 2010; Seenivasan, 2014). Further, some women entrepreneurs lack training and entrepreneurial process which are key sources of human capital development, because it allows individuals the opportunity to improve their skills, abilities, and attitudes (Ekpe et al., 2010; Idris & Agbim, 2015).

Additionally, some women entrepreneurs in developing nations are in unique situations that involve low level education, poverty, and societal discrimination, thus, there is a need for training, as it would provide them the entrepreneurial skills and experience needed to grow their businesses (Ekpe et al., 2010; Onuorah & Oliobi, 2013). Microfinance institutions' clientele seem to lack specialized skills and as a result, are unable to make proper use of the acquired funds, hence, the need for training (Ekpe et al., 2010; Oluwatoyin, 2013). Since education is linked to training, some women

entrepreneurs in high income countries are usually better educated than those in low income countries (Ekpe et al., 2010; Stephen, 2014). In these countries, skills training and post secondary education positively affect business performance (Ekpe et al., 2010; UNDP, 2014).

Although microfinance has been recognized as a poverty reduction tool in most rural areas globally, its effects on rural areas in Nigeria has been difficult to determine (Ifelunini & Wosowei, 2012). Access to finance for individuals who are economically active in rural areas, especially women entrepreneurs, remains a major issue in Nigeria, despite the fact that women entrepreneurs are vital to Nigeria's economic development (Ifelunini & Wosowei, 2012). Some poor households do not benefit from microfinance; instead, it is the borrowers whose income are above poverty lines which usually benefit, since poor people tend to lack the basic education or experience required to appreciate and manage low level business activities (Ifelunini & Wosowei, 2012; Stephen, 2014). Although some poor people desire to better themselves and their families, they try to avoid risks, therefore, they continue to struggle for survival, to protect what they already own (Ifelunini & Wosowei, 2012; UNDP, 2014).

When effectively and efficiently coordinated by developing nations, microfinance could contribute to a positive reduction of poverty among people from poor rural households (Ifelunini & Wosowei, 2012; Stephen, 2014). A combination of financial and microfinance training would help in alleviating poverty among microfinance borrowers (Vijaykumar & Naidu, 2015). Easy accessibility to financing, for example, could enable farmers to gain access to modern farming equipment such as irrigation systems, extension

services, and insecticides, which could result in increased agricultural productivity (Ifelunini & Wosowei, 2012). The idea behind microfinance institutions (MFIs) was to alleviate poverty and improve individual's standard of living by offering financing to the poor, and women organizations (Okibo & Makanga, 2014). It is not enough to establish these facilities (buildings or institutions) without ensuring that those for whom it was created uses it fully (Ifelunini & Wosowei, 2012).

Some of the targeted clientele, particularly women entrepreneurs are either unaware of the availability of microfinance opportunities or are uneducated on how to access and manage the accessed microfinance funds (Ekpe et al., 2010). Training has now become an integral part of the microfinance lending in countries such as India, where the government has realized the importance of training microfinance recipients (Vijaykumar & Naidu, 2015). By realizing the need, India has established training institutes in each district within the country under the umbrella of the Ministry of Rural Development (Vijaykumar & Naidu, 2015). Participants are offered short term training on basic business and finance skills that include tailoring, carpentry, dairy, beekeeping, beauty parlors, and more (Vijaykumar & Naidu, 2015). Most of these trainees are from the rural area, and the training is offered at no cost to the participants (Vijaykumar & Naidu, 2015).

As part of poverty reduction initiatives provided by Pamoja Women Development Programme (PAWDEP) a microfinance institution located in Kenya, the organization trains and educates its clients on how to invest the accessed loans (Okibo & Makanga, 2014). As a result, the PAWDEP has observed an increase in loan repayments (Okibo &

Makanga, 2014). Training certifies that borrowers learn crucial financial, marketing, and *soft skills*, which allows a micro entrepreneur the ability to effectively apply those skills to their various businesses (Vijaykumar & Naidu, 2015). Furthermore, an effective microfinance for all borrowers (youth included) requires careful repackaging to include entrepreneurial skills training as well as financial services and basic life skills (Vijaykumar & Naidu, 2015).

Asking borrowers to become independent entrepreneurs without adequate training may lead to failure (Vijaykumar & Naidu, 2015). Consequently, some microfinance institutions have started to offer what is known as plus activities (Vijaykumar & Naidu, 2015). These services include health care and social services, as well as business training (Vijaykumar & Naidu, 2015). Although financial services are vital to poverty alleviation, they only seem to address one of the many issues that affect the poor (Vijaykumar & Naidu, 2015). Most poor people tend to have relatively high disease rate while others do not possess the necessary requirements needed to efficiently make use of the borrowed funds (Vijaykumar & Naidu, 2015).

Other microfinance institutions offer to train on issues such as health, sanitation, clean environments, family planning, as well as product development and budgeting (Vijaykumar & Naidu, 2015). Services such as credit, savings, training, social capital, opportunity, and attitude towards risks have a positive correlation with the performance of women entrepreneurs in Nigeria (Ekpe et al., 2010). For these programs to be effective, it is important for the microfinance institutions to establish and implement an ongoing training for the borrowers throughout the life of the loan that way borrowers can

continue to stay motivated about their business growth (Vijaykumar & Naidu, 2015). One of the constraints of funds is a lack of access to collateral (Vijaykumar & Naidu, 2015). To mitigate this issue, the Jua Kali Savings Association, an organization located in Kenya, collaborated with the Kenyan Corporative Bank to voluntarily train its members and in turn, could act as guarantors for members in the future (Vijaykumar & Naidu, 2015).

Another common constraint among women entrepreneurs includes the absence of knowledge and information sharing on business related topics and issues (Vijaykumar & Naidu, 2015). Group members interact with each other during and after training, others interact on a weekly basis, thus signifying that information sharing occurred mostly during training sessions (Vijaykumar & Naidu, 2015). Training recipients indicated that they were about 4% more likely to reinvest their profit back into the business, 3% to 4% more likely to maintain business sales record (Vijaykumar & Naidu, 2015). Additionally, they were 7% more likely to maintain a record of withdrawals, and 5% more likely to report any implementation geared towards business improvement and growth (Vijaykumar & Naidu, 2015).

Some women were reported as being unable to judge the profitability of their business due to the absence of rudimentary accounting, technical, and business management skills, as well as other social, cultural limitations (Maru & Chemjor, 2013). For that reason, training is vital to the empowerment of women microfinance entrepreneurs in developing countries as some are confronted with issues such as poverty, low educational levels, and other societal discrimination (Maru & Chemjor, 2013).

Access to training would provide the basic skills and experience needed for business because some women who become entrepreneurs seem to have difficulty growing their businesses due to insufficient working capital and inadequate technical and managerial skills (Maru & Chemjor, 2013). Some women entrepreneurs seem to lack marketing procedures, information, project planning skills, or are faced with hostile business environments (Maru & Chemjor, 2013).

Women entrepreneurs require training to support the growth of their businesses in the areas of finance management as well as sales and the general administration of their business (Kaka & Abidin, 2014). Providing training to women entrepreneurs could add to the sustainability and soundness of their businesses as appropriate training is important to women entrepreneurs, particularly microfinance recipients (Dikki et al., 2014; Kaka & Abidin, 2014). Some women entrepreneurs have low educational backgrounds and could benefit from training that addresses issues such as entrepreneurial readiness, income generation, and business investments (Kaka & Abidin, 2014; Oluwatoyin, 2013).

The importance of an entrepreneurs' ability to contribute to job creation and the improvement of the livelihood of women entrepreneurs, their families, and communities due to access to microfinance cannot be overstated (Al-Shami, Majid, Rashid, & Hamid, 2014). Financial services alone cannot sustain the small businesses of women entrepreneurs (Al-Shami et al., 2014). In addition to offering microfinance services to women entrepreneurs, there is a need to integrate nonfinancial services, which would serve as a tool to help entrepreneurs to use the financial resources effectively (Al-Shami

et al., 2014).

Nonfinancial services such as training have the ability to augment the capacity of micro and small enterprise growth and its ability to create jobs in places such as South Africa (Al-Shami et al., 2014). It is important to note, however, that microfinance services alone are not able to reduce poverty within a society without the help of its government as it relates to the provision of basic infrastructural facilities (Ifelunini & Wosowei, 2012). These facilities include good roads, efficient transportation system, and adequate power supply (Ifelunini & Wosowei, 2012).

Summary and Conclusion

The purpose of this review was to study the literature surrounding what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome barriers that influenced their business and economic development. The 5M framework as stated by Brush et al. (2009) provided the framework for this review. An assessment of the 5M framework offered insights into how motherhood is used as a metaphor to illustrate that the family and household may have a greater influence on women than it would on men (Brush et al., 2009). Also, macro and meso environment expressed factors such as cultural, economic, and societal norm expectations on women and the media's reflection of women entrepreneurs, including national policies, strategies, economic influences, services, and initiatives (Brush et al., 2009).

In the review of the literature, I also assessed topics such as entrepreneurship, particularly women entrepreneurs, small scale businesses, women's' motivations for becoming entrepreneurs, as well as barriers and challenges influencing women

entrepreneurs. Most women entrepreneurs, particularly those in developing nations, face challenges such as business financing, cultural and environmental issues, and lack of required skills and education. Women entrepreneurs in Enugu State should be given equal treatment as their men counterparts and therefore, should encounter minimum and controllable barriers relating to their small scale businesses. The information presented in this review has provided a basis from which to understand the phenomenon under study; the information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development.

In Chapter 3, I will provide the methodology that was used for the study and a description of the qualitative research and the rationale for selecting it over quantitative research. Additionally, I will describe and present the rationale for choosing to conduct a mini ethnographic case study.

Chapter 3: Research Methodology

The purpose of this qualitative mini ethnographic case study was to explore what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development. I collected and analyzed data related to the 15 participant women entrepreneurs. The information gathered in this study may illuminate the need for federal, state, or local government to focus on and help women entrepreneurs in Nigeria develop economically and reduce poverty levels (Ekpe et al., 2010; Idris & Agbim, 2015; Ighodalo, 2012). The results of this study may also help alleviate the need for women entrepreneurs in Nigeria to depend on their husbands, partners, and relatives (Ekpe et al., 2010; Nkpoyen & Eteng, 2012; Ogidi, 2014).

In this section, I will provide the research design, the rationale for conducting a mini ethnographic case study, and the research questions that guided this inquiry. I will also explain the selection of participants; data collection strategies; and data analysis, processing, and interpretation practices. Finally, I will present the role of the researcher, ethical considerations, and the summary.

Research Design and Rationale

The two general approaches associated with data collection and research interpretation are qualitative and quantitative research studies (Pathak, Jena, & Kalra, 2013; Peter, 2015; Rossetto, 2014). Qualitative research places emphasis on understanding a research inquiry as a humanistic or idealistic approach, and quantitative research is based on a numeric approach and methods that can be objectively made and

propagated by other researchers (Erlingson & Brysiewicz, 2013; Morse & McEvoy, 2014; Pathak et al., 2013). Qualitative research produces nonnumeric data and is used as a way to comprehend the beliefs, experiences, attitude, behaviors, and dealings of individuals (Ketokivi & Choi, 2014; Pathak et al., 2013; Westerman, 2014).

Qualitative inquiry is an emergent, inductive, interpretive, and naturalistic approach to research that allows the study of people, cases, occurrences, social situations, and processes in their natural setting to make known in descriptive terms the meaning that individuals ascribe to their experiences of the world (Frels & Onwuegbuzie, 2013; Trotter, 2012; Yilmaz, 2013). The qualitative research methodology is appropriate when the researcher is exploring a new field of study or intends to discover and theorize conspicuous issues (Jamshed, 2014; Trotter, 2012; Whiteley, 2012). I conducted this study using a qualitative research method; specifically, a mini ethnographic case study research design, as it allowed for an in-depth understanding of the research question.

Several qualitative data collection methods have been developed to allow for an in-depth and extensive understanding of the issues through their textual explanations, the most common types being interviewing and observation (Hietanen, Sihvonen, Tikkanen, & Mattila, 2014; Jamshed, 2014; Singh, 2014; Vohra, 2014). It is important to note that qualitative research does not have its basis within one particular methodology, and it does not belong to a particular discipline (Cronin, 2014; Harland, 2014; Yilmaz, 2013). There are a variety of theoretical patterns, methodologies, research approaches, and methods associated with qualitative research studies (Peter, 2015; Thomson et al., 2014; Yilmaz, 2013). They include descriptive study, case study, field research, direct observation,

ethnography, narrative inquiry, grounded theory, and others (Jamshed, 2014, Tanggaard, 2014; Wegener, 2014).

Researchers study what is assumed to be a socially-constructed dynamic realism through a setting that qualitative research deems valuable, flexible, expressive, all inclusive, and context sensitive, allowing for an in-depth description of the case under study from the view of the individuals involved (Almutairi et al., 2014; McCoy, 2012; Jamshed, 2014). The intent of the qualitative research is to understand how meaning is created and is given to social experiences (Cole, 2013; Ghaffar-Kucher, 2015; Jamshed, 2014). The researcher can form a close, compassionate relationship with the focus or case under study (Jamshed, 2014; Mistry, 2012; Shrivastava, Shrivastava, & Ramasamy, 2014).

Qualitative research is used to address *how* questions and not how many and allows the researcher to gain real understanding from the viewpoint of those being studied (Camfield & Palmer-Jones, 2013; Prowse & Camfield, 2013; Smith & Noble, 2014). A qualitative research paper can become irrelevant based on the following reasons: vague statement of research question, unclear paper structure, the use of improper methodologies, sample selection bias, unsuitable explanation of methods and analysis, and many more (Gibbins, Bhatia, Forbes, & Reid, 2014; Rocha Pereira, 2012; Tanggaard, 2014).

The focus of my study was to explore what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome barriers that influenced their business and economic development. The design choice for this study was a mini

ethnographic case study. A mini ethnographic case study allows the researcher to gain a rich and full understanding of the case under study with the participants in their natural environment (Case, Todd, & Kral, 2014; Small et al., 2014; White et al., 2009). I chose a mini ethnographic case study design to address the research question; this approach was suitable because it helped me to explore the social construct of the reality the participants experience. A case study enables a researcher to understand the modern phenomenon in a tangible way (Sepehr & Aghapour, 2012; White et al., 2009; Winther, 2013).

A case study also is a detailed, intensive study that enables a researcher to gain insight into broader, yet specific issues that are related to a case or cases and uses a combination of data collections methods to move past shallow explanation to a deeper empirical understanding of the case or cases under study (Barden, 2013; Peña, 2013; White et al., 2009). White et al. (2009) suggested that one of the important characteristics associated with a case study are its boundedness and specificity. Simply put, case studies makes provision for the complexities of real life settings and the varied techniques used in case studies produce textual, narrative, and numerical data (Alsaïdi & Mo, 2014; White et al., 2009; Winther, 2013).

Ethnography, on the other hand, tries to gain an in-depth understanding of the participants in a given environment and the meaning they attribute to the phenomena through rigorous and exhaustive study of the chosen location (Bensaid, 2015; Storesund & McMurray, 2009; White et al., 2009). Rigor in ethnography comes through the experience of being in the field because there are no shortcuts (Horst, Hjorth, & Tacchi, 2012; Tanggaard, 2014; White et al., 2009). This design does the work of describing

culture by studying situations in real time as they occur in their natural setting (Barden, 2013; Cruz & Higginbottom, 2013; Higginbottom, Pillay, & Boadu, 2013).

Ethnography describes culture having evolved from anthropology for the purpose of cultivating a rich and comprehensive description of the community under study by closely focusing on small groups or individual establishments within their natural setting (Barden, 2013; Tanggaard, 2014; White et al., 2009). Based on the depth and intensity associated with case studies and ethnography, the combination of both approaches is capable of producing vivid, rich, and thick descriptions gained from participants (Peter, 2015; Tsang, 2014; White et al., 2009). Further, due to the nature of case studies, they are much more comparable to ethnography than not because case study design evolved out of ethnography (Verner & Abdullah, 2012; White et al., 2009; Zivkovic, 2012). Case study design could be combined with ethnography because a case study will allow the researcher to gain rich and full understanding of the case under study in their natural environment (Boblin, Ireland, Kirkpatrick, & Robertson, 2013; Harland, 2014; White et al., 2009).

The use of mini ethnographic case study methodology for this research was critical because, as Pathak et al. (2013), Storesund and McMurray (2009), and White et al. (2009) asserted, it allows the voice of the voiceless to be heard in a way that it is meaningful to the participants. Ethnography is valued for its ability to understand and interpret meaning and practice of everyday life and as a result, have become increasingly diverse (Bensaid, 2015; Granot, Brashear, & Motta, 2012; Horst et al., 2012). There are different perspectives associated with both case studies and ethnographies (Beatty, 2014;

Johnston, 2013; White et al., 2009). For example, cases are objects; therefore, the objects of inquiry are alike and yet separate enough in both case studies and ethnographies that they can be treated similarly as they relate to the cases that share a common phenomenon (Dhanda, 2013; Gürcüm & Arslan, 2015; White et al., 2009).

Descriptive in nature, the purpose of this research was to study women entrepreneurs through in-depth interviews, direct observation, reflective journaling, and field notes. I developed interview questions based on the research question and generated qualitative themes to ascertain any existence of alignment between the participants' lived experiences and the interview outcome. As previously stated, I relied on other sources of data collection method such as direct observation, reflective journal entries, and field notes. I triangulated all the data from these data collection instruments, an approach that is primarily a characteristic of case study research method.

The mixed research methodology incorporates both qualitative and quantitative methods of inquiry within a study (Agerfalk, 2013; Fielding, 2012; Frels & Onwuegbuzie, 2013). The mixed research method enables a researcher to exploit the benefits associated with both research paradigms; however, the understanding is that combining both are complex, time consuming, and demanding (Covell, Sidani, & Ritchie, 2012; Fielding, 2012; Venkatesh, Brown, & Bala, 2013). The mixed research method was not suitable for my study unlike quantitative studies that seek to validate relationships through measurements of concepts, variables, and hypotheses, qualitative approaches such as mini ethnographic case study seek to provide a description, interpretation, and exploration of a particular phenomenon (Agerfalk, 2013; Alfonso et al., 2012; Ridde &

de Sardan, 2015). Other qualitative research methods such as phenomenology, grounded theory, and narrative research approaches were not suitable for this study because the goal of this study was to explore and gain rich and full understanding of the case under study in the natural environment where it is occurring (Englander, 2012; Klehr, 2012; White et al., 2009).

