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Barriers to Women Leadership of Small and Medium Enterprises in Nigeria

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2018

Abstract

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by

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MSc, University of Liverpool, UK, 2013

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Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Management

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Abstract

Management literature lacks a deeper understanding of barriers to Small and Medium Enterprises (SME) leadership among women entrepreneurs in Nigeria focusing on women leaders' daily business experiences, their agency, and their entrepreneurial context. Women in Nigeria seeking promotion to leadership roles in SMEs continue to look for answers on how to surmount the multiple barriers hampering their leadership aspirations. To address this need, this study was designed to explore how women entrepreneurs in Nigeria describe barriers to SME leadership through narratives about their daily business experiences, their agency, and their entrepreneurial context. The women's entrepreneurial development in Nigeria, the Nigerian women's entrepreneurial leadership style, and the agentic behavior of women leaders provided the conceptual framework for this work. A qualitative narrative inquiry method was adopted, and data were gathered through face-to-face semistructured interviews. The participants were a purposeful sample of 10 Nigerian women entrepreneurial leaders over the age of 30. The transcribed interviews were analyzed using thematic analysis. Five thematic categories emerged and were used to answer the research question. Study findings showed that Nigerian women entrepreneurial leaders face challenges due to family, gender, and patriarchal attitudes of the culture. The study shows the experiences, challenges, and triumphs of these courageous and resilient Nigerian women entrepreneurial leaders. Positive social change implications include providing training, mentoring programs, and information to guide, empower, and equip upcoming women entrepreneurial leaders to avert challenges in the future.

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Dedication

I dedicate this dissertation to God Almighty for he sustained me all through the time of my study and provided the means for me to finish. To him be all honour, glory and adoration both now and forever. Amen

I would also like to dedicate the work to my late mother Madam Hannah Nsude. You were a beacon of light and a mother per excellence. You dreams and inspirations, God has perfected. Rest on

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Chapter 1: Introduction to the Study

While women leaders can bring economic advantages to small and medium-sized enterprises (SMEs) in developing countries through their unique leadership style, women in Nigeria seeking promotion to leadership roles in SMEs and having business-power aspirations continue to be challenged in meeting these goals by economic, social, and cultural barriers (Mashi & Yusof, 2016; Oluwatomipe, Adebanke, Babatunde, & Paul, 2015). Promoting entrepreneurial leadership among women in Nigeria, who make up half the population of their country, can contribute to women's success and allow women to make significant contributions to their nation's economy (Imhonopi, Urim, Kasumu, & Onwumah, 2016). Women entrepreneurs are important economic drivers worldwide, and women-owned businesses are growing faster than businesses owned by men in both developed and developing economies (Mari, Poggesi, & De Vita, 2016). Yet lapses in the regulatory environment in Nigeria, which include unfavorable policy and laws towards business ownership by women, contribute to barriers in the growth of woman-owned enterprises in Nigeria outside of the necessity entrepreneurship sector (Oluwatomipe et al., 2015).

In response to the need for empowerment of women entrepreneurs, the Central Bank of Nigeria had introduced finance policies which it revised in 2007, 2011, and 2013. Despite these efforts, there continue to be roadblocks to empowerment of women entrepreneurs in SMEs in the country (Opata & Arua, 2017). The presence of women in SMEs in Nigeria contributes over 50% of the nation's gross domestic product (GDP) and a higher percentage of the total share of employment creation (Akanji, 2016). Social

change affecting women entrepreneurs in developing countries is driven when government, policymakers, and interested stakeholders begin to address gender-based occupational segregation facing women in business, understand their leadership contexts, and recognize the contributions of women as equal to the contributions of men in the national economy (Caputo, De Vita, Mari, & Poggesi, 2017). Given the state of women's entrepreneurial leadership roles in Nigeria, this study's data is significant in supporting and recognizing women in Nigeria as both entrepreneurs and leaders in their business communities.

In this chapter, I provide insight on the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. I present background information and the study problem, including a description of the gap in the scholarly literature. Next, I discuss the logical alignment between problem, purpose, central research question, and the conceptual framework of the study. Finally, I discuss the significance, assumptions, and limitations of the study along with the definition of key terms used throughout this dissertation.

Background of the Study

Women entrepreneurs continue to make increasing contributions to economic growth and are engines for growth, prosperity, and welfare of developing economies (Goyal & Yadav, 2014; Kinjal, 2015). In Nigeria, women constitute approximately half of the population, and Nigeria cannot be fully developed without the contributions of women (Amuchie & Asotibe, 2015; Imhonopi et al., 2016). Successive governments in

Nigeria have initiated women's entrepreneurial agendas like the Better Life Programme for Rural Women and the Family Support Program to improve the contributions of women, but cultural practices have played a powerful role in the sustainability of such initiatives (Akinbami & Aransiola, 2016).

The impact of women entrepreneurs on the growth of the Nigerian economy has not been as significant as that noted in other developing economies due to the numerous operational challenges they have faced over the years (Imhonopi et al., 2016; Tersoo, 2013). Such challenges are more hard-hitting, pronounced, and complex in developing countries and are of a higher magnitude than the challenges faced by men entrepreneurs (Goyal & Yadav, 2014). In Nigeria, women entrepreneurs face chauvinism and gender inequality as cultural barriers (Amuchie & Asotibe, 2015). Women entrepreneurs in Nigeria still face many barriers occasioned by their roles as mothers/housewives (Mashi & Yusof, 2016). Also, women entrepreneurs in developing countries face the challenge of inaccessibility of finance, socio-cultural biases against women, low self-esteem, and lack of skills and entrepreneurial education (Goyal & Yadav, 2014). In Uganda, women entrepreneurs face gender stereotypes as a key barrier (Guma, 2015).