Using qualitative research approach enables a researcher to provide data that is relevant (Ghaffar-Kucher, 2015; Ivey, 2012; Yin, 2014). Case study research aims to derive a close or an in-depth understanding of a single or a small number of cases, set in the real world context (Pena, 2013; Yin, 2014; Zachariadis, Scott, & Barrett, 2013). It also intends to produce an invaluable and deep understanding and an insightful appreciation of the cases, which can result in new learning and the real world behavior and the meaning attached to it (Alsaidi & Mo, 2014; Sepehr & Aghapour, 2012; Yin, 2014).

Role of the Researcher

Unlike quantitative research where statistical procedures are applied to ensure validity and reliability of the research findings, qualitative researchers employ methods and strategies to ensure the trustworthiness of the findings (Nobel & Smith, 2015; Sanjari, Bahramnezhad, Fomani, Shoghi, & Cheraghi, 2014; Street & Ward, 2012). For example, a researcher is to account for personal biases that may affect the findings of the study (Fielding, 2012; Smith & Noble, 2014; Tanggaard, 2014). Accounting for and acknowledging biases as well as constant reflection ensures adequate depth and significance of data collection and analysis (Kennedy-Lewis, 2012; Walker, Read, &

Priest, 2013; Wegener, 2014).

Qualitative research allows the participants to have a voice in the research process as it heightens the contribution of everyone connected to the study (Englander, 2012; Pathak et al., 2013; Trotter, 2012). A quantitative study also enables the participants to be empowered through the research process, as they are actively involved in the study and can voice their individual experiences in the form of interviews (Frels & Onwuegbuzie, 2013; Pathak et al., 2013; Rowley, 2012). Unlike quantitative research, the rapport between the participant and the researcher in a qualitative research process is usually informal (Kendall & Halliday, 2014; Mikecz, 2012; Pathak et al., 2013).

The researcher is also responsible for ensuring that participants have the opportunity to validate the findings through member checking (Harper & Cole, 2012; Loh, 2013; Paull, Boudville, & Sitlington, 2013). I connected and met with the potential participants, by contacting them through telephone and in person to request participation in the study. With the understanding that bias can occur at any stage in the research process, I mitigated bias in my study by implementing a qualitative mini ethnographic case study design which was an appropriate design for this study. Additionally, it is important to note that researchers conducting case study research are susceptible to bias; as this type of research approach requires that the researcher understand the framework of the issue before hand (Smith & Noble, 2014; Tanggaard, 2014; Yin, 2014). To mitigate these issues, a researcher should endeavor to disclose initial findings and perceptions (Lambotte & Meunier, 2013; Mikkelsen, 2013; Smith & Noble, 2014). For this study, I collected data through in-depth semistructured interviews, direct observation, journal

entries, and field notes.

In addition to the interview, I took on the role of direct observer, as it enabled me to form relationships with the participants. The major strength associated with direct observation is that it could be inconspicuous and mainly does not require direct interaction with participants. It, therefore, can show the discrepancies between what people said during the interview and casual conversations and what they essentially do (Paradis, Leslie, & Gropper, 2015; Singh, 2014; Ward, Ghali, Graham, & Lemaire, 2014). The role of a direct observer also permitted me to be seen as an insider, which could afford me access to information that is usually available to those considered insiders.

I also used reflective journal entries as a data collection method; doing so enabled me to engage in self analysis and reflection, which are important parts of field research. This practice gives the researcher an opportunity to reflect on their role concerning the phenomenon that is being observed through writing (Buda & McIntosh, 2012; Hayman, Willkes, & Jackson, 2012; Walker et al., 2013). Although I used purposeful convenience sampling for this study, most of the participants were unknown to me prior to the study. Also, while I am an entrepreneur, my business is based in the United States, it is unrelated to the businesses of the participants. An entrepreneur is one who starts up, runs, and grows a business (Atef & Al-Balushi, 2015; Jacques, 2012; Seenivasan, 2014). I run a marketing consulting firm, and I did not share my entrepreneurial experiences with the participants.

Methodology

For this study, I adopted the qualitative method to explore the information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development. Qualitative research can be used as a means to add a different dimension to studies that cannot be obtained through measurement of variable alone (Fryer, Mackintosh, Stanley, & Crichton, 2012; Pathak et al., 2013; Saunders & Rojon, 2014).

Participant Selection

A purposeful convenience sampling of 15 women entrepreneurs from three local markets in Enugu State, Nigeria was used to ensure that all participants shared a common experience as entrepreneurs in the marketplace. Purposive sampling stems from the understanding that participants have precise knowledge or experience which is seen as an interest to the investigation (Bagnasco et al., 2014; Higginbottom et al., 2013; Palinkas et al., 2013). More especially, I used the criterion sampling technique as discussed by Duan, Bhaumik, Palinkas, and Hoagwood (2014), Ishak and Baka (2014), and Palinkas et al. (2013). Purposeful sampling is commonly used in qualitative research as it enables the researcher to identify and select information rich cases related to the case under study (Palinkas et al., 2013; Robinson, 2014; Roy, Zvonkovic, Goldberg, Sharp, & LaRossa, 2015).

With the different types of purposeful sampling strategies, criterion sampling may be the most commonly used (Fugard, & Potts, 2015; Ishak & Baka, 2014; Palinkas et al., 2013). Purposeful sampling involves the ability to choose persons or groups of people

that are especially well informed about or are proficient with the case under study (Higginbottom et al., 2013; Robinson, 2014; Palinkas et al., 2013). Purposeful sampling helps to fine tune and narrow down the population, finalize the sample, and understand the scopes associated with the context (Bagnasco et al., 2014; Poulis et al., 2013; Robinson, 2014). When research sampling strategies are joined, it may lead to a more appropriate finding, which could be consistent with recent developments (Duan et al., 2014; Palinkas et al., 2013; Poulis et al., 2013).

I asked 15 women entrepreneurs from three local markets in Enugu State, Nigeria to describe their experiences including any challenges in starting their businesses in the past or currently, as they strive towards economic development. Since these women were unknown to me, I went to three local markets in Enugu State and asked five women from each marketplace if they would be willing to participate in my study. I contacted potential participants by telephone and in person to request participation in the study. Once they agreed, I explained what the study entailed and how it would affect them.

These women are expected to be able to share and articulate their experiences and perspectives of any challenges they may have faced now or in the past as it relates to business and economic development through entrepreneurship. Marshall, Cardon, Poddar and Fontenot (2013), Trotter (2012), and Zachariadis et al. (2013) noted that qualitative methodologists do not seem to agree on a precise sample size; however, they agreed that the number of interviews needed to attain saturation could be affected by various factors. Some of those factors include the nature and scope of the researcher, the number and quality of interviews per participant, researcher experience, and sampling procedure

(Dworkin, 2012; Marshall et al., 2013; O'Reilly & Parker, 2012). Marshall et al. (2013), Guetterman (2015), and Griffith (2013) indicated that there are variations in sample size in all research designs. Grounded theory and single case studies, for example, were inclined to have several studies with small sample sizes as well as various studies with large sample sizes (Barratt, Ferris, & Lenton, 2015; Catallo, Jack, Ciliska, & MacMillan, 2013; Petty et al., 2012).

Concerning grounded theories that had smaller sample sizes (20 or fewer interviews) with no justification for the sample size used, Cocks and Torgerson (2013), Robinson (2014), and Marshall et al. (2013) suggested questioning whether saturation was reached. On the other hand, regarding grounded theory studies that had 40 or more interviews, Marshall et al. (2013), Morse (2015), and Roy et al. (2015) questioned if enough time was devoted to analyzing and reporting in depth, rich and thick content, given the amount of information gathered from the data collection process. The benefits associated with small sample size is that enough time is devoted to analyzing and reporting in depth, rich and thick content given the amount of information gathered from the data collection process (Barratt et al., 2015; Marshall et al., 2013; Peter, 2015).

One of the disadvantages concerning small sample size is lack of transferability (Marshall et al., 2013; O'Reilly & Parker, 2012; Trotter, 2012). Similarly, the advantages of large sample sizes are that it can ensure that saturation is reached (Fram, 2013; Marshall et al., 2013; Olds & Howe-Walsh, 2014). The disadvantages could be attributed to not devoting enough time to analyzing and reporting in depth, rich and thick content given the amount of information gathered from the data collection process (Bagnasco et

al., 2014; Marshall et al., 2013; Sabbour, Lasi, & Tessin, 2012).

Sample sizes that are selected based on purposeful sampling strategy are usually determined in connection with data saturation (Dworkin, 2012; Marshall et al., 2013; Oppong, 2013). This is because, theoretical saturation conveys the perception that purposive sampling has a component of the process associated with it, which indirectly involves a process of data collection that works together with data review and analysis (Cleary, Horsfall, & Hayter, 2014; Dworkin, 2012; Fram, 2013). The data collection process can end when no additional insight into the research problem being addressed is found (Cleary et al., 2014; Dworkin, 2012; Lamas, Anundsson, Stare, & Jacobsson, 2014). Some scholars have suggested several ways to determine when the data are saturated in qualitative research (Fusch & Ness, 2015; Lamas et al., 2014; Walker, 2012).

For example, some scholars recommended using percentages or other quantitative procedures, while others recommended experimenting with codebooks in qualitative research (Edwards, 2014; Van Teijlingen et al., 2012; Walker, 2012). Supporting the affirmation that no concrete solution exists across qualitative research methods concerning ways to determine when the data is saturated (Altin, Passon, Kautz-Freimuth, Berger, & Stock, 2015; Snelgrove, 2014; Walker, 2012). Data saturation is defined as a collection of data in a study until no new information can be obtained from the data (Edwards, 2014; Fusch & Ness, 2015; Walker, 2012). The availability, location, and flexibility of the participants did not minimize the participation in this study because I conducted the study in the local markets where their businesses were located. All participants I selected for this study were women entrepreneurs living in Enugu State,

Nigeria and have owned a small scale business for at least three years.

Instrumentation

Given that the researcher is the primary data collection tool, reflexivity is vital for qualitative research (Lips-Wiersma & Mills, 2013; Rhodes, Dawson, Kelly, & Renshall, 2013; Rossetto, 2014). As a result, the researcher is to be aware of their prejudices (Kozlov, Zverev, & Zvereva, 2014; Rhodes et al., 2013; Rocha Pereira, 2012). Rather than strive to bracket them out, it is important that the researcher manages and mitigates them (Kendall & Halliday, 2014; Radley & Chamberlain, 2012; Rhodes et al., 2013). Other data collection instruments that I used for this study included a semistructured interview, direct observation, reflective journal entries, and field notes. I used information from the women entrepreneurs as the basis from which to assess possible barriers to their business and economic development.

Semistructured interviews. An interview is the most common form of data collection in qualitative research, a crucial moment in the research process, but yet, entails several challenging aspects (Haahr, Norlyk, & Hall, 2013; Jamshed, 2014; Peredaryenko & Krauss, 2013). It is a form of a framework that requires its practices and standards to be recorded, archived, challenged, and reinforced, it also requires that knowledge is gained, but most importantly, gives the interviewer a lot of extra information that can be added to verbal answer given by the participant (Irvine, Drew, & Sainsbury, 2013; Jamshed, 2014; Peredaryenko & Krauss, 2013). It is also used when the type of research being conducted will benefit from an open framework (Anyan, 2013; Cairney & St Denny, 2015; Pathak & Intratat, 2012).

Some scholars suggested that researchers use unstructured interviews when conducting field work that is long term, because it allows participants to express their views in their way and pace (Dana, Dawes, & Peterson, 2013; Jamshed, 2014; Mikecz, 2012; Peredaryenko & Krauss, 2013). It also allows them to share their views with minimal structure on participants' response or when a more useful information can be obtained from focused yet conventional two way communication with the interviewee (Dana et al., 2013; Jamshed, 2014; Mikecz, 2012; Peredaryenko & Krauss, 2013).

Semistructured interviews are in-depth interviews that allow the participants to answer present, and open ended questions (Gibbins et al., 2014; Jamshed, 2014; Onwuegbuzie & Byers, 2014). Semistructured indepth interviews are mostly used when interviewing one person or a group of persons and lasts about 30 minutes to an hour; it also seems to provide a more useful data when the sample size is relatively small (Fryer et al., 2012; Jamshed, 2014; Pathak & Intratat, 2012).

A major advantage associated with face to face semistructured interviews is the provision of social cues such as voice, intonation, and body language (Altin et al., 2015; Irvine et al., 2013; Shamma & Hassan, 2013). This form of interview is largely based on semistructured interview guide, a representation of topics or questions that need to be explored by the researcher (Baskarada, 2014; Jamshed, 2014; Nguyen, 2015). The use of an interview guide serves the purpose of ensuring that the interview time is wisely spent and that the interview focuses on the topic of discussion (Granot et al., 2012; Jamshed, 2014; Sullivan, 2012). To effectively capture the interview data, researchers record the interview once proper permission is attained, because recording the interview enables the

researcher to focus on the content of the interview (Jamshed, 2014; Redlich-Amirav & Higginbottom, 2014; Zargham-Boroujeni, Jafarzadeh-Kenarsari, Ghahiri, & Habibi, 2014).

A disadvantage of a semistructured interview could arise from a novice researcher's inability to recognize where to ask prompt questions or probe responses during the interview. Once the interview is completed, the researcher needs to transcribe the interview and analyze the data (Doody & Noonan, 2013; Onwuegbuzie & Byers, 2014; Van Teijlingen et al., 2012). Interviews are also liable to be biased, as the participant may want to please the researcher by saying what he or she believes the researcher may want them to say. Additionally, the researcher's views could create bias by expressing surprise or disapproval about a comment made by a participant (Jamshed, 2014; Smith & Noble, 2014; Tanggaard, 2014).

In addition to serving as a tool for interview questions, the interview protocol can include scripts of what the researcher will say, before, during, and after the interview (Dima & Bucuță, 2016; Jacob & Furgerson, 2012; Lauckner, Paterson, & Krupa, 2012). It can serve as a tool to remind the researcher when informed consent can be collected, as well as when to ask about information that the researcher is interested in (Cheraghi, Ghiyasvandian, & Aarabi, 2015; Foti, Eleazar, & Furphy, 2014; Jacob & Furgerson, 2012, Sanjari et al., 2014). As a result, the interview protocol becomes a practical guide for leading qualitative researchers through the interview process, in addition to containing a set of research questions (Jacob & Furgerson, 2012; Lauckner et al., 2012; Zargham-Boroujeni et al., 2014).

Interview questions were designed to gather information on subjective and objective measures of the barriers and their influence on women entrepreneurs. Nine questions about the past and present barriers were used to guide the interview. I asked participants to respond to questions such as reasons for becoming entrepreneurs, sources of startup capital, whether they have access to formal financial institutions or microloans, and others. Questions relating to other forms of business training, mentoring, and coaching was important to this study because some women entrepreneurs often lack entrepreneurial skills and education needed for business development and growth. The ability to ask questions concerning other forms of business training allowed me to control for other learning experiences, such as personal learning and professional service consultations.

Direct observation and field notes. Observation can be used as a form of data collection when due process and attention to details are applied (Baškarada, 2014; Bloomer et al., 2012; Walshe, Ewing, & Griffiths, 2012). It comprises of data collection that occurs by methodically watching or identifying one or more events or exchanges to address or inform one or some research questions (Denham & Onwuegbuzie, 2013; Klehr, 2012; Tanggaard, 2014). Observation also allows the researcher to observe and document behaviors as it is happening within the environment by observing interactions of those within the setting (Baggs et al., 2012; Crede & Borrego, 2013; Leslie et al., 2014). It also allows the researcher to focus on natural setting, contributing to the explanation and the understanding of the phenomena under study (Crede & Borrego, 2013; Lambotte & Meunier, 2013; Rodríguez & Bélanger, 2014).

The reason behind observation as a data collection method is to offer a detailed and indepth description of the setting being observed, for example, cultural and personal factors about the population under study could be better understood (Tobin et al., 2015; Walshe et al., 2012; Zhao & Ji, 2014). Several methods associated with the observation that a researcher can employ, include participant observer, an essential method of ethnographic research; enables the researcher to be immersed in the research process (Bloomer et al., 2012; Evans, 2012; Jaimangal-Jones, 2014). As a participant observer, the researcher becomes a part of the environment in addition to being a researcher, therefore, the researcher and the subjects are cognizant of their research association (Bedwell & Banks, 2013; Bloomer et al., 2012; Zhao & Ji, 2014).

The participant observer method of data collection is suitable when the researcher strives to gain a social understanding through time spent with those who reside in the area under study, by developing a relationship with them (Bloomer et al., 2012; Mehl, Robbins, & Grobe 2012; Tomko et al., 2014). Since this type of observation usually carries on for an extended period, there is an increased risk associated with the researcher's tendency to lose focus and go native (Granot et al., 2012; Lopez-Dicastillo & Belintxon, 2014; Mackellar, 2013).

The nonparticipant observer form of data collection enables the researcher to conduct the research as an independent non judgmental individual who does not become a part of the group under study (Alkerwi et al., 2010; Bloomer et al., 2012; Walters & Godbold, 2014). The nonparticipant observer can join and rejoin the group when necessary, through conversation and interactions as a way to build relationships with the

subjects (Bloomer et al., 2012; Rodríguez & Bélanger, 2014; Tomko et al., 2014).

Unlike participant observation, nonparticipant observation tends to be more formal, and it enables the researcher to employ both the role of an observer and a researcher (Baggs et al., 2012; Bloomer et al., 2012; Zhao & Ji, 2014). The benefits of non direct observation are that subjects can sometimes feel more comfortable to share more information with the clients because they feel that the researchers are not a part of the team (Bloomer et al., 2012; Jaimangal-Jones, 2014; Walters & Godbold, 2014). Being an outsider could allow the observer to take notice of subtle changes and distinctions that occurred with different groups of research subjects, something that may elude an insider (Bloomer et al., 2012; Bughardt et al., 2012; Redlich-Amirav & Higginbottom, 2014). The researcher needs to carefully consider the setting where the observation will take place as he or she usually does not have control over who would be in the field at any point during the research process (Bloomer et al., 2012; Shrivastava et al., 2014; Small et al., 2014).

Conducting field ethnography is unique because the setting is an unfolding ongoing process that comprises numerous actors with varied interests in a range of platforms (Tanggaard, 2014; Wegener, 2014; Zilber, 2014). Additionally, the depth of comprehension that is sought with ethnography usually requires that multiple data collection methods such as participant observation, interviews, and documentary analysis are employed (Cole, 2013; Higginbottom et al., 2013; Ivey, 2012). Field level ethnography can present its challenges, however, as it tends to develop in exceptional and surprising ways, the researcher must ensure that several moments of reflectivity occur

during that process (Buda & McIntosh, 2012; Higginbottom et al., 2013; Mikkelsen, 2013) the nature of ethnographic research makes reflexivity important (Kara, 2013; Higginbottom et al., 2013; Mistry, 2012). Since the research process can be a challenging undertaking, researchers should never forget the reason for the research and the ethical boundaries, by maintaining perspective (Covell et al., 2012; Higginbottom et al., 2013; Kennedy-Lewis, 2012). Further, it is important for researchers to reflect purposefully both formally and informally, as a way to maintain perspective and gain a deeper understanding of the study (Ghaffar-Kucher, 2015; Higginbottom et al., 2013; Wegener, 2014).

Reflective journaling can become a part of the research method. It can also be a place where the researcher could question themselves regarding the method, framework, as well as the assumptions used throughout the research process (Baskarada, 2014; Kendall & Halliday, 2014; Peredaryenko & Krauss, 2013). As a result, it can help a researcher make his or her thoughts, experiences, and feelings a visible aspect of the research process (Baskarada, 2014; Kendall & Halliday, 2014; Peredaryenko & Krauss, 2013).

Reflective journaling can be used as a way to alleviate some of the challenges associated with observation because conducting an observation can make a researcher feel like an intruder into the lives of others (Denshire, 2014; Higginbottom et al., 2013; Miller, 2014). To alleviate that feeling and gain perspective of the situation, researchers must reflect on the feelings and ruminate the circumstances that led to that feeling through reflective journaling (Applebaum, 2014; Cumming-Potvin, 2013;

Higginbottom et al., 2013). Naturalistic observation occurs in the field for ethnographers; the field is the cultural setting as it allows the researcher to study the subjects in their terms and space (Bedwell & Banks, 2013; Brown, Tragesser, Tomko, Mehl, & Trull, 2013; Chikweche & Fletcher, 2012).

It also enables the researchers to spend quality time with participants in their natural setting, allowing for an in-depth understanding of the participants beyond what was articulated during the interview process (Campos, Graesch, Repetti, Bradbury, & Ochs, 2009; Chikweche & Fletcher, 2012; Evans, 2012). Listening to and observing informal conversation amongst the participants proves to be important, as researchers can quote the participants verbatim (Chikweche & Fletcher, 2012; Fear et al., 2014; Jaimangal-Jones, 2014). Researchers must be satisfied at the end of the study knowing that they have conducted sufficient observation, enough to capture a variety of themes associated with the study (Denham & Onwuegbuzie, 2013; Lopez-Dicastillo & Belintxon, 2014; Mackellar, 2013). These themes can include rich and thick data from participants' nonverbal communications as more can be gleaned from what an individual did not utter than what was said (Denham & Onwuegbuzie, 2013; Lämås, Anundsson, Stare, & Jacobsson, 2014; Leslie, Paradis, Gropper, Reeves, & Kitto, 2014).

Reflective journaling. Self analysis and reflection are important parts of field research as biases can be mitigated through journaling or memoing throughout the research process (Rhodes et al., 2013; Smith & Noble, 2014; Whiteley, 2012). Reflection can be defined as an expertise enhancing metacognitive tacit procedure where processes are informed by personal experience (Anderson, 2012; Applebaum, 2014; Charon &

Hermann, 2012). Reflexivity allows the researcher to turn the lens back to him or her (Berger, 2013; Charon & Hermann, 2012; Cumming-Potvin, 2013).

As part of journaling or memoing, the researcher can choose to outline a situational map to discover networks of influencers and others involved in the research process (Denshire, 2014; Miller, 2014; Rhodes et al., 2013). The aim of journaling is to document and contemplate on experiences as a way of thinking, understanding, and scholarship (Hayman et al., 2012; Hietanen et al., 2014; Siwale, 2015). When used as part of research, journaling can be instrumental in two ways: first, as a way to document and contemplate on research practice, or as a data collection tool, where information is recorded for future analysis (Hayman et al., 2012).

Reflective journaling helps bring the unconscious into conscious, and can also be an active interior state that uses cognitive, effective, resourceful, and innovative means to perceive, represent in language, and as a result explain one's lived experience (Al-karasneh, 2014; Charon & Hermann, 2012; Dean, Sykes, Agostinho, & Clements, 2012). It is a researcher's conscious and thoughtful effort to be attuned to his or her participants as well as the way the process of the research is presented (Berger, 2013; Radley & Chamberlain, 2012; Snyder, 2012).

That way, the researcher can contemplate on ways in which who they are may either assist or impede the process of making meaning of the phenomena under study (Berger, 2013; Edgar, Francis-Coad, & Connaughton, 2013; Hendrix, O'Malley, Sullivan, & Carmon, 2012). It also helps to clarify thoughts and concepts, consequently developing a connection between the various parts of the research process in addition to bridging the

gap as it relates to theory and practice (Lamb, 2013; Raterink, 2016; Schuessler, Wilder, & Byrd, 2012). The process of reflective journaling involves cognitive activity, one that encompasses a sophisticated way of thinking (Lamb, 2013; Sheridan, Kotevski, & Dean, 2014; Youssef, 2012).

Journaling helps a researcher evaluate, reassess, and qualify their experiences in the research process (Applebaum, 2014; Lamb, 2013; Miller, 2014). For researchers, the ability to gain insights about research while recording their experiences has the likelihood of developing a variety of research related skills such as critical thinking, analysis, and creativity (Denshire, 2014; Lamb, 2013; Miller, 2014). Benefits associated with keeping a reflective journal include self discovery, personal well-being, and the ability to support student success (Camfield & Palmer-Jones, 2013; Denshire, 2014; Everett, 2013).

When combined with other data collection methods, journaling can enable a researcher to collect rich qualitative data as practicing journaling enables researchers to share their thoughts, ideas, feelings, and experiences, through writing (Charon & Hermann, 2012; Cumming-Potvin, 2013; Hayman et al., 2012). Some disadvantages to journaling include poor participation, lack of clarity about content expectation, as some have reported not knowing the types of information that are required to be added to the journal (Hayman et al., 2012; Lew & Schmidt, 2011; Toros & Medar, 2015). Others have argued that it lacks objectivity, and the researcher can over indulge in self or exaggerate what is recorded (Lamb, 2013; Raterink, 2016; Toros & Medar, 2015).

Procedures for Recruitment, Participation, and Data Collection

Conducting a mini ethnographic case study research requires that multiple

methods of data collection be employed (Beatty, 2014; Small et al., 2014; White et al., 2009). Six sources of evidence that are practicable for this type of study's data collection process include documentation, archival records, interviews, direct observations, participant observations, and physical artifacts (Aluwihare-Samaranayake, 2012; Baskarada, 2014; Yin, 2014). This data collection process should follow three principles (a) use of multiple sources, (b) the creation of ethnographic and case study databases (for the organization of evidence collected), and (c) maintenance of evidence collected to allow for the reliability of the data collected (Yin, 2014). For the purpose of this study, the data collection process followed four distinct protocols: semistructured interviews, direct observation, reflective journal entries, and field notes. These sources of information were used to gather data related to possible barriers influencing the business and economic development of small scale women entrepreneurs in Enugu State, now or in the past.

Interviews allow participants to respond to open-ended questions in their words and enable the researcher to comprehend participants' lives, as they are lived (Birchall, 2014; Doody & Noonan, 2013; Lunnay, Borlagdan, McNaughton, & Ward, 2015). The contextual accounts of participants' experiences and their interpretations of these experiences are often generated through interviews (De Massis & Kotlar, 2014; Doody & Noonan, 2013; Rowley, 2012). The exchange of information between the researcher and the participants during interviews may benefit the participants in a way that affords them the opportunity to explore events in their lives (Doody & Noonan, 2013; Snelgrove, 2014; Terry, Garey, & Carey, 2014).

I conducted indepth semistructured interviews as a way to explore what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome barriers that influenced their business and economic development. In addition to questions concerning their experiences as women entrepreneurs, I conducted an indepth interview as a way to gather initial demographic information (age, education level, business type, business training, start up capital and the means in which it was obtained). I conducted interviews with participants utilizing exploratory, open- ended questions to gather rich and thick data about their experiences as women entrepreneurs in Enugu State, Nigeria. I also conducted direct observation (see Appendix C), as a way to understand the daily lives of the participants, as well as the use of field notes and reflective journal entries as a way to better understand the participants' challenges and experiences as well.

Once the consent forms were given to the participant, I conducted interviews with them. The length of each interview, however, was dependent on the participant's response to the interview questions. I conducted 15 interviews for this study, one interview per participant, using the same interview questions and protocol (see Appendix A and B), while at the same time recording each interview session to ensure accuracy and easy retrieval with the permission of the participant. As suggested by Cheraghi et al. (2015), Jamshed (2014), and Lamas et al. (2014), I took notes during the interview as a way to capture additional thoughts and ideas that were generated during the interview.

The data collection method described above enabled me to obtain information regarding the research question. The central research question guiding this study was as

follows: What information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development? Since qualitative research creates mountains of data, it is important that the researcher creates strategies for planning, organizing, collecting, managing, storing, retrieving, and writing about the data created.

As a result, the researcher is encouraged to make use of qualitative research software such as Ethnograph, ATLAS.ti, or NVivo, to help maintain all the data that was collected during field research (Gorecki, Brown, Briggs, & Nixon, 2010; Johnson, Dunlap, & Benoit, 2010; White, Oelke, & Friesen, 2012). To ensure the ease of data retrieval, I organized all research data using an electronic filing system, which were arranged in chronological order according to date, type, and time of data collection. Once I completed the interview process, I transcribed the electronic data and interview notes. After I transcribed the data, I summarized the responses and then returned to my participants to verify my interpretation through member checking, after which I began the coding process.

The research data are securely stored on my personal computer using an electronic encryption (password protection) in addition to printed hard copies, and another electronic storage media as a backup. I sent letters of appreciation to the participants once the study was completed to thank them for participating in the study. The participants' names were represented using pseudonyms, as a way to protect their identities. I ensured that no hard copies and electronic storage media were accessible by anyone other than me. The research data are in a safe and fireproof location to prevent the

loss of data due to unforeseeable circumstance. The data is retained for a minimum of 5 years and then destroyed as directed by Walden University.

Data Analysis Plan

The aim of data analysis in qualitative research is to deduce the data and the subsequent themes to help understand the phenomenon under study (Baskarada, 2014; Sangster-Gromley, 2013; Sargeant, 2012). Data analysis is most often confused with content analysis, which is conducted to categorize and explain the result (Sanjari et al., 2014; Sargeant, 2012; Vaismoradi, Turunen, & Bondas, 2013). Content analysis is the method used to classify written or oral material into categories that are identifiable (Cho & Lee, 2014; Vohra, 2014; Wahyuni, 2012). This type of analysis can be effectively used in examining any communication material, including open ended survey questions, narrative responses, observation, interviews, focus groups, and others (Cho & Lee, 2014; Griffiths, 2016; Lindhardt et al., 2015).

Qualitative content analysis is a research method for a subjective explanation of the content of a text data through a logical taxonomy process of coding and pattern identification (Cho & Lee, 2014; Ritter, Broers, & Elger, 2013; Zargham-Boroujeni et al., 2014). It is also a method for thoroughly cataloging the meaning of qualitative material (Bozkurt et al., 2015; Brown, Hughes, & Delaney, 2015; Cho & Lee, 2014). The qualitative content analysis enables a researcher to utilize the inductive, deductive approaches or a combination of the two when conducting the analysis (Cho & Lee, 2014; Onwuegbuzie, Leech, & Collins, 2012; Reilly, 2013).

An inductive method can be useful when very little information is known about

the case under study, therefore, codes, categories, or themes are directly extracted from the data (Allemann & Sund-Levander, 2015; Brown & Gardner, 2015; Cho & Lee, 2014). Content analysis also allows the researcher to mine noticeable as well as underlying information from the data (Cho & Lee, 2014). Conducting a qualitative research analysis involves a researcher's ability to uncover and understand what the data is trying to inform him or her (Cho & Lee, 2014; Rowley, 2012; Zivkovic, 2012). Coding and labeling a qualitative study allows for the emergence of themes, as it requires that a researcher can define the sentences, phrases, and paragraphs attained during the interview process and arrange it in such a way that commonalities and themes among the data will be identified (Cho & Lee, 2014; Dasgupta; 2015; Sangster-Gromley, 2013).

With the ongoing need for operational and candid strategies to be used by qualitative researchers to analyze data, a method for data identification, labeling, and coding known as content analysis was developed (Collier, Moffatt, & Perry, 2015; Elo et al., 2014; Griffiths, 2016). Content analysis is exclusively used to classify, organize, and summarize data, and can be used when a researcher has collected qualitative data through, interviews, focus groups, observation, and documentary analysis (Elo et al., 2014; Vaismoradi et al., 2013; Vohra, 2014). Sargeant (2012) noted another type of analysis, known as interpretive analysis, which can lead to an indepth understanding of the study results. The interpretive analysis consists of three stages, which include deconstruction, interpretation, and reconstruction. These three stages occur after interview transcription, so the data is ready for analysis (Callary, Rathwell, & Young, 2015; Lauckner, Paterson, & Krupa, 2012; Sargeant, 2012).

Deconstruction is similar to content analysis, as it involves the breaking down of data into several parts to understand what is included in it (Bozkurt et al., 2015; Hale, Pathipati, Zan, & Jethwani, 2014; Sargeant, 2012). This process requires the researcher to read, reread the interview transcripts, and reduce the data into categories or codes that can describe the content of the transcribed data (Griffiths, 2016; Sargeant, 2012; Wahyuni, 2012). After deconstruction, the researcher would endeavor to make sense of, and understand the coded data, a process known as interpretation (Dasgupta, 2015; Sargeant, 2012; Singh, 2014). This process enables the researcher to make comparisons of the categories and codes across all transcripts (Lindhardt et al., 2015; Ritter et al., 2013; Sargeant, 2012). During the reconstruction process, the researcher is to recreate and repack the noticeable codes and themes in a way that showcases the links and understandings gained in the interpretation stage, but largely explains it based on the existing understanding and theoretical perspectives (Behboudi-Gandevani, Farahani, & Jasper, 2015; Sargeant, 2012; Vaismoradi, Jordan, Turunen, & Bondas, 2014). At this stage, Sargeant (2012) noted that one or two general ideas and notions usually emerges as the main idea, and the rest would appear in the form of subthemes that contribute further to the main theme.

Several approaches to qualitative research data analysis exist (Baskarada, 2014; Gale, Heath, Cameron, Rashid, & Redwood, 2013). Some analysis seems to be concerned with the language and how it is used in social interaction such as discourse analysis and ethnomethodology, others pay attention to the meaning and language as in narrative method and phenomenology (Gale et al., 2013; Lin & Mao, 2015; Seidi, Alhani, &

Salsali, 2014). Others seek to develop theory through a series of procedures and interconnected stages as in the case of grounded theory (Brown, Hughes, Keppell, Hard, & Smith, 2013; Gale et al., 2013; Thomson et al., 2014). Several of these approaches are associated with specific and precise discipline whereas others are supported by philosophical ideas that shape the process of analysis (Cheraghi et al., 2015; Gale et al., 2013; Hale et al., 2014). It is important to note that theme development is a common characteristic of qualitative data analysis, as it involves the systematic search for patterns to generate full descriptions that can illuminate the phenomenon under study (Almutairi et al., 2014; Gale et al., 2013; Lips-Wiersma & Mills, 2013).

Particularly, most qualitative researchers use the constant comparative method that was developed as part of grounded theory (Fram, 2013; Gale et al., 2013; Paradis et al., 2015). In addition to constant comparative method which I used, I also gained an understanding of the credibility of the research results by conducting an indepth review of participant responses (Gale et al., 2013; Lips-Wiersma & Mills, 2013; Onwuegbuzie et al., 2012). After which I proceeded to conduct a more detailed analysis to identify common themes, patterns, and meanings as stated by Gale et al. (2013), Lips-Wiersma and Mills (2013) and Onwuegbuzie et al. (2012). Coding can be conducted digitally using CAQDAS as it is a useful way to track new codes automatically, some researchers however, employ pen and paper as a preferred method until they reach the later stage in coding process (Gale et al., 2013; Marshall & Friedman, 2012; Rodik & Primorac, 2015). I first transcribed the audio recording of each interview into Microsoft Word and then imported it into ethnograph software and Microsoft Excel for data analysis. This process

was useful because it sped up the procedure and ensured that data could be easily retrieved in the later stage (Cope, 2014; Gale et al., 2013; Rademaker, Grace, & Curda, 2012).

It is important to note that computer software does not analyze the data but simply serves as an effective way to store and organize data in a way that makes it available to be analyzed (Choi et al., 2014; Gale et al., 2013; Schlitz, Ha, Marks, & Lauhon, 2012). This is unlike quantitative statistical analysis software which can make calculations with the right instructions (Choi et al., 2014; Gale et al., 2013; Schlitz et al., 2012). I analyzed interview transcripts manually to extract specific and important statements, phrases, and sentences concerning what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome barriers that influence their business and economic development. I generated a list of themes associated with possible barriers to business and economic development of small scale women entrepreneurs from the analysis. Yin (2014) suggested five analytical techniques that I can use to analyze a case study research. They include; pattern matching, explanation building, time series analysis, logical models, and cross case synthesis (in the case of multiple case studies).

For this study, I employed the pattern matching technique, as it enabled me to capture the barriers to women entrepreneurs. I triangulated the data from the interview transcripts, direct observations, field notes, and journal entries concerning the barriers women entrepreneurs' experienced, to validate the phenomenon under study: barriers to the business and economic development of women entrepreneurs in Enugu State, Nigeria. Once I completed the data analysis, I evaluated the data for accurate interpretation and

research findings to ensure that the themes and findings that emerged during the data analysis were consistent with the conceptual framework of the study, the research question, and the literature review on the research phenomenon. This process is recommended by Imenda (2014).

I hope to publish the research results to all stakeholders, including the small scale women entrepreneurs in Enugu State, Nigeria, government and nongovernmental organizations, community leaders, and educational institutions using effective platforms such as conference presentations, training, seminars, and journal articles. I engaged the participants' in the data analysis and interpretation process. The interview questions helped to address the research question: What information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development?

Issues of Trustworthiness

Some of the criticisms associated with qualitative research studies, in general, include threats to validity and research because validity is about trustworthiness, utility, and dependability that the evaluator and the various stakeholders place on it (Gibson, Benson, & Brand, 2013; Zachariadis et al., 2013; Zohrabi, 2013). Validity is also concerned with whether the research is true, believable, and testing what it said that it would test (Baskarada, 2014; Kendall & Halliday, 2014; Zohrabi, 2013). Validity is a key criterion for assessing the quality and acceptability of any research (Street & Ward, 2012; Venkatesh et al., 2013; White et al., 2012).

Consequently, the quality of the instruments used in a study is very important, as

the conclusions drawn from the research will be based on the information that was obtained using the instruments, therefore, it is vital that the data and the instrument used be validated (Kendall & Halliday, 2014; Saunders & Rojon, 2014; Zivkovic, 2012). A research design is supposed to represent a logical set of statements, thus, the quality of any given design could be judged using some logical tests (Yin, 2014).

Credibility

The four criteria for judging the quality of research designs, as discussed by Loh (2013), Wynn and Williams (2012), and Yin (2014), include construct validity (the use of multiple methods of data collection), internal validity (performed during the data analysis process), external validity (the use of a theoretical foundation to assess the application of the study), and reliability (considerations for instrumentation design). For case studies, Yin (2014) suggested ensuring that the tactics used in the tests mentioned above be applied to all aspects of the study, not just in the beginning. In addition to adding depth to data collection during the study as a way to ensure trustworthiness in research, data triangulation also helps with researcher's bias mitigation (Bekhet & Zauszniewski, 2012; Hyett et al., 2014; Street & Ward, 2012). Member checking, as well as sense making, is another way to ensure trustworthiness, credibility, and quality in research (Reilly, 2013; Snyder, 2012; White et al., 2012). The use of long term observation is another way to improve the research validity and findings, because, making repetitive observations over an extended period can help with a study's validity as well as data saturation (Saunders & Rojon, 2014; Tanggaard, 2014; Zohrabi, 2013).

An understanding of a researcher's bias should also help the researcher achieve

validity in the study, because, although all researchers have values, beliefs, and worldviews, it is important that data collection, analysis, and interpretation are conducted in a way that is neutral and unbiased (Kardish et al., 2015; Klehr, 2012; Smith & Noble, 2014). This process can be achieved by following all ethical rules and regulations, accurately performing the evaluation, and reporting the results honestly (Sepehr & Aghapour, 2012; Smith & Noble, 2014; Zivkovic, 2012). I checked and cross checked the results of this study with the 5M framework (Brush et al., 2009) as described in Chapter 2 as well as existing literature on possible barriers influencing the economic development of women entrepreneurs.

Transferability

Transferability in research involves thick descriptions of the study, that way; judgment can be made on the study's transferability (Gibson et al., 2013; Houghton et al., 2013; O'Reilly & Parker, 2012). It is the researcher's responsibility to offer a thorough description that would allow the reader to make a cognizant decision about the transferability of the research findings to their precise setting or background (Da Mota Pedrosa et al., 2012; Houghton et al., 2013; Stewart, 2012). This thick description should include the research method and an example of raw data to enable the reader to consider their explanations and decide whether to transfer the findings to another setting (Baskarada, 2014; Houghton et al., 2013; White et al., 2012).

The findings from this study may not be transferable to women entrepreneurs experiencing similar issues in other cultural backgrounds or countries. As stated before, transferability is always left up to the reader to decide, therefore, each reader may choose

which findings are transferable (Da Mota Pedrosa et al., 2012; Houghton et al., 2013; Wahyuni, 2012). The expectation, however, is that participants provide candid and detailed responses concerning their personal feelings and experiences, which should enable most individuals to find the study valuable.

Dependability

Dependability is often compared to the notion of reliability in quantitative research; it refers to how constant the data is as well as rigor in qualitative research (Gibson, Benson, & Brand, 2013; Houghton et al., 2013; Morse & McEvoy, 2014). I ensured the dependability of the study through rigor and an audit trail. I documented clear information about each research steps that was taken to report the outcome of the study. The information I tracked using my audit trail included interviews, direct observation, data analysis procedures, and the process that involves data theme identification. The audit trail resulted in a clear portrayal of the specific research path that I chose, the decisions I made, and the process I employed to evaluate and manage the data.

Confirmability

Confirmability refers to the impartiality and precision of the data; it is also closely connected to dependability, as the process is needed to establish both are similar (Gibson et al., 2013; Houghton et al., 2013; Walker et al., 2013). I maintained qualitative objectivity within the study through my reflective journal entries, audit trail, and data triangulation. Some of my reflections that I documented included my reflection concerning my personal experiences and the acknowledgment of how my cultural experiences and biases informed and influenced the research process.

Ethical Procedures

Some of the ways to protect participants in a qualitative research include, obtaining a voluntary consent, full research disclosure and intention, privacy and consideration for vulnerable population, as well as privacy and confidentiality (Kendall & Halliday, 2014; Sanjari et al., 2014; Yin, 2014). Another important factor involves ensuring that the researcher accesses harms, risks, and benefits associated with the research (economic, legal, psychological, social, physical, dignitary, and others), to participants, and others are minimized, and that participants are impartially selected, that way all groups are well represented in the study (Aluwihare-Samaranayake, 2012; Harriss & Atkinson, 2013; Peter, 2015).

To ensure that the participants are protected for this study, I took the following steps. First, participants were informed about the nature of the study, the consequences associated with their participation in the study, as well as their role in the study. They were informed that their participation in the study was strictly voluntary, and therefore, have the right to refuse to answer any of the questions asked or to decide not to participate at any point throughout the study. As a result, they have the right to collect the interview notes, and I deleted the interview recording in their presence. I did not compensate or offer any incentives to the participants for their involvement in this study.

I informed the participants about the confidentiality procedures. I ensured that personal identifying information such as name, address, e-mail address, and others was not revealed in the study results nor would the information provided in the results be connected back to the participants. By Walden University's directives on the destruction

of research data and signed consent forms, I will store them in a safe place for a minimum of 5 years prior to properly destroying them. To minimize the possibility of exposing participants to any form of harm or ethical violations during the study, the research questions and interview protocols that were designed for the study exclusively focused on the possible barriers to business and economic growth of the participants.

Although the interview took place in the local marketplace in Enugu State, Nigeria, the participants' privacy were not compromised in any way. Further, I coded the responses from the interviews chronologically and presented the data collected anonymously, as it allowed me to maintain the anonymity and confidentiality of the participants. Once I transcribed the interview recordings, and the study was completed, participants interviews were shredded and destroyed.

I made the final report available to the participants for member checking as discussed by Bowtell, Sawyer, Aroni, Green, and Duncan (2013), Paull et al. (2013), and Peter (2015), that way, the participants had the opportunity to review the report and ensured that my interpretation was accurate. It is important to note that members of vulnerable or protected groups did not participate in this study. The only observable risk to participants could have involved the potential exposure of business owner's financial information, however, I minimized this risk by using both the confidentiality information as well as the above described security measures. It is also important to note that I did not collect any data for the full study until I received approval from the Walden University Institutional Review Board (IRB). My IRB approval number is 04-07-16-0463518.

Summary

In this chapter, I reviewed and explained the qualitative research methodology most suitable for this study and provided my rationale for selecting a mini ethnographic case study research methodology for this study. I described the role of the researcher; the rationale for data collection and analysis; the types of data; and the procedures used to collect, store, and analyze data. Additionally, I described the setting and the criteria that were used to select participants and explained the strategies that were used to improve the reliability and validity of the study. I concluded with the measures that I used for ethical protection of the participants and the data.

Chapter 4 contains a review of the process of data collection and a description of how I plan to organize the data. Data analysis will be presented first according to each source of evidence for each case and then by cross case analysis. I use the specific analytic techniques of coding and categorization at the first analysis level. At the second analysis level, the data that I categorized is studied and analyzed for themes, patterns, and relationships to decide if the theoretical intention of the study is supported or if an opposing explanation needs to be considered. I will present a description of my research study findings of the research question and the theoretical intention that will be discussed also. I conclude this dissertation with a discussion of my research findings in Chapter 5 about the conceptual framework and the literature review. In Chapter 5, I also include my recommendations and discuss implication for social change. Finally, it will include my reflections on the process of mini ethnographic case study research and the conclusion.

Chapter 4: Results

The purpose of the qualitative mini ethnographic case study was to explore what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development. In this chapter, I will detail the research data and findings of this study, providing relevant conclusions based on the results. Included in this chapter are the study settings, demographics, data collection, data analysis, and evidence of trustworthiness.

Using purposeful sampling, I selected 15 women entrepreneurs from Enugu State, Nigeria, who participated in semistructured interviews in which they shared their views and lived experiences. Each participant responded to open-ended questions comprising of two research subsections, nine opening questions, and nine interview questions (see Appendix B) in order for me to gather data to answer the research question. All questions prompted in-depth responses from the participants who had the relevant small scale entrepreneurship experience (Bredart, Marrel, Abetz-Webb, Lasch, & Acquadro, 2014).

The comparison of each participant's responses to all the interview questions, direct observation, field notes, and journal entries provided the basis for the analysis and the conclusion reached in the study as it relates to the case under study. As I described in Chapter 3, content analysis formed the basis for data analysis of participants' responses (Cho & Lee, 2014; Ritter et al., 2013; Vohra, 2014; Wahyuni, 2012). After transcribing the interviews, I used Ethnograph (version 6) and Excel to create 18 categories as a way to represent the answers to the research questions. Further, I created subthemes according to themes that were common to research participants. The themes that I identified through

data analysis focused primarily on participants' views and lived experience regarding what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development.

Based on the central research question and data analysis of participants' responses, direct observation, analysis of the field notes, and journal entries, I identified six emergent themes from the data to assist in answering the research question. They included: (a) lack of required money or capital for business; (b) the need to make profit or gain; (c) lack of formal business training; (d) low level education; (e) money raised from previous business and dependence on husband and relatives for startup financing; and (f) additional financing to help during tough economic situation.

In the following subsections, I will discuss the research setting, the demographic characteristics of the participants, their responses to the interview questions, direct observation, analysis of the field notes, and journal entries. Additionally, I will discuss the core emergent themes; the conclusions reached; and the relationship of the research findings to the conceptual framework, the research question, and the body of literature. As a result, the presentation of the findings required that the specific responses made by the participants be included. The information originated from the data analysis and presented in this study represents the essence and meanings essential for the understanding of the case under study as well as answering the overarching research question. To protect the privacy of the research participants, I ensured that I did not include any confidential information or any identifiable information that could reveal participants anywhere in this study. I also did not include irrelevant or redundant

information in this study.

The conceptual framework for this mini ethnographic case study stemmed from the 5M framework. The 5M framework developed by Brush et al. (2009) is an extension of Schumpeter's (1934) entrepreneurship theory that explained venture creation. It is organized around three of the 5M concepts, specifically market, money, and management. In this study, I explored and evaluated the other two of the 5M concepts: meso and micro environments, as well as motherhood perspective, representing the greater influence household and family may have on women than on men.

Research Setting

The first marketplace I visited was enclosed with high zinc and wood to support it. Because there was a walkway in the middle, retailers who mainly sat outside of their stalls and shops welcomed customers or observed those passing by. As customers passed by, some retailers called on customers to purchase products from them. There were several people with wheelbarrows transporting goods from one part of the market to the next. The market was very noisy. Every so often; one could hear the wheelbarrow men and women, shouting at an individual or a group of people to allow them to pass in Igbo language (uzo, uzo, uzo) as they transported goods from one part of the market to the next.

Each store often had goods displayed from the outside to the inside so that, customers could appreciate what the retailers had in stock, and make the decision to either buy or move on to the next seller. To make goods available to customers, most retailers who have shops or stalls often displayed their goods by hanging them from the

ceiling and makeshift walls both inside and outside the stores. Some of the goods often displayed in the stores and stalls included shoes, toothbrushes, laundry detergents, tomato paste, clothing, salt, cooking oil, soap, thread, hair extensions, milk, cereal, spices, and many other goods. For those shopkeepers who did not have stalls, but perishable retails or seasonal foods stock, they tended to spread clothing or plastic sheet on the ground to display their goods. They were also inclined to retail their goods near intersections where customers could easily locate them.

The market closed at the end of each day at 5 in the evening; shop owners were required to leave the premises and come back the following morning. It is important to note that this market is open 7 days a week; it is also my understanding that this curfew was implemented to protect the retailers from anyone with ill intentions. Requiring everyone to leave at a specified time makes it easy to ensure that the marketplace is safe and secured. There had been reports of robbery or fires set deliberately to someone's shop after the person had left for the day. Since most people have to leave at a set time, individuals, especially customers preferred to leave the marketplace before the retailers. Doing this, allowed the customers access to transportation, as most may have to struggle for the available ones. I know this to be true because a potential participant declined to interview with me as it was half an hour before closing time. Her goal was to ensure that "I close properly for the day."

When I arrived at the second market, the setting was somewhat different from the first market. For instance, the marketplace was more like an open market. Additionally, most of the trading occurred outside; the stalls and enclosures were further inside. To

protect themselves from the sun and rain, most retailers had large multicolored umbrellas. Some of the umbrella's had logos with the words Maggi, Milo, MTN on them, while others were just plain and colorful. Although the market was very close to the bus stop for easy pedestrian access, provisions were made for customers with vehicles to park their cars. Additionally, there were taxis parked by the entrance of the marketplace, as well as a type of taxi that is locally known as keke maruwa that individuals transporting smaller goods used to reach their various destinations. The road was not tarred; there were some unfinished houses around the area. When entering the marketplace, there were individuals selling fruits and vegetables such as watermelon, oranges, peas, lettuce, as well as other types of fruits and vegetables, who either sat or stood near their stalls and welcomed customers to come and purchase goods from them.

As one enters inside the marketplace, the umbrellas and stalls became shops where retailers also welcomed customers to purchase goods from them. Behind them were individuals (mostly men) who sold yam tubers, in front of them were trucks, cars, and individuals who were unloading baskets and bags of what looked like tomatoes, onions, Irish potatoes, and lettuce from the trucks and cars. The first day I visited this marketplace, I had a seller mistake me for someone else, as she welcomed me to come and purchase food stock from her. She asked why I had not been to her shop in such a long time. I smiled, stopped, and explained to her that she seemed to have mistaken me for someone else. She smiled and thanked me. I am not convinced that she believed me.

The third marketplace I visited was somewhat different because unlike the first two marketplaces, one could choose to commence their shopping from the roadside or

outside the gate to the inside. As a result, this marketplace had different opening and closing times; one for the roadside market and the other for the market inside the gated area. Furthermore, due to the nature of the market, individuals could decide to park their cars on the street or park their cars within the gated area. Those who choose to park their cars within the gated area had to pay for parking to two men, sitting by the gate. The gate was built in such a way that only one car could come in or leave at the same time. Beside the big gate was a smaller gate, where pedestrians could pass through. Two story buildings, which were also used as shops, surrounded the marketplace.

As I moved towards the marketplace, I saw an opening, which led to the actual market. The inside of this market was structured like the second marketplace I visited; it was quieter than the first and second marketplaces. As I passed by, the retailers, mostly women welcomed me to purchase goods from them. Although these retailers were in shops, the shops were built in a way that made them look and feel like stalls. The shops were open on all sides, that way retailers could observe customers coming from anywhere within the marketplace. This marketplace was also mostly covered to protect customers and retailers from sun and rain; this was achieved by building extensions with wood to connect the zinc. There were fewer people in this marketplace than there were in both the first and second marketplaces. There was no sign of individuals transporting goods using wheelbarrows. The roadside retailers protected both themselves and their goods using multicolored umbrellas. For these retailers, most customers who purchased goods from them did so while still seated in their cars.

Demographics

Through semistructured interviews, 15 participants detailed their views and lived experience regarding the information small scale women entrepreneurs in Enugu State, Nigeria use to overcome possible barriers that influence their business and economic development. To maintain confidentiality and protect the privacy of each participant, I excluded confidential business information that could serve as identifying factors and used pseudonyms to represent them instead of using actual names. The pseudonyms that I assigned to each participant included a numeral of 1–15, with each number representing a participant and each number prefixed by the letter, “P.” All participants signed consent forms and were involved until the end of the data collection. The demographics of the study sample revealed that the ratio of married to single to widowed participants were 11:3:1.

Six participants were between ages 27–35 years, seven were between 40–50 years, and others were between 53 and 66 years old. Some of the participants had various entrepreneurial backgrounds, representing diverse industry sectors. Two participants retailed recharge cards; two retailed dry fish; three retailed food stock or food stuff; others retailed foodstuff such as spices, perishables, dry fish, and roast fish; one retailed jewelry; one had a provision store, one was a seamstress, and the other was a marketer. Tables 1, 2, 3, and 4 show the participant demographics. The participants were from diverse business entrepreneurial backgrounds, representing various businesses; there was no preference for any particular business. Based on the requirements for this study, all participants were small scale business owners. They were also independently owned and

operated, providing goods and services to consumers within a local market with an annual profit of 200,000 naira or less (approximately 1,000 dollars or less) and employing between zero to 10 individuals (Otoo, 2012). All participants lived and conducted their businesses in Enugu State Nigeria, owned a small scale business located in Enugu State, Nigeria, and had been in business for 3 years or more.

Table 1

Demographic Overview (N = 15)

Age	Study participants	Title/Position	Study participants
27	3	Provision seller	1
29	1	Spice seller	1
30	1	Perishable seller	2
35	1	Food stock/condiments	3
40	2	Okirika jewelry seller	1
42	1	Dry fish seller	2
43	1	Marketer	1
48	1	Roast fish seller	1
50	2	Seamstress	1
53	1	Marketer	1
66	1	Recharge card seller	2

Table 2

Educational Attainment (N = 15)

Level of Education	Study Participants	Percentage
Secondary or O Level/High School Diploma	9	60%
Primary 4	2	13%
BSc.	2	13%
Commercial	1	7%
Ordinary National Diploma (OND)	1	7%

Table 3

Participants Marital Status (N=15)

Marital Status	Study Participants
Married	11
Single	3
Widowed	1

Table 4

Participants Years in Business (N=15)

Years	Study participants
3	1
4	1
5	2
6	2
7	2
8	1
9	1
10	1
15	1
19	1
21	1
30	1

Data Collection

I collected data using multiple data collection sources; I began the data collection process with a review of information from the women entrepreneurs. I asked the women entrepreneurs to provide a detailed account of past and current barriers they have faced as entrepreneurs. In addition to the nine open ended questions (see Appendix B), I also

conducted direct observation along with field notes and reflective journal entries. I conducted the interviews at the participant's shops or stall as some had shops while others had stalls. Once I approached each participant, they were willing to interview with me immediately, as long as they could stop at any time to attend to customers. I agreed as it allowed me to appreciate how each of them interacted with their customers. I completed the interview within approximately 1 hour. In addition to recording the participants using an audio recorder, I also took notes during the interview session. I did not encounter any difficulties that resulted in an alteration or impediments, regarding the remainder of my data collection process.

The interview and observation protocol (see Appendix A and C) process that I used to record the study participants responses and activities were effective. I noticed that most participants seemed uncomfortable when asked about their marital status, age, and household information. I particularly noticed a participant's overall attitude and demeanor change when I asked about her age. Although she continued the interview, she asked whether others answered these types of questions. On the other hand, other participants who were hesitant at first later became more involved in the process as the interview progressed. All participants participated willingly, once they signed the consent form.

Data Analysis

I used Ethnograph 6 and Microsoft Excel to analyze the data from the interview transcripts, observations, field notes, and journal entries. Ethnograph 6 enabled me to categorize, arrange, and manage the interview transcripts, observations, field notes, and

journal entries into common themes. I used content analysis to identify common words and phrases in participant responses (Elo et al., 2014; Vaismoradi et al., 2013; Vohra, 2014). Initial categorizations allowed me to organize while allowing the important instinctive trends to emerge. I derived a priori codes from the semistructured interview questions, observations, field notes, and journal entries. The a priori codes used to categorize the semistructured interviews are summarized in Table 5.

Table 5

A Priori Codes Used to Categorize the Semistructured Interview Questions

Semistructured Interviews	Categorizations
Question 1	Motivation
Question 2	Training
Question 3	Helpful Resources
Question 4	Information Learned During Training
Question 5	Raising Business Finances
Question 6	Difficulties in Business
Question 7	Overcoming Difficulties
Question 8	Reason for Business
Question 9	Future Resources

I analyzed the coding structure iteratively to ensure efficiency and effectiveness concerning the information gathered and organized. I entered the identified codes in Ethnograph 6 and Excel, which enabled me to identify common themes. I used data from

the semistructured interviews, direct observation, field notes, and journal entries, to validate the codes and themes, in addition to determining pattern matches and discrepancies as described by Yin (2014). My examination of the comments from the participants after member checking and sensemaking (Reilly, 2013; Snyder, 2012; White et al., 2012), did not identify new themes, as the comments were consistent with what was provided during the interview. Tables 6, 7, and 8 are aligned with codes associated with the information small scale women entrepreneurs in Enugu State, Nigeria use to overcome possible barriers that influence their business and economic development and the focus area of the literature review.

Table 6

Second Stage Nodes and Themes Used to Categorize Motivation, Training, and Helpful Resources

Categories	Themes
Motivation	The need to make money
Training	Lacked formal business training
Helpful Resources	The need for additional capital

Table 7

Second Stage Nodes and Themes Used to Categorize Information Learned During Training, Raising Business Finances, and Difficulties in Business

Categories	Themes
Information Learned During Training	N/A
Raising Business Finances	From relatives and previous business
Difficulties in Business	The need to support family/tough economy

Table 8

Second Stage Nodes and Themes Used to Categorize Overcoming Difficulties, Reasons for Business, and Future Resources

Categories	Themes
Overcoming Difficulties	Spirituality and faith in God
Reason for Business	Does not want to stay idle
Future Resources	Capital

Although some participants indicated that, their motivation for becoming entrepreneurs was because of the need not to be idle, most however indicated that they received no formal training, which explained why most did not know how much they earned each year, as indicated in Table 9.

Table 9

How Much Earned in a Year (N=15)

Categories	Study Participants
Unable to Articulate	6
Earned Income is Seasonal	5
Earned Income used for family Issues	2
Articulated Income Earned	2

Only three participants indicated that they were wage earners or *breadwinners* (a colloquial term indicating one who earns the most in the family unit), also, (see definition in Chapter 1), one indicated that she was not sure, and the rest indicated that they supported their husbands. Culturally, men are meant to be the primary wage earners (*breadwinners*) and women their supporters, which is why I believe most women indicated that they support their husbands instead of being the primary wage earners. (Goyal & Yadav, 2014; Sumaira & Muhammad, 2012). Also, P6 at some point indicated that she supported her husband but later revealed that she is the primary wage earner, an indication that culture, as well as the element of not knowing me, may have played a role in the answer they gave in that regard. It is important to note that I made the decision to report the results at this level to maintain confidentiality.

Question 1: Motivation to Become Entrepreneurs

Question 1 was: How would you describe what motivated you to become an entrepreneur? Biko kowa ihe mere iji bido ahia a? Two specific subthemes aligned with

the theme associated with this question: Lack of employment and the love for the business.

Question 2: Training Obtained Prior to Launching Business

Question 2 was: What kind of training would have been helpful to you before launching your business? Kedu udi ozuzu kara inyere gi aka tupu I bido ahia a? Three specific subthemes aligned with the theme associated with this question: Did not see the need for training; this type of business did not require training; and husband, sister, brother, or a relative trained me.

Question 3: Helpful Resources for Further Success

Question 3 was: Now that you have launched your business, what would have been or would be helpful to help you further succeed? Ugbu a I bidoro ahia, kedu ihe kara I nyere gi aka I na enwete gi? Two specific subthemes aligned with the theme associated with this question: The need to purchase equipment for business and money can be used to purchase goods using cash instead of purchasing it on credit.

Question 4: What was Learned During Training

Question 4 was: If you attended any training, what was involved? Oburu na I nweture ozuz tupu I bido ahia, kedu ebe I no mee ya, ubosi ole ka I mere ya? Of those who attended official business training, three specific subthemes aligned with the theme associated with this question: The need to be polite to customers, customer relations, and passion for work.

Question 5: How Business Money was Raised

Question 5 was: How did you raise money for your business? Kedu otu ijiri wete

ego tupu Imalite izu ahia gi a? Two specific subthemes aligned with the theme associated with this question: Received or earned money while still a sales girl and received gratuity payment.

Question 6: The Past and Present Difficulties

Question 6 was: How would you describe the difficulties if any, you experienced in the past or are currently experiencing as an entrepreneur? Kowa ihe ndi ina aga biga ma obu ihe ndi I na ahu, ugba ma obu mgbe gara aga di ka onye na azu ahia? One specific subtheme aligned with the theme associated with this question: Trauma from a robbery in 2012.

Question 7: How Past and Present Difficulties Were Overcome

Question 7 was: How did you overcome those difficulties/barriers? Kowa ote I jiri were gbochi e ihe na eme ka ahia gi hara i na aga nke oma? Two specific subthemes aligned with the theme associated with this question: Encouragement from friends, family, and relatives and there is no way to overcome the issues faced, so will deal with it.

Question 8: Major Influences to Starting a Business

Question 8 was: What were major influences on starting your business? Kedu ihe mere gi iji were bido ahia gi a? Three specific subthemes aligned with the theme associated with this question: Passion or love for business, husband's passing, and the need to make profit or gain.

Question 9: Resources Needed to Improve Business

Question 9 was: What resources do you need but currently do not have access to

that may help to improve your business? Kedu ihe ndi ga enyere gi aka ka ahia gi na agani ihu, I na ewehu? One subtheme aligned with the theme associated with this question: The need for human resources.

Evidence of Trustworthiness

Credibility

To mitigate the issues of credibility, I had the participants validate the documented statements during the member checking and sense making process. This process enabled the participants to validate or refute my interpretations of the comments made by the participants. I applied construct validity as described by Saunders and Rojon (2014), Tanggaard (2014), and Zohrabi (2013) by using multiple sources of data (in-depth semistructured interviews, direct observation, as well as the analysis of my reflective journal entries and field notes).

Both internal and external validity were applied during data analysis process, as well as the use of the 5M framework (Brush et al., 2009) as a foundation to assess the application of the study as described in chapter 2. An understanding of my biases also helped me to achieve validity of this study. Even with all my values, beliefs, and worldviews, the data collection, analysis, and interpretation were conducted in a way that was neutral and unbiased as described by Kardish et al. (2015), Klehr (2012), and Smith and Noble (2014). These processes supported the authenticity of the themes and findings.

Transferability

Although transferability is always left up to the reader to decide (Da Mota Pedrosa et al., 2012; Houghton et al., 2013; Wahyuni, 2012), the focus of a mini

ethnographic case study is to gain an in-depth understanding of the research question and not to establish transferability of the findings (Alfonso et al., 2012; White et al., 2009). Participants provided honest and detailed responses regarding their personal feelings and experiences. As a result, given similar cultural characteristics elsewhere, the findings may prove applicable to those environments and stimulate positive social change initiative there as well.

Dependability

I ensured dependability within this study through a rigorous audit trail. I documented clear information concerning the specific research steps I took through to reporting the study outcomes. My audit trail tracked information which included transcribed interviews, observations, field notes, journal entries, data analysis procedures, and the analysis process to identify data themes. This audit trail resulted in a clear description of the specific research path I chose, the decisions I made, and the process I took to evaluate and manage the data.

Confirmability

I ensured confirmability and qualitative objectivity through my regular reflective journaling entries. My journal entries consisted of the justifications for my decisions concerning methodology, data analysis, and theme developments that were described in the study results. My journal entries also reflected a systemic analysis of the process used to ensure continuous validity. Finally, I documented my reflections concerning my personal experiences, acknowledging how my perceptions, culture, biases, and experiences informed and influenced the research process as discussed by Fielding

(2012), Smith and Noble (2014), and Tanggaard (2014).

Study Results: Interview Questions and Textual Description

In a mini ethnographic study, the interview approach functions as an effective means to describe the context or the framework that is revealed by the shared experiences of the participants (Frels & Onwuegbuzie, 2013; Pathak et al., 2013; Rowley, 2012). To gain a deeper understanding of the case under study, in-depth, semistructured interviews are an effective data collection method (Haahr et al., 2013; Jamshed, 2014; Peredaryenko & Krauss, 2013). I explored the following opening questions and follow up interview questions to answer the central research question: What information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development?

Findings

The following section is a presentation of the study results as recommended for traditional ethnographic reporting methods; it is followed by an evaluation of findings as related to answering the research questions.

Finding 1: How Much Each Participant Makes. Most small scale women entrepreneurs did not know how much they made, as a result, were not able to keep a proper accounting of their yearly earnings. Money earned each day was used to purchase food for the family instead.

Finding 2: Low Level Education. Most women entrepreneurs had low level education. Almost all the participants had an O Level (high school diploma) or below. Of the participants with above O Level (high school diploma), only two earned a bachelor's

degree, the other earned a commercial or technical level education, while the other individual earned an Ordinary National Diploma (OND).

Finding 3: Financing For Business. Most small scale women entrepreneurs received startup money from husband, family members, friends, or in laws, only some used money from previous businesses to start their various businesses. Of those who used money from previous businesses, some still received additional financing from a husband or relatives. Only a few knew about microfinance and the individuals who knew about it, did not believe in or trust the system so would not access it, if given the opportunity. Only one small scale woman entrepreneur indicated that she would be interested in it once she was educated about the process.

Finding 4: Training. Most small scale women entrepreneurs did not see the need for training. They believed that due to their type of businesses, they would not benefit from training, explaining that, if anything is to be learned, it can be learned on the job.

Findings 5: Difficulties. The difficulties most small scale women entrepreneurs encountered involved the need to support their families as well as the tough economic situation. Supporting one's family can be a very difficult task, particularly, when coupled with a tough economy. It was even more difficult, as the economic situation affected their business in such a way that it costs a lot more to purchase their goods, but makes it very difficult to sell those good to final consumers.

Major Themes

The following are the major themes found in this study: lack of required money or capital for business, the need to make profit or gain, lack of formal business training,

low level education, money raised from previous business, dependence on husband, and relatives for startup financing, and additional financing to help during tough economic situation.

Emergent Theme 1: The Need to Make Money

The motivation for becoming a small scale woman entrepreneur was so that one could make money, which fits within the 5M framework (Brush et al., 2009). The result was expected, given the conceptual framework applied (Chingangbam, 2015; Hani, 2015; Kaushik, 2013). Motivation can be seen as a link between an entrepreneur's intention and action; there could also be a relationship between motivation and performance (Perri & Chu, 2012; Zimmerman & Chu, 2013). Psychologists also see motivation as an investigation into human thoughts and deeds. It allows researchers to understand why individuals act and behave in the manner they do (Cachon, Codina, Eccius-Wellmann, McGraw, & Myers, 2013).

As P6 noted in an interview, "I was motivated to become an entrepreneur because, after marriage, I realized that I needed money to support my family" (personal communication, April 19, 2016). This conversation was confirmed through member checking (P6 personal communication, May 3, 2016). P6 further explained that after marriage, she realized that she needed money and started to look for what to do, particularly, with a primary four education, she understood that her options were very limited, so, she started selling fish, and has done so for 30 years.

In sharing her inspiration for becoming an entrepreneur, P13 stated that "I was motivated to become an entrepreneur, because, I wanted to help my family financially"

(personal communication, April 26, 2016). This conversation was confirmed through member checking (P13 personal communication, May 8, 2016). When speaking with P12, she specified that her motivation to become an entrepreneur, came after “I was retrenched from my civil service job” (personal communication, April 26, 2016). Both P1 and P12 mentioned that they did not want to be idle, which is what motivated them to become entrepreneurs (personal communication, April 11, 2016).

Two women came to P2’s stall to purchase oil because they pointed at the oil and asked for the price, P2 greeted them and asked how she could help them. They told her the type of oil they wanted to purchase and asked for the price when she told them the price; they seemed shocked at the price by laughing nervously. They also looked at one another in shock and quickly explained that the price was too high for them to pay for the oil. At that point, P2 offered them similar but lower priced oils, which she felt, could be within their price range. The customers rejected the offer and began to bargain for the oil they originally requested. After bargaining for about three to five minutes, they seemed to come to an agreement as to an acceptable price between the customers and P2.

A direct observation of P2 (direct observation of marketplace #1, May 14, 2016) showed her need to make money, as she worked hard to offer her customers a different type of oil, particularly when they showed that they could not afford the price of the oil they originally requested. When a customer visited P7’s shop and asked for a cup of periwinkle, P7 packaged it, upon handing it over to the customer, she asked the customer if she needed anything else, the customer hesitated for a second but asked for crawfish. She also packaged that food stock, but once again asked if she needed anything else, and

the customer requested palm oil. Upon handing over the palm oil to the customer, she asked the customer one more time if she needed anything else, the customer, however, responded with a no, the customer paid P7 and left. P7 gained additional money from this customer because she probed for more information.

A direct observation of P7 (direct observation of marketplace #2, May 3, 2016) showed her need to earn more money because she was able to persuade a customer to purchase more food items from her. A direct observation of P11 (direct observation of marketplace #3, April 26, 2016) also indicated her need to earn more money, as she ran from one end of the intersection to the next, as well as from one store to the other, to sell calling cards to customers. I identified the theme through interviews as well as through a direct observation of each small scale women entrepreneurs. The theme was further indicated by an analysis of the data in my reflective journal entries that consisted of interview responses as well as observations that indicated women entrepreneurs need to make more money (journal entry, May 7, 2016). As a result, small scale women entrepreneurs need information such as specific business training in the area of marketing and customer service, to address the issue regarding the need to make money.

Reflective journaling allows a researcher to document and contemplate on experiences as a way of thinking, understanding, and scholarship (Hayman et al., 2012; Hietanen et al., 2014; Siwale, 2015). My reflective journal entries were notes written once I returned from each field visit as a way to reflect on my day and tried to make meaning of all my experiences within the marketplace on that day. Table 10 reflects participant's motivation for entrepreneurship.

Table 10

Motivation for Entrepreneurship (N = 15)

Motivation	Study Participants	Percentage
The need to make money	8	53%
Self employment or not being idle	4	27%
Love for business/high demand/other	3	20%

Emergent Theme 2: Lack of Formal Business Training

Most small scale women entrepreneurs who participated in this study lacked formal business training. During an interview with P7, she noted that she did not receive any formal training. She, learned how to sell food stock from her mother when she was young. “As a young girl in primary school, I would sometimes open and or close the shop for my mom before going to school as well as after school, doing this, allowed me to learn how to operate the food stock business” (personal communication, April 19, 2016). P2 stated “my brother started this business, brought me to Enugu, and trained me on how to run the business, I learned other aspects of this business by being here on a daily basis (personal communication, April 11, 2016). This conversation was confirmed through member checking (P2 personal communication, May 14, 2016).

P4 asserted that “I did not attend any training because I felt that this type of business could be started without asking anyone for help or going for any training, as you can see, there is nothing to learn about how to sell tomatoes” (personal communication, April 13, 2016). When speaking to P9 about having access to formal business training,

she noted that “since my husband started the business, he knew more about it, so he trained me on how to run the business” (personal communication, April 19, 2016). Furthermore, a direct observation of P7 showed a lack of specific business training as she had a difficult time calculating a total of what a customer purchased from her, and the change she was to return to a customer who purchased food stock from her. Although there were food stock and other belongings in the shop, I looked around the shop for a calculator but did not see any in view (direct observation of marketplace #2, May 7, 2016). I identified the theme through interview and observation of each small scale women entrepreneurs. The theme was further indicated by an analysis of the data in my reflective journal entries that consisted of interview responses, observation, as well as member checking that concerned women entrepreneurs need to gain specific formal business training (journal entry, May 7, 2016).

Entrepreneurship education is the process of providing individuals with the concepts and skills to recognize opportunities that others did not see and to have the insight, self worth, and knowledge to act where others have hesitated (Gwija, Eresia-Eke & Iwu, 2014). Financial, as well as managerial issues, have been cited as major contributing factors to business failures (Tambwe, 2015; Xesha, Iwu, & Slabbert, 2014). Furthermore, SME success depends on new and established relationships, because, without strong relationships, it becomes impossible to be successful as a business owner (Xesha et al., 2014). Meaning that, business owners need to maintain long term customer and employee relationships that will help them even during tough times (Lekoko, Rankhumise, & Ras, 2012; Xesha et al., 2014). Small scale women entrepreneurs need

information regarding formal business training and its impact on small scale enterprises, especially when it has been identified that specific business training was not attained before launching a small scale business.

Additionally, relationships with other business owners would allow small scale women entrepreneurs to share struggles, resources, and best practices, which can carry them through challenging and difficult times, and can offer them a competitive edge (Lekoko et al., 2012; Xesha et al., 2014). This understanding fits within the 5M framework (Brush et al., 2009). The 5M framework specified that venture creation is largely structured around three basic concepts; specifically market, money, and management. In addition to the 3Ms, motherhood, meso, and macro environment, and should be considered when reflecting on the uniqueness of women entrepreneurship (Brush et al., 2009). The management aspect of the 3Ms seemed to be lacking, as most participants indicated that they lacked formal business training. The result was expected, given the conceptual framework applied (Tambwe, 2015). Table 11 reflects participant's lack of formal business training.

Table 11

Lack of Formal Business Training (N = 15)

Formal Business Training	Study Participants	Percentage
Yes	4	27%
No	11	73%

Emergent Theme 3: Lack of Required Money or Capital for Business

All small scale women entrepreneurs indicated that they needed access to financing for their businesses. The result was expected, given the conceptual framework applied (Ferdousi, 2015). During an interview with P11, she expressed the need for access to financing; she asserted that “with money, I can buy directly from MTN, get a pin, and get the equipment to start printing. This equipment includes a printer; the amount of financing required may exceed one million Naira (personal communication, April 26, 2016). Additionally, P10 shared that she desired access to financing because “I need money to purchase English weaving machine that is used to make zigzag stitches for customers clothing” (personal communication, April 21, 2016).

P15 equally stated that, “I need more money so that I can begin to borrow credit directly from carriers (MTN, Glo, Airtel, Etisalat, and the rest), that way, customers can borrow credit directly from me instead of going directly to the carriers. I can load up to 50 thousand naira worth of credit on my phone, customers can borrow from me, and I can sell to people from around the globe. Payments can be made into my account from anywhere through mobile payment.” (personal communication, April 26, 2016)

This conversation was confirmed through member checking (P15, personal communication, May 4, 2016). P9 also shared her need for financing, particularly, the need to access loans, she is, however, not familiar with the process of obtaining a loan. Further discussion with P9 revealed her understanding of the process involved with loan distribution, as she stated that “I also believe that loans are only shared among the rich, therefore, it does not make its way to poor people like us, but I would like to take

advantage of it if the opportunity arises” (personal communication, April 19, 2016). A direct observation of P1’s store, including how empty the shelves were, due to the robbery that occurred in 2012, as explained by P1 during my interview with her, reflected the need for financing as a way to reestablish her shop (direct observation of marketplace #1, April 8, 2016).

Additionally, a direct observation of P13, whose stall had less than needed food stock, reflected the need for financing as a way to rebuild her stock (direct observation of marketplace #3, April 26, 2016). Most entrepreneurs who retail food stock usually have a variety of food items within their stores for customers to choose. For instance, food stock retailers usually have two to three selections of rice, garri, and beans. P13 on the other hand, only had a small basin of each, additionally, to ensure that she earns some money each day; she started selling 60 naira bread, an unrelated good, that should typically not be a part of her food stock. I identified the theme through interview and observation of each small scale women entrepreneurs. The theme was further indicated by an analysis of the data in my reflective journal entries that consisted of interview responses and observation that concerned women entrepreneurs need to gain access to required capital (journal entry, May 7, 2016).

Careful screening and monitoring, a microenterprise loan in addition to appropriate business skills, information, and technologies, noted Ferdousi (2015), are recommended for entrepreneurs; therefore, the need for proper business skills, information, and technologies are ways to ensure that the loan is utilized correctly (Ferdousi, 2015). Small scale women entrepreneurs are in need of information such as

microfinance loans, appropriate business skills, networking information, as well as information and technology to address the issue regarding the lack of required money or capital for business.

This assertion fits within the 5M framework (Brush et al., 2009), which specified that venture creation is largely structured around three basic concepts; specifically market, money, and management, in addition to the 3Ms, motherhood, meso, and macro environment. It should be considered when reflecting on the uniqueness of women entrepreneurship (Brush et al., 2009). The money aspect of the 3M seems to be lacking as all small scale women entrepreneurs indicated the need for financing as a way to successfully run their various businesses.

Emergent Theme 4: Money Raised from Previous Business, Husband, and Relatives for Startup Financing

Some small scale women entrepreneurs specified that they raised money from previous businesses, their husbands, and relatives. The result was expected, given the conceptual framework applied (Mumuni & Insah, 2013). In an interview with P12, she stated that the finance for her business “came from friends, family, well wishers, as well as my husband (P12 personal communication, April 26, 2016). P1 asserted that she received help from friends and family, “I also saved money from whatever I earned while I was still learning the trade, in addition to the money I received from my brother. The money from all these sources came to a total of thirteen thousand naira” (personal communication, April 11, 2016).

P15 shared that “the money for my business came from friends, families, and well

wishers which were given to me when I had my daughter; I decided to invest it in my business” (personal communication, April 26, 2016). This conversation was confirmed through member checking (P15 personal communication, May 8, 2016). Both P3 and P13 asserted that the money for their current businesses came from their previous businesses (personal communication, April 11, 2016; personal communication, April 26, 2016). P2 also indicated that her brother started the business, however, “he handed it over to me at a later time (personal communication, April 11, 2016). This dialogue was confirmed through member checking (P2 personal communication, May 14, 2016).

I identified the theme through interviews with each small scale women entrepreneurs in which I inquired where they obtained financing for their businesses. The theme was further indicated by an analysis of the data in my reflective journal entries that consisted of interview responses, observation, as well as member checking that concerned women entrepreneurs need to raise money for business (journal entry, May 7, 2016). Eighteen percent of individuals surveyed by Mumuni and Insah (2013) indicated that they received money from family, friends, susu, and moneylenders. Finance seems to be the most important characteristic of any enterprise, both big and small (Gayathridevi, 2014); some participants indicated that they lacked finances, mainly due to non availability of long term financing, the long procedure to gain financial help, too many dependents, or complicated banking procedures. In addition to money raised from previous businesses, small scale women entrepreneurs need information on ways to finance their various businesses through formal financial institutions, instead of relying on their husbands and relatives for startup financing.

Hence, women entrepreneurs are usually forced to gain access to business financing through family, friends, and moneylenders (Gayathridevi, 2014). Furthermore, financing is a big issue for women entrepreneurs (Gayathridevi, 2014). This assertion fits within the 5M framework (Brush et al., 2009), which specified that venture creation is largely structured around three basic concepts; specifically market, money, and management, in addition to the 3Ms, motherhood, meso, and macro environment, and should be considered when reflecting on the uniqueness of women entrepreneurship (Brush et al., 2009). Both the motherhood and the macro or meso environment are involved, as the family (motherhood) seemed to have a greater influence on the participants in regards to how business financing was raised (Brush et al., 2009). The strategic, economic influence and initiatives (meso environment) seemed to have influenced the need to continue their entrepreneurial activities from money raised from previous business (Brush et al., 2009).

Table 12 shows money raised from previous business from husbands and other relatives.

Table 12

Money Raised from Previous Businesses, Husband, and Relatives (N = 15)

Money Raised from	Study Participants	Percentage
Previous Business	4	27%
Husband	4	27%
Relatives	7	47%

Emergent Theme 5: Low Level Education

Most participants stated that they had attained a low level education (see Table 2). Sixty percent holds an O level or high school diploma, only 13% completed a primary 4 level education, 13% earned a Bachelors (B.Sc.) degree, and 14% e some level of college education, which fits within the 5M framework (Brush et al., 2009). The result was expected given the conceptual framework applied (Mandipaka, 2014). Participants level of education ranged from primary four level to bachelor's degree "I earned an O Level or high school diploma level education" (P8 personal communication, April 26, 2016). "I read up to a primary 4 level education" (P6 personal communication, April 19, 2016). This discussion was confirmed through member checking (P6 personal communication, May 8, 2016).

"I earned a bachelor's degree" (P3 personal communication, April 11, 2016; P15 personal communication, April 26, 2016). This conversation was confirmed through member checking (P15 personal communication, May 14, 2016). "I hold an Ordinary National Diploma, also known as OND or an associates degree level education" (P4 personal communication, April 13, 2016). "I earned a commercial or attended a technical school" (P14 personal communication, April 26, 2016). A direct observation of P2, who earned an O Level or a high school education was reminded by her co retailers that she does not have "a good education", therefore, should be careful who she speaks with, is also an indication of low level education among small scale women entrepreneurs (direct observation of marketplace #1, April, 11, 2016).

I identified the theme through an interview with each small scale women entrepreneurs, in which I inquired about their level of education. Mandipaka (2014) found that women entrepreneurs face barriers such as family pressures, which hinders the success of women entrepreneurs. I further indicated the theme through an analysis of my reflective journal entries that consisted of interview responses, observation, as well as member checking that concerned women entrepreneurs level of education (journal entry, May 3, 2016).

Lack of education is another barrier to the success of women entrepreneurs. Being unexposed to markets as well as discrimination against women entrepreneurs in a male dominated society, all contribute to what hinders the success of women entrepreneurs (Mandipaka, 2014). This understanding fits within the 5M framework (Brush et al., 2009), which specified that venture creation is largely structured around three basic concepts; specifically market, money, and management, in addition to the 3Ms, motherhood, meso, and macro environment, should be considered when reflecting on the uniqueness of women entrepreneurship (Brush et al., 2009). As the macro or meso environment aspect which expresses factors such as cultural, economic, and societal norm expectations for women, and the media's reflection of women entrepreneurs, national policies, strategies, economic influences, services, and initiatives were involved when discussing small scale women entrepreneurs low level education attainment (Brush et al., 2009). Women who aspire to become small scale entrepreneurs, but have been identified as having low level education, require information regarding access to specific business training in the areas of accounting, marketing, and customer relations, before

launching their entrepreneurial endeavors.

Emergent Theme 6: Additional Financing to Help During Tough Economic Situation

All small scale women entrepreneurs mentioned additional capital as a way to combat difficulties in their various businesses. The result was expected, given the conceptual framework applied (Mahmood, Khalid, Sohail, & Babak, 2012). “Capital is a major issue One can bargain for fish with enough capital, but it is difficult to bargain when the retailers feel like they are doing you a favor by selling the fish to you on credit. They can sell a 300 naira fish for 500 naira when one is buying on credit. Basically, with capital, there is no insult” (P14 personal communication, April 26, 2016). “Things have become expensive due to the current economic situation, a basket of tomatoes is very expensive, the price of fuel has increased, transportation has also increased” (P4 personal communication, April 13, 2016).

P12 explained how the cost of doing business had risen in recent month, which resulted in low inventories (personal communication, April 26, 2016). Furthermore, a direct observation of P14 indicated that the prices of goods particularly, a basket of tomatoes has increased. While there, news came to P14 that the price of a basket of tomatoes had risen even higher than it was a few hours before. So she decided to change the price of the one she already had out to sell to customers to make profit (direct observation of marketplace #3, May 8, 2016).

Additionally, a direct observation and personal communication with P4 also indicated how the cost of doing business had risen. During my interview with P4, she was

selling tomatoes, when I returned to meet with her again; I observed that she was selling okra, a different food item. When I inquired the reason from her, P4 explained that “the price for a basket of tomatoes had risen so high (23,000 naira, instead of its original price of 10,000 naira) I paid for it earlier in the month. I decided to sell okra in the meantime, that way; I do not eat into my capital” (direct observation of marketplace #1, April 30, 2016; personal communication April 30, 2016).

A direct observation of P1’s customers as well as their exclamations and complaints when it came time to pay for their purchased goods, also, indicated the difficult economic times and the hardship most individuals are currently experiencing within the country. They made statements such as “my goodness, I just bought that for 200 naira a few days ago, how come it is now 250 naira?” “Wow, the price of goods changes on a daily basis, only God can help us with this situation.” Others joined in and shared their experiences about how they purchased a cup of rice for 80 naira, against 60 naira that it was, just the week before”, requesting that the new government do something to ease people’s pains. P1 responded by saying, “they have added money to everything and we have to sell it at this new price to make profit” (direct observation of marketplace #1, May 14, 2016).

I identified the theme through interviews with each small scale women entrepreneurs. The analysis of my reflective journal entry further indicated the theme as I watched the price of transportation to and from the marketplaces increase during this field work (April 26, 2016). The motivation behind becoming an entrepreneur is usually to make money for personal use and to contribute to family income (Mahmood et al.,

2012). This contention fits within the 5M framework (Brush et al., 2009), which specified that venture creation is largely structured around three basic concepts; specifically market, money, and management. In addition to the 3Ms, motherhood, meso, and macro environment, and should be considered when reflecting on the uniqueness of women entrepreneurship (Brush et al., 2009).

As the macro environment aspect, which expresses factors such as cultural, economic, and societal norm expectations of women entrepreneurs, national policies, strategies, economic influences, services, and initiatives should be considered when discussing additional capital to help women entrepreneurs during tough economic situation (Brush et al., 2009). As a result, small scale women entrepreneurs need information such as specific business training in the areas of marketing, customer relations, accounting procedures, as well as the need to strategically invest their money even during tough economic times.

Minor Themes

Minor themes are minor ideas that emerged from the data analysis. The one minor theme that emerged from the data involved my encounter with gatekeepers. Minor themes are important because they are an important aspect of the participants' lived experience.

Emergent Theme 7: Gatekeepers

The minor theme that emerged from this data was the role of gatekeepers in the marketplace. Gatekeepers have assumed some roles, which is mostly seen as their way of protecting individual and organization's interest such as hospitals, nursing homes, and

schools (Gallo et al., 2012). A direct observation of P2 (direct observation of marketplace #1, April 11, 2016) indicated that gatekeepers exist within this marketplace as the individuals near P2 were very interested in knowing my reason for being there. There seemed to be a level of agitation or apprehension when some individuals saw me with my pen and paper within each of the marketplaces.

When I arrived at P2 stall for example, although P2 welcomed me and was willing to participate in my study, the individuals (mainly men) around her stall were very vocal about my presence there. It is important to note that they did not have any rights over whom P2 spoke with or her activities within the marketplace, however, they insisted on knowing my reason for being there. The gatekeepers did by speaking very loudly, to ensure that they disrupted my conversation with her. I later learned that the reason behind the nervousness and agitation had its origin with government agents and tax collectors who often came into the marketplace to collect taxes. Participants might have thought that the government had asked me to come and study them so that they could come back at a later time to tax them, which might explain why most individuals tended to observe my every movement when I passed by their shops or stalls. Each time I noticed their nervousness; I smiled and, if they asked, I would quickly explain my reason for being there. Once they were satisfied with my explanation, some would engage me, and others would carry on with their activities.

My first encounter with P12 was her questions to me “are we safe?” Based on my previous experience with gatekeepers in the other marketplaces, I quickly realized that she was asking that question based on the pen and paper I was holding. I quickly seized

the opportunity to engage with her. I explained what I was there for, and she and those around here seemed to relax after my explanation (P12 personal communication, April 26, 2016). My other gatekeeper encounter occurred near P3's stall, where a man selling spices, whose stall was next to P3's stall, he, again wanted to find out my reason for being there. I politely explained that I was there for research; I also showed him the book containing my field notes as further evidence to explain my reason for being there.

That, however, was not enough for him, as he stood as close to me as possible to listen in on my conversation with P3. The place was very noisy, due to the nature of the marketplace. As a result, it was a little difficult for him to hear what I was saying so, he tried to observe what I was doing instead. Once he realized that we were no longer paying attention to him, he concentrated on selling his spices instead (direct observation of marketplace #1, April 11, 2016). I further indicated the theme through an analysis of the data in my reflective journal entries that consisted of interview responses and observation that concerned the way gatekeepers handle individuals they are suspicious of until they feel safe around that person (journal entry, April 29, 2016). Small scale women entrepreneurs need information such as specific business training to develop their confidence. This information can also enable them to understand that although they may not have formal education, they do possess specific business skills that could empower them to handle any issues they may encounter as small scale women entrepreneurs within and outside the marketplace.

A direct observation of P9 (direct observation of marketplace #2, April 23, 2016) indicated this lack of trust, as I overheard some individuals within the area asking about

my reason for being in their midst. For example, I heard one say, “you all need to watch that girl, are you sure she is here for research? She was probably sent here by someone to spy on us.” Another individual also followed me around, observing my every move. She listened to everything I said and made sure that she saw what I was doing while I was there. Additionally, I believe that my ability to speak the Igbo language allowed me speedy entrance into all the groups I encountered while in each of the marketplaces. For example, although I spoke the Igbo language, my dialect was different from most of the gatekeepers I come across at each of the marketplaces.

Language served as an icebreaker, as most individuals I met endeavored to guess my state of origin once they heard me speak, and as a result, would try to find something in common with me. While I was meeting the acquaintance of the gatekeepers in Marketplace two, a man came by, heard my dialect and said “it looks like you are from our side.” In this context, this usually means an individual who is from a particular part of the eastern states. Since this was not the first time I had that said to me, I said yes. He proceeded to ask “which area, in particular, are you from?” When I mentioned my local government and village, although he was not too familiar with both, he made every effort to locate its neighboring villages and towns to continue the conversation. I had similar conversations and experiences with individuals I met in all three marketplaces.

In some situations, gatekeepers can work to a researcher’s best interest, as they can act as decision makers for certain participants within a community, and can have an influence over whether or not an individual participates in a study (Gallo et al., 2012). This understanding fits within the 5M framework (Brush et al., 2009), which specified

that venture creation is largely structured around three basic concepts; specifically market, money, and management. In addition to the 3Ms, motherhood, meso, and macro environment, and should be considered when reflecting on the uniqueness of women entrepreneurship (Brush et al., 2009).

The gatekeepers can be seen as a macro environment aspect. This environment expresses factors such as cultural, economic, and societal norm expectations of women entrepreneurs, and should be considered when discussing gatekeeper's influence on women entrepreneurs within the marketplace (Brush et al., 2009). Although I did not encounter a gatekeeper in each stall or shop that I visited, the ones I came across were very significant. Table 13 depicts my encounter with gatekeepers in each marketplace.

Table 13

Encounter with Gatekeepers in Each Marketplace

Gatekeepers in Each Marketplace	Number of Gatekeepers
Marketplace #1	2
Marketplace #2	1
Marketplace #3	1

Unexpected Themes

Unexpected themes are those themes that emerged during data analysis that was not foreseen. The following are the themes that emerged from the data that were unexpected. Small scale women entrepreneurs as supporters and not primary wage earners in the family (*breadwinners*; a colloquial term indicating one who earns the most

in the family unit), and the number of women entrepreneurs who did not know how much they made each year.

Emergent Theme 8: Small Scale Women Entrepreneurs as Supporters and Not Primary Wage Earners (Breadwinners)

Women entrepreneurs as supporters of their husbands, instead of breadwinners; this was an unexpected result. The reason for the high percentage could be cultural as men are seen as primary wage earners or *breadwinners* and women as supporters. As a result, the participants shared that they were supporting their husbands and families with their earnings. Additionally, most of these participants did not know me personally; therefore, some may not have been comfortable sharing that type of personal information with me (reflective journal entry, May 3, 2016). An unexpected result emerged during an interview with P6. She indicated that she supported her husband, but later admitted that she is the breadwinner. She also admitted to being able to build two flats, one in the village and one in Enugu, in addition to training four children up to university level (P6 personal communication, April 19, 2016).

When asked whether they were the primary wage earners (breadwinners), most participants indicated that they supported their husbands. All participants except participant's one, six, eight, and fourteen all indicated that they supported their husbands. "I am not the primary wage earner (breadwinner), I actually support my husband" (P2 personal communication, April 19, 2016). This conversation was confirmed through member checking (P2 personal communication, May 7, 2016). P8 however, indicated that she was the primary wage earner. "I am the primary wage earner (breadwinner),

particularly since my husband's death; that role has automatically fallen on my shoulders" (P8 personal communication, April 11, 2016). Only one participant indicated that she supports herself.

The theme was further indicated by an analysis of the data in my reflective journal entries that consisted of interview responses and member checking that showed women entrepreneurs as supporters of their husbands and not primary wage winners. This theme fits within the 5M framework (Brush et al., 2009), which specified that venture creation is largely structured around three basic concepts; specifically market, money, and management (Brush et al., 2009). In addition to the 3Ms, motherhood, meso, and macro environment, and should be considered when reflecting on the uniqueness of women entrepreneurship (Brush et al., 2009).

The women entrepreneurs' unwillingness to share who the wage earner (breadwinner) actually was can be seen as a macro environment aspect of the 5M, which expressed factors such as cultural, economic, and societal norm expectations of women entrepreneurs and should be considered when discussing its influence on women entrepreneurs (Brush et al., 2009). Abonge (2012) indicated that small scale women entrepreneurs meet basic household needs based on the income from their various enterprises, thus, contributing to the survival of the household. Fifty three percent of participants indicated that they support their husbands, which indicates that small scale women entrepreneurs need information such as specific business training and networking. This information may provide them with the needed confidence to express who the primary wage earner (breadwinner) within the household is, regardless of

cultural stipulations.

Table 14 shows small scale women entrepreneurs as supporters and not primary wage earners.

Table 14

Participants as Supporters and not Primary Wage Earners (N = 15)

Primary Wage Earner	Study Participants	Percentage
Primary Wage Earners	4	27%
Supports Husband	10	67%
Supports Self	1	7%

Emergent Theme 9: The Inability of Small Scale Women Entrepreneurs to Articulate Yearly Income

Another major surprise in this study is that most small scale women entrepreneurs in this study were not sure what their yearly income was. When asked how much each of them made in a year, the responses varied, as some indicated that they were not sure, others indicated that it depends on the season, yet, others admitted to using the money as it comes in on a daily basis for food and family issues. This discovery fits within the 5M framework (Brush et al., 2009). The result was expected, given the conceptual framework applied (Mandipaka, 2014; Mauchi, Mutengezanwa, & Damiyano, 2014).

The conceptual framework specified that venture creation is largely structured around three basic concepts; specifically market, money, and management, in addition to the 3Ms, motherhood, meso, and macro environment, which should be considered when

reflecting on the uniqueness of women entrepreneurship (Brush et al., 2009). The motherhood aspect, which represents the family and household perspective, draws attention to the fact that the family may have a greater influence on women than it would on men as regards to the money made on a daily basis (Brush et al., 2009).

“I think I make about two thousand naira each month, but I am not sure (P1 personal communication, April 11, 2016). “I am not sure, stated P8, because any money made is used for food each day, I have no husband, so I am responsible for food” (personal communication, April 19, 2016). “I have not calculated how much I make each month or yearly, for that reason, I am not sure” (P15 personal communication, April 26, 2016). A direct observation of P8 indicated that they do not conduct proper accounting as I saw her give some money to someone to buy something without recording it (direct observation of marketplace #2, May 7, 2016).

The inability of small scale women entrepreneurs to determine their yearly income is a result of lack of training (Aliata & Baba, 2013) because, with specific accounting business training, they can maintain a daily log, that way, they can record all their activities. If the money is used for anything as all participants indicated, they can at least have a record of income made (Aliata & Baba, 2013). As a result, small scale women entrepreneurs need information such as specific business training in the areas of accounting procedures and financing strategies, as well as knowledge regarding capital reinvestment, to address the issue concerning their inability to articulate yearly earned income. Table 15 shows participant’s inability to articulate yearly income.

Table 15

Participant's Inability to Articulate Yearly Income (N = 15)

How Much Earned on a Yearly Basis	Study Participants	Percentage
Unable to Articulate	6	40%
Earned Income is Seasonal	5	33%
Earned Income used for family Issues	2	13%
Articulated Income Earned	2	13%

Summary

In this chapter, I presented the summary of the research data. The data was associated with the overarching question of the study: what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development. The research method was mini ethnographic case study with indepth interviews, observations, field notes, and reflective journal entries completed with a purposeful sample of 15 women entrepreneurs in Enugu State over a 30 day period. This chapter included the findings of my research study, the demographic information, data collection process, data analysis summaries, evidence of trustworthiness, and the study results. Additionally, I provided a description of the themes and categories that was discovered and used during the data analysis process.

The interview transcripts, observations, field notes, and reflective journal entries were analyzed and coded to identify key themes in the research. The emerging themes discussed in this chapter include: (a) lack of required money or capital for business, (b)

the need to make profit or gain, (c) lack of formal business training (d) low level education, (e) money raised from previous business, dependence on husband, and relatives for startup financing, and (f) additional financing to help during tough economic situation. There were no discrepant cases within the interview statements.

In Chapter 5, I will present the discussion, conclusions, and recommendations, and from my study. In this chapter, I will also include a discussion that is focused on the interpretation of data and limitations of the study, research implications for social change, and recommendations for future researchers. In addition to the summary and conclusion of the study, in Chapter 5 I will also include reflections on my personal experience with the research process.

Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of the qualitative mini ethnographic case study was to explore what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development. I chose to conduct this research, using a mini ethnographic case study because the research question called for an in-depth understanding of the influence of business and economic development regarding small scale women entrepreneurs in Enugu State, Nigeria. I gathered data from multiple sources including interview transcripts, direct observation, field notes, and reflective journal entries.

Interpretation of Findings

The research question for this study guided the nature of the study. One overarching question guided the discussion of patterns and themes found in the interviews, direct observations, field notes, and reflective journal entries about the information small scale women entrepreneurs in Enugu State, Nigeria use to overcome possible barriers that influence their business and economic development. Concepts such as educational level, training, the motivation for business, helpful resources, and difficulties in business were assessed to gauge an understanding of the themes relevant to participants' view of barriers to business and economic development of women entrepreneurs.

The study findings confirmed the results of other studies noted in the literature review. The literature showed the possible barriers that influence the business and economic development of women entrepreneurs in Enugu State Nigeria. As noted by Nyamwanza, Mapetere, Mavhiki, and Dzingirai (2012), women entrepreneurs have a

difficult time managing their profit, in spite of their business having the potential to make money, some still have not been able to reinvest their money into their various businesses.

Women entrepreneurs, however, use the money made from their various businesses to solve other nonbusiness related issues and very little is invested into the business (Nyamwanza et al., 2012). Most women entrepreneurs end up losing track of their daily transactions and are unable to account for their expenses and profits at the end of each month. This contention is that this occurs as a result of lack of managerial skills, such as bookkeeping, inventory management, personal management, and basic marketing (Nyamwanza et al., 2012).

Some scholars argued that once women entrepreneurs are properly educated and trained, they will be more mindful of issues relating to entrepreneurial activities, be more adaptable to change, and less passive about issues that are unfavorable to them (Nyamwanza et al., 2012). Other scholars noted that some women entrepreneurs do not keep records or accounts, nor do they have access to bank accounts; as a result, they end up spending capital because they are unable to differentiate between capital and profit (Nyamwanza et al., 2012). The result of this study supports this contention, as most participants admitted to having some training; only four (or 27%) of the participants attended formal business training as others received informal training from parents, brothers, in laws, or their husband. Small scale women entrepreneurs need information regarding formal business training and its impact on small scale enterprises, particularly when it has been identified that they did not receive any or proper business training

before launching their small scale businesses.

Access to training would provide information such as basic skills and experiences needed to launch a new business because some women who become entrepreneurs seem to have difficulty growing their businesses due to insufficient working capital and inadequate technical and managerial skills (Maru & Chemjor, 2013). One way to address this would be to offer entrepreneurship extension services in universities that are specifically for women entrepreneurs within the field, or financial management within the community; this way, they can learn since most may not have the resources to hire professional trainers (Nyamwanza et al., 2012). One result of the study revealed that most small scale women entrepreneurs did not see the need for training. They believed that due to their type of businesses, they would not benefit from training. These women also believed that if anything is to be learned, it can be learned on the job. For example, only 27% of participants attended formal business training, and 73% received training from their brother, husband, in law, or relatives.

Only a few (20%) of the small scale women entrepreneur participants admitted to being the primary wage earners (breadwinners), while others (73%) supported their husbands, most paid for services that concerned their children and families. Some women entrepreneurs also admitted to being able to pay for services such as medical and school fees, school uniforms, and stationaries for their children, while others had the ability to pay house rent (Njau & Komba, 2014). Culturally, men are to be breadwinners and women their supporters; however, the lack of gainful employment has forced women to take up the role of breadwinners (Ofor & Ben-Chendo, 2011). Also, unlike some men

who tend to keep a portion of their income for their personal use, some women's income are strongly linked with the developments in the health of their children as well as their nutritional status (Ofor & Ben-Chendo, 2011). Further, although men are seen as the providers and family protectors, in recent times, most women have now become heads of households, with some becoming entrepreneurs (Ukpata & Onyeukwu, 2014). Doing this enables them to provide income for the upkeep of the family (Ukpata & Onyeukwu, 2014). As a result, specific business information such as training and networking opportunities may provide some small scale women entrepreneurs the self assurance they need to express their role within the household.

A large proportion of women are more exclusively inhibited by financial barriers than their male colleagues and the results of this study support this contention (Kwong, Jones-Evans, & Thompson, 2012). As identified in this study, almost all participants acknowledged their need for information on how to obtain finances as something that would have been helpful to succeed, as well as a resource they are currently in need of to improve their various businesses. Access to capital is important for business; however, the level of education tends to affect access to capital (Cheluget, 2015).

The result of this study showed that 60% of participants received an O/level or high school level education, 13% received less than primary school education, and another 13% received a bachelor's degree. As a result, women who aspire to become small scale entrepreneurs, but have been identified as having low level education, need information regarding access to specific business training. This specific business training information in the areas of accounting, marketing, and customer relations could help

small scale women entrepreneurs launch and grow successful businesses. Supporting the assertion by Boateng (2014) and UNDP (2014) that women entrepreneurs are characterized as having limited or no formal education, as well as insufficient human assets. Further, small scale sector of the economy are ascribed to having low level education, inadequate financial and human capital, in addition to the lack of potential future opportunities (Boateng, 2014; UNDP, 2014).

Due to lack of education, some women entrepreneurs depend on predacious money lenders, while others become a part of informal savings groups (Goyal & Yadav, 2014; Olarenwaju & Olabisi, 2012). This assertion is consistent with my findings, as some participants would rather belong to a local savings group, known as *akawo*, than to become a part of the formal financial institutions, as most believed that nothing good could come from the bank. For example, some participants indicated that they rather manage the amount of money they currently own, than gain access to microfinance loans as they may seize a person's business for nonrepayment, therefore placing the individual in an even worse situation than they were before borrowing the money. The above theme revealed that small scale women entrepreneurs need information on how to gain access to formal institutions to obtain the various benefits these institutions offer.

Some small scale women entrepreneurs also acknowledged that loans should be given only to individuals who are financially responsible, as some entrepreneurs have used their microfinance loans to solve family issues, and as a result, did not use it for the intended purpose and were unable to pay back the loan. Small scale women entrepreneurs need information such as specific business training in the area of accounting, financing,

and business management; these women can gain insights on how to properly manage their businesses, realize a profit, and make the necessary payments on borrowed loans. Other small scale women entrepreneurs indicated the high interest associated with microfinance loans, which is the reason for not accessing them. One participant indicated that she would want information on how to access microfinance loan, but was not fully educated about the benefits of these loans. Several governmental programs exist to aid small scale women entrepreneurs; however women, the majority who are illiterate, often do not receive appropriate assistance (Fapohunda, 2012). With proper education and training, a key element of entrepreneurship development, these women entrepreneurs are likely to thrive (Ismail et al., 2012; Njau & Komba, 2014).

Businesses are more likely to grow and increase if owners and managers are educated because the educational level of an entrepreneur will significantly determine its survival and growth as higher education contributes to higher business growth (Brijlal, Naicker, & Peters, 2013). Some participants indicated the need to not remain idle; the need to support their families, and the need to make money as their prime motivators for becoming entrepreneurs. Push factors such as marriage, unemployment, and poverty also played a role in the choice of becoming entrepreneurs (Ismail et al., 2012; Tambunan, 2015; Umaira & Muhammad, 2012). Additionally, individuals who became entrepreneurs based on push factors tend to be less financially successful than those who built their business based on pull factors (Ismail et al., 2012), which seems to be the case for most participants in this study.

When asked how much they each earned in a year, some women entrepreneurs

indicated that they did not know, mainly because they used any money they earned to provide food for the family on a daily basis. Small scale women entrepreneurs need information such as specific business training in the area of accounting and financing, as well as capital reinvestment, to address the issue concerning the ability to articulate yearly earned income. As Goyal and Yadav (2014) stated, in some developing countries where families are connected and depend on one another for assistance, some women entrepreneurs are unable to save and grow their businesses because of the need to provide for extended family members. These findings are supported by Boateng (2014) and Seenivasan (2014) because most women entrepreneurs did not keep a record of their business activities and others did not know how much was involved in conducting their businesses due to the absence of education.

Further, when asked about how finances were raised for their various businesses, 40% of the participants asserted that money came from previous businesses. The remaining participants shared that money came from a husband, in law, brother, friends, and well wishers. This discovery led me to believe that small scale women entrepreneurs need information on ways to finance their businesses. They also require information on how to gain access to formal financial institutions to obtain loans to finance their businesses, instead of relying on their husbands and relatives for startup financing. As a result, small scale women entrepreneurs are in need of information such as specific business training in the area of accounting procedures and financing opportunities, as well as capital reinvestment to address the issue concerning the ability to articulate how finances were raised for their businesses. This idea supported the theme that 61% of the

startup capital of women entrepreneurs came as a gift from their mothers and grandmothers, 10% from other relatives such as husbands, in laws, brothers, and aunts, while others admitted to starting their businesses with no startup capital at all.

Although the fear of the economy was not mentioned in the literature as one of the barriers to the business and economic development of women entrepreneurs, the results of this study revealed a deep concern about the economy by most of the participants. As a result, small scale women entrepreneurs need information such as specific business training in the area of marketing, customer relations, accounting procedures, as well as how to strategically reinvest their money even during tough economic times. An example of this important theme can be found in my study results. A participant who sold fresh tomatoes during my interview with her was selling fresh okra on my next visit. When I inquired concerning the reason, she explained that the price of a basket of tomatoes had increased in such a way that it was no longer feasible for her to sell tomatoes for the time being. To not remain idle or use her business money for something other than its intended use, she invested her money towards selling fresh okra.

Limitations of the Study

The limitations of this study were not as expected in regards to small scale women entrepreneurs feeling frustrated and as a result not wanting to engage in a conversation with me. Most women were more than willing to conduct an interview with me. I, unfortunately, had to pass on some small scale women entrepreneurs who were willing to conduct an interview with me but who were not within the scope of this study. After my first meeting with the women entrepreneurs, they were happy to welcome me back to

their stalls or shops asking if I needed additional information from them for my research.

Although most women entrepreneurs were not overwhelmed by my presence, there was a sense of curiosity among their neighbors, mostly men, who saw me in the women's stalls or shops and wanted to know my reason for being there. Additionally, none of the women entrepreneurs acted in a way that was unusual or out of the ordinary; they were all willing participants and allowed me to conduct my direct observations, as well. While most participants endeavored to share their lived experiences with me, the one limitation I encountered was the participants' reluctance to share information such as marital status, date of birth, how much they earned, and how many individuals they have living in each of their households. This is information they considered private; although they later shared the information with me once we became familiar with one another, initially I had some participants ask if others answered all the questions, I was asking them.

Although 15 women entrepreneurs were purposefully selected from Enugu State, Nigeria to participate in the study, there is a chance that the views of the participants selected might not represent the views of all women entrepreneurs in Enugu State. Another limitation associated with this study included the geographical location of the research focus. Focusing only on Enugu State posed a limitation regarding gaining a stronger insight of the information about barriers influencing the business and economic development of women entrepreneurs on a broader scale as the research results, for example, may not be transferable to the entire country or other research sites. The primary aim of all qualitative research is not to generalize the research finding, but to

leave the transferability decision up to the reader (Houghton et al., 2013; Kolb, 2012).

The research participant selection criteria also created a limitation. I selected women entrepreneurs who ran small scale business enterprises that were independently owned and operated. These women entrepreneurs also provided goods and services to consumers within a local market and employed between one to 10 individuals with an annual profit of 200,000 naira or less (approximately 1,000 dollars or less). It is important to note that their business experiences varied from one person to the next.

Recommendations

The following are recommendations for future research I make based on my analysis of the data provided by the participants of this study, from direct observation of the participants, and from my reflective journal entries. While the findings of this study are not intended to be transferable as transferability is always left up to the reader to decide (Houghton et al., 2013), there is an evidence to suggest that small scale women entrepreneurs in Enugu State, Nigeria require a lot of information to overcome possible barriers that influence their business and economic development. The results of this study indicated that there is a need to develop ways in which small scale businesses, particularly, small scale women entrepreneurs can thrive in Enugu State through obtaining information necessary to initiate, grow, and sustain their companies.

The focus of this study was on women entrepreneurs in Enugu State and the research findings revealed fascinating factors that affect the business and economic development of small scale women entrepreneurs. To further address the information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible

barriers that influence their business and economic development, it may be useful to expand the scope of this study to include other women entrepreneurs whose businesses are considered medium scale or large scale, as some of these women entrepreneurs may also benefit from this study. There is a need for future researchers to investigate if there is any significant difference in the information needed to identify barriers that influence the business and economic development of small scale and medium scale or large scale women entrepreneurs in Enugu State. The federal, state, and local governments have a role to play in ensuring the wellbeing of small scale businesses.

Governments owe small scale businesses the responsibility of providing both financial and infrastructural support (Latha & Murthy, 2009). This support should include business friendly policies that encourage small scale women entrepreneurs. The need to provide information regarding formal business training as well as appropriate access to financing for business cannot be overly emphasized. Women play an important role in the development of their families and communities economically (Ekpe et al., 2010); there is a need to nurture and maintain this important resource.

The results from this study also revealed that financial institutions charge a high interest rate, as well as the stringent requirements enacted on individuals in need of loans; as a result, small scale women entrepreneurs are unable to gain access to loans. A government, however, needs to intercede on behalf of small scale women entrepreneurs by providing information needed to address the challenges associated with gaining access to loans. Although the focus of this study was on small scale women entrepreneurs in Enugu State, the research findings may also be beneficial to medium scale businesses, as

most participants indicated a lack of finances as being a major issue for their businesses, something medium scale business women might equally need for their business and economic development and sustainability.

Further, the research findings also revealed the importance of information regarding formal business training. All participants who had obtained formal business training expressed its importance and impact on their businesses. “I completed training; I believe that it is important to go to training before starting any business.” (P3, personal communication, April 11, 2016) Small scale women entrepreneurs need to be educated and given sufficient information and knowledge about business and entrepreneurship. Additionally, information concerning barriers that influence the business and economic development of women entrepreneurs in Enugu State, namely, poverty alleviation strategies, are inadequate. As Boateng (2014) stated, entrepreneurship mainly contributes to the development of an economy; while at the same time being a multifaceted and multilayered phenomenon that can be affected by culture and social traditions.

The inadequate definition ascribed to poverty has resulted in temporal and unsustainable poverty alleviation initiatives in many countries, as the leading definition of poverty could be seen more as the outcome of poverty rather than poverty itself (Nyasulu, 2010; UNDP, 2014). This is still the case worldwide as several of the study participants indicated that they used the money made to support their families on a daily basis. Still, the economic situation in Nigeria has been particularly difficult that includes the price of goods and services on the increase and the price of fuel; most participants felt like their only option was to wait and see how everything turns out.

Although previous studies (Fapohunda, 2012), highlighted this additional information, strong evidence did not exist regarding a major contribution to information regarding barriers to the business and economic development of women entrepreneurs. It is important that future researchers investigate and explore how the economic situation of a country affects the business and economic development of women entrepreneurs. In general, this study might be beneficial to key stakeholders, including small scale women entrepreneurs in Enugu State, local, and state government leaders, government and nongovernmental agencies, policy makers at the local government, state and national levels, as well as educational institutions. The sample of participants used in this study may not effectively represent all the small scale women entrepreneurs in Enugu State. It may be essential for future researchers to repeat this study in other marketplaces, within or around the same region, to compare and contrast the research findings with the results of this study. Also, the research criteria for participant selection for this study were specific for the current research; future researchers may consider adjusting the research criteria and sample size to expand the scope of the study.

Finally, future researchers may consider exploring the relationship between small scale women entrepreneurs in Enugu State and socioeconomic development. It is important to note that all of the participants in this study acknowledged that access to more financing could improve the business of the women entrepreneurs in Enugu State, Nigeria. An examination of this phenomenon through experimental analysis may provide a holistic perspective regarding the relationship between small scale women entrepreneurship and socioeconomic development, particularly in developing and

underdeveloped countries. To effectively disseminate the research findings, other strategies I might adopt includes journal article publications, conference presentations, and joining women initiative campaigns.

In essence, the results of this research point to the fact that there is a need to actively engage small scale women entrepreneurs and collaborate with key stakeholders to ensure that the recommendations proposed are successfully implemented. It was also interesting to see that most participants did not attend training; these participants failed to realize that although their businesses might not have required training, attending training would have helped in other aspects of business growth such as networking, mentoring, and business strategies. There is a need to share information such as basic sales and marketing tools like flyers and sales incentives with small scale women entrepreneurs so that they will not see financing as the only way to grow their businesses. Furthermore, women entrepreneur need to be introduced to other benefits associated with training as one may have access to huge sums of finance, but may not see a significant growth in her business and identify the cause because of lack of specific business and other managerial training.

It seemed like most participants claimed to be supporting their husbands when they were, in fact, the primary wage earners (breadwinners). I believe this could be because culturally, men are to be the primary wage earners (breadwinners). As a result, most women would hide their true roles. They are not aware of the impact of hiding their identities, and the impact it has on their role as wives, mothers, helpers, and women entrepreneurs. Most of them also did not know how much they earned each year; this is

once again as a result of lack of formal business training. With information regarding formal business training, one can learn discipline as well as basic accounting procedures needed to calculate what is earned, even when one needs to use that money to support the family. Prospects may look good initially, but will go back to the way it once was because sustainability, which is the basic issue, has yet to be achieved.

Implications for Social Change

The purpose of the qualitative mini ethnographic case study was to explore what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development. There are various ways in which this study might contribute to positive social change. First, the results of this study may provide an enlightened outlook about the barriers to small scale women entrepreneurs in Enugu State, and may result in empowering and equipping them with the information and tools needed to avert future barriers. An understanding of the information regarding barriers to small scale women entrepreneurs may lead to business and economic growth for some women entrepreneurs as they will gain access to tools such as formal business training, networking opportunities, business capital offerings, and other resources needed to grow and sustain their businesses. This information, understanding, and access may lead to significant reduction in poverty among women entrepreneurs in Enugu State.

Secondly, the research findings revealed that 73% of small scale women entrepreneurs support their husbands, and only 20% of them are primary wage earners (breadwinners). I believe that the reverse may be the case. Due to conventional gender

roles that have shaped the family with the traditionally held belief of men as primary wage earners (breadwinners) and women as homemakers (Sumaira & Muhammad, 2012), most women felt obligated to share that they supported their husbands instead of stating that they were actually the primary wage earner (breadwinners). This was evidenced by one response I received from a participant who at first indicated that she supported her husband, but later explained that she was actually the primary wage earner (breadwinners), as her husband had been out of work for the past 12 years and currently did not make enough money to be the family's primary wage earner (breadwinner). Some research participants also indicated that being an entrepreneur allowed them to meet the need of their family in a unique way and not have to ask their husbands for money when any of their children needed anything. Additionally, being entrepreneurs had allowed some of them the ability to train their children up to university level, thus contributing to the society by producing educated youths and young adults.

By adopting the recommendations of this study based on the research findings, it may illuminate the need for federal, state, or local government to focus on and provide information to small scale women entrepreneurs in Nigeria to develop economically. The federal government of Nigeria may also benefit from this study as the research results may foster understanding and insights to help guide officials in developing and implementing an appropriate policy that could assist in poverty alleviation among women. It may also help the government to develop policies that would educate the family on the importance of skills and knowledge acquisition for every member of the family, which could then result in economic development and poverty reduction. It may

also help in reducing poverty levels as well as the need to overly depend on husbands, partners, and relatives for economic support.

The results and implications of this research may provide information to small scale women entrepreneurs in Nigeria on how to acquire entrepreneurial skills, strategies, knowledge, and education that could help them develop economically. The current dependency of small scale women entrepreneurs on their husbands, partners, or relatives due to cultural belief may also be reduced. Finally, the results of this study may also contribute to a curriculum to educate children concerning family economic roles.

Reflection

In spite of the vital role women entrepreneurs play in regards to the economic development of their families, communities, and countries, they seem to have low business performance compared to their male colleagues (Ike, 2012). This poor business performance is caused by factors such as lack of savings, credit, education, information, training, and social capital (Ike, 2012). Some women entrepreneurs, especially in developing nations, lack information and training (Ike, 2012). As a result, the current research is crucial particularly in Enugu State, where information about challenges small scale women entrepreneurs face as well as the positive impact of business and economic developments of these women entrepreneurs is less developed and have rarely been explored.

As a woman, a Nigerian American, and, more importantly, an entrepreneur, I find that the fact that women entrepreneurs lack information needed to overcome possible barriers such as inadequate training, few financing opportunities, the prevalence of low

level education, and other factors which influence their business, and economic development is worrisome. I sought to conduct this study to gain a better understanding of the research phenomenon which in turn would form the basis of the proposed strategies that may help to address the issue. Fifteen women entrepreneurs based in Enugu State, Nigeria participated in this study. Before conducting this research and throughout the research process, I had no preconceived notion as related to the research topic. I strove to maintain integrity while striving to eliminate bias throughout the research process.

The research participants shared their views and lived experiences regarding what information small scale women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development. During data analysis, I strove to identify the core emergent themes as well as subthemes that contributed contextually to the study. It is important to state that the research findings from the data analysis represented the core and meanings that were both significant and helpful to understand the research phenomenon. Additionally, this qualitative mini ethnographic study and the research findings are peculiar to Enugu State; as a result, the research finding may not be a representation of other geographical regions. Furthermore, I was enlightened and encouraged by the findings of the study; it was particularly rewarding to observe participants as they willingly expressed and shared their lived experiences to improve the wellbeing of other women entrepreneurs in Enugu State.

During the interview, participants displayed passion and a deep sense of responsibility as they provided answers to the interview questions. Some participants

noted that the case under study was not only timely but also needed at this time in the country. Some also mentioned that they agreed to participate in this study because they believed it was for the wellbeing of other women entrepreneurs.

The findings of this study were more convincing for me as a women entrepreneur to advocate for a swift and effective implementation of the research recommendations by key stakeholders. Besides a few participants who mentioned business difficulties, I was touched when I heard about other difficulties most participants endured during the interview. For example, P8 became emotional when discussing the business and personal difficulties she faced since the death of her husband. She explained how the family became poverty stricken due to her husband's lengthy illness and death. She also described how difficult life became for the family after his death and how the children sometimes went to bed without food.

I remember reflecting in my journal entries about her difficulties, and how similar her situation was to my grandmother's situation. As the story went that, my grandfather died leaving my grandmother with nine children to raise all by herself. Most of the children were still very young when this incident happened. So I imagined her trying to raise small children with little to no money like my grandmother had to do. When I came back to Nigeria to stay with my grandmother as a young child, I saw some after effects of this incident because there were times when life was still somewhat difficult for the family, even after so many years had gone by and some of the children had grown up. My grandmother had to feed all her children with her meager primary school teacher salary; sometimes she had to borrow money to make ends meet. This, she did until her children

grew up, completed their education, secured employment, and started helping with raising the younger ones, which was a huge relief for my grandmother.

I was impacted by P8's lived experience because it validated what I knew to be true concerning some women in general. As a result, my passion and desire to help women and children, particularly women entrepreneurs who are willing and able to work and to have the opportunity to do so, has been rekindled. In this way, they will not have to endure the pain of watching their children go to bed hungry, as P8 had to endure.

Summary and Study Conclusion

In 2016, women account for more than 40% of the workforce worldwide; yet, women tend to earn less than men, and the reasons seem to be multifaceted (Revenga & Shetty, 2012). Women are more likely than men to work within the home or in the informal economy, particularly women entrepreneurs who are inclined to operate smaller businesses in less lucrative sectors (Revenga & Shetty, 2012). For example, although Nigeria is known for its abundance of dynamic human, vibrant, and natural resources, as well as its various business and investment potentials that it enjoys (Ihugba et al., 2013), the issue of poverty, particularly among women, remains a major economic problem (Ihugba et al., 2013).

Fifty percent of the 150 million populace in Nigeria are women and 70% of them live and work in rural areas (Fapohunda, 2012). In identifying specific information such as lack of required financing, lack of access to formal business training, and the prevalence of low level education, I answered the research question for this study. The purpose of this mini ethnographic case study was to explore what information small scale

women entrepreneurs in Enugu State, Nigeria need to overcome possible barriers that influence their business and economic development. I recruited 15 women entrepreneurs from three different marketplaces in Enugu State, Nigeria, through purposeful sampling. These individuals shared their lived experiences with me through an indepth semistructured interviews; I collected other data through direct observation, field notes, and reflective journal entries.

Building on the 5M conceptual framework of this study, the research findings revealed information regarding existing barriers to women entrepreneurs in Enugu State, Nigeria and underscored the synergetic relationship between formal business training, and economic and business development of women entrepreneurs. The analysis of participants' responses, direct observation, field notes, and reflective journal entries, revealed that information about education and business training plays a key supportive role in women entrepreneurs' business and economic development, suggesting that formal business training and economic development appear to be mutually dependent.

The study results also revealed that most small scale women entrepreneurs did not see the need for training. They believed that due to their type of business, they would not benefit from training and, if anything is to be learned, skills can be learned on the job. As the findings of this study revealed, information about access to formal business training may help not only women entrepreneurs in Enugu State, but also other women entrepreneurs within the entire country. The findings of this study offer an additional source of information about the need for business and economic development among women entrepreneurs in general.

Additionally, the research findings also revealed that the difficulties most small scale women entrepreneurs encounter involves the need to support their families as well as the tough economic situation. Supporting one's family can be a very difficult task when coupled with a tough economy; it is even more difficult as the economic situation affected their business in such a way that it now costs a lot more to purchase goods, but now becomes very difficult to sell these goods at a reasonable price to final consumers. This might explain why some of these women are overly dependent on their husbands, partners, and relatives, and others use business funds for purposes other than its intended use.

Further, the results of this study revealed that most small scale women entrepreneurs received startup money from husband, family members, friends, or in laws; only some used money from previous businesses to start their businesses. Of those who used money from previous businesses, some still received additional finance from husband or relatives. The results of this study also revealed that only a few knew about microfinance and, of the individuals who knew about it, they do not believe in or trust the system and so would not access it if given the opportunity.

Only one small scale woman entrepreneur indicated an interest once she is educated and has attained enough information about the process. It is important to note that the study also revealed that most small scale women entrepreneurs did not know how much they earned on a yearly basis and, as a result, were not able to keep a realistic accounting of their yearly earnings. Money earned each day was used to solve contemporary family related issues instead.

This study addressed the gap in the literature regarding research about small scale women entrepreneurs in Enugu State Nigeria, and information regarding the barriers they face (Ekpe et al., 2010; Ifelunini & Wosowei, 2012). Information regarding barriers such as lack of required businesses training, skills development, time management, and other business related skills tends to impede the business and economic growth and sustainability of some small scale women entrepreneurs (Broto, 2014; Ekpe, 2011). Additionally, based on the implications of this study, the dependency of small scale women entrepreneurs on their husbands, partners, or relatives due to cultural belief may also be reduced.

By offering formal business training information to women entrepreneurs in Enugu State, Nigeria this study might contribute to social change. Based on the research findings, this results of the study advances important recommendations for action and further research. The recommendations proposed for stakeholders may also help to address the issues and information associated with lack of access to formal business training, lack of access to finances, and the need to support one's family. As a result, government officials might enhance the potential for information needed by small scale women entrepreneurs in Enugu State, Nigeria to be made available about overcoming possible barriers that influence their business and economic development and sustainability.

Most countries appear to understand the need to eliminate all forms of discrimination against women, in the case of Nigeria, the federal government developed several programs in 2004 including a National Economic Empowerment and

Development Strategy, a State Economic Empowerment and Development Strategy, and a Local Economic Empowerment and Development Strategy programs (Tajudeen & Adebayo, 2013). There is still a need for poverty reduction among women, mainly women entrepreneurs and poor women who tend to have a less to say than men when it comes to using resources and making decision within the household (Revenga & Shetty, 2012). Most Nigerian women possess strong capabilities needed to speed up the growth, development, and sustainability of society; nevertheless, their capabilities have not been fully employed due to various economic and societal barriers (Tajudeen & Adebayo, 2013). Poverty elimination among women can be achieved when women are exposed to information regarding the ability to increase access to economic opportunity. This enables them to have equal voices and rights within society and in the home (Revenga & Shetty, 2012).

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Appendix A: Interview Protocol

- I. Introduce self to the participant(s).
- II. Present consent form, go over contents, answer questions and concerns of participant(s).
- III. Participant signs consent form
- IV. Give participant copy of consent form.
- V. If using a recording device, turn on the device.
- VI. Follow the procedure to introduce participant(s) with pseudonym/coded identification; note the date and time.
- VII. Begin the interview with Question #1; follow through to the final question.
- VIII. Follow up with additional questions.
- IX. End interview sequence; discuss member checking with participant(s).
- X. Thank the participant(s) for their part in the study. Reiterate contact numbers for follow up questions to clarify responses and my interpretation of their answer, and address concerns from participants.
- XI. End protocol.

Appendix B: Interview Questions

1. How old are you?
Afo ole ka idi?
2. What is your marital status?
Iluola di?
3. How many are you in your household?
Mmadi ole bi na ezi na ulo gi?
4. Who is the primary wage earner (breadwinners)?
Onye na elekota ndi ulo gi nile?
5. What is your level of education?
Kedu ebe I gururu akwukwo/ihe muta?
6. What type of business do you own?
Kedu udi ahia I na azu?
7. How long have you been in business?
Kedu ogugu oge I noruru le na ahia gi a?
8. How much do you make in a year?
Ego ole ka I na erite na afo?
9. Including yourself, how many employees do you have?
Mmadi ole na aruru gi oru ma etinye gi?

Follow-up Interview Questions

1. How would you describe what motivated you to become an entrepreneur?
Biko kowa ihe mere iji bido ahia a?
2. What kind of training would have been helpful to you prior to launching your business?

Kedu udi ozuzu kara inyere gi aka tupu I bido ahia a?

3. Now that you have launched your business, what would have been or would be helpful to help you further succeed?

Ugbu a I bidoro ahia, kedu ihe kara I nyere gi aka I na enwete gi?

4. If you attended any training, what was involved?

Oburu na I nweture ozuz tupu I bido ahia, kedu ebe I no mee ya, ubosi ole ka I mere ya?

5. How did you raise money for your business?

Kedu otu ijiri wete ego tupu Imalite izu ahia gi a?

6. How would you describe the difficulties if any, you experienced in the past or are currently experiencing as an entrepreneur?

Kowa ihe ndi ina aga biga ma obu ihe ndi I na ahu, ugba ma obu mgbe gara aga di ka onye na azu ahia?

7. How did you overcome those difficulties/barriers?

Kowa ote I jiri were gbochi e ihe na eme ka ahia gi hara i na aga nke oma?

8. What were major influences on starting your business?

Kedu ihe mere gi iji were bido ahia gi a?

9. What resources do you need but currently do not have access to that may help to improve your business?

Kedu ihe ndi ga enyere gi aka ka ahia gi na aga ni ihu, I na ewehu?

Appendix C: Observation Protocol

Before conducting interviews, I will request permission to observe participants as they engage in their daily activities.

1. The purpose of the observation during the study is to conduct a systematic data collection by observing the setting of the research site. Additionally, I would observe how the women entrepreneurs begin and end conversations with their customers and in turn, observe their customer service skills.
2. Upon receiving permission to observe the setting, I will schedule a time for the observation conducive to the participants.
3. After arriving at the designated location for observation, I will introduce myself to the participant in this study and reiterate the purpose for my presence as a direct observer in preparation for the formal interview.
5. Following each observation, I will generate a written report of my observations in a narrative format.
6. Observations are included in the data collection for analysis and coding.