SMEs or entrepreneurial ventures form the bedrock of economic sustenance of every economy through their capacity to enhance economic productivity and GDP (Zubair, 2014). In Nigeria, approximately 70% of people employed by SMEs are women (Raimi, Shokunbi, & Peluola, 2016). Therefore, it is important to promote entrepreneurship among women to harness their potential (Imhonopi et al., 2016). Nigeria has diverse ethnic groups with distinct cultural practices; such practices have influenced

entrepreneurial activities, especially those of women, and yet this has not received adequate attention (Akinbami & Aransiola, 2016). Patriarchal cultural practices that affect women harm the economy as well as the socio-political development of Nigeria (Amuchie & Asotibe, 2015).

Recently, there has been a surge in the research on gender and leadership, showing a rising academic and public interest in women and leadership (Eagly & Heilman, 2016). Researchers have emphasized the impact that women make in organizations and the public (Deaconu & Raşcă 2015). Despite this extensive research and attention, women have been marginalized and underrepresented in most spheres of leadership (Gallant, 2014; Hennessey, MacDonald, & Carroll, 2014; Paustian-Underdahl, Walker, & Woehr, 2014). Some scholars addressed barriers to women's entrepreneurship and leadership (Akinbami & Aransiola, 2016; Choge, 2015; Hennessey et al., 2014). Others have explored barriers to women's advancement and success in leadership (Diehl, 2014; Glass & Cook, 2016). Scholars have identified discrimination in terms of men's dominance, race, color, socio-cultural stereotypes, and different expectations for men and women in leadership positions (Hauser, 2014; Moor, Cohen, & Beeri, 2015) as barriers to women's advancement in leadership. Lack of confidence due to sociocultural barriers is amongst the challenges faced by women entrepreneurs (Sunanda & Naik, 2016).

Research has noted that the unique leadership style of women could promote positive social outcomes and greater ethical accountability (Eagly, Gartzia, & Carli, 2014). However, they face prejudice in their role as leaders. The prejudice is the perception that men are more likely than women to assume leadership roles, and the

negative assessment of how a woman fulfils a leadership role (Eagly & Karau, 2002). Such prejudice elicits unfavorable attitudes towards women leaders, making it more challenging for women to attain leadership roles and realize success in such a position (Eagly & Chin, 2010).

Women leaders will be disadvantaged as a result of the barriers that prevent them from realizing their full potential (Hoyt & Murphy, 2016). When the roles of women leaders are not legitimized, women leaders become disposed towards precarious mind-sets; this can make them respond negatively towards subordinates, which then confirms the negative expectations of women leaders and undermines their authority (Vial, Napier, & Brescoll, 2016). The patriarchal definition and understanding of an ideal leader is one such barrier that women face. Women do not conform to gendered organizational images of ideal leaders, and therefore they usually find themselves in a double bind as they advance into leadership roles (Bierema, 2016). In a patriarchal context, an ideal leader is often envisioned as a man. Because of this, scholars have advocated for a rethinking of the definition of an ideal leader to fully integrate women and their talents into organizations (Bierema, 2016).

In traditional African societies, men are recognized as leaders, and this is confirmed by their leadership roles and behaviors in war, hunting, business, and government (Panigrahi, 2013). Men are perceived to be better leaders than women and are meant to lead while women follow (Kiamba, 2006). Women leaders face many challenges in terms of unequal advancement opportunities, motherhood responsibilities, men's dominance in leadership, cultural practices, and career immobility due to family

obligations (Choge, 2015). Implicit in these challenges is gender stereotyping, which is widespread within this culture (Chizema, Kamuriwo, & Shinozawa, 2015). Gender stereotypes in recruitment and promotion, a men-dominated business culture, and the lack of transparency in board appointment processes limit women from rising in leadership of organizations (European Commission, 2012). Women are underrepresented in company boards, though empirical investigations have confirmed that women directors make more informed decisions than men directors (Bart & McQueen, 2013). Also, women in powerful positions have a harder time than men in eliciting respect and admiration from their subordinates (Vial et al., 2016).

Women entrepreneurs in Nigeria do not fare differently; in addition to the challenges faced by women leaders, they still face many barriers occasioned by their roles as mothers and housewives (Mashi & Yusof, 2016). Social role theory emphasizes traditional gender activities where leadership is suitable for men (Chizema et al., 2015). These barriers are exacerbated by cultural practices that inhibit most women from engaging in certain businesses (Akinbami & Aransiola, 2016). In Nigerian culture, women's traditional role is still one of subservience, support, and submissiveness (Aluko, 2015; Woldie & Adersua, 2004). Therefore, assuming leadership roles is difficult. There is a gradual but significant shift away from discriminatory trends and a lessening of gender inequalities in Nigeria as women are joining the men in generating wealth as a result of changes in the nation's political and socioeconomic conditions (Isiwu & Onwuka, 2017). To bridge these gender inequalities, I sought to understand the

sociocultural barriers to women's leadership of SMEs in Nigeria and to identify ways for women entrepreneurial leaders to overcome these to make for improved economic life.

Problem Statement

Nigeria's rate of growth in women's entrepreneurship has been relatively slow compared to that of developed nations (Mashi & Yusof, 2016; Otunaiya, Ambali, & Idowu, 2013). SMEs are strong and much-needed engines for economic development in developing countries such as Nigeria. In Nigeria, approximately 70% of people employed by SMEs are women (Adebisi & Gbegi, 2013; Shehu et al., 2013). More than half of the total population of Nigeria consists of women, yet only about 35% of these women undertake entrepreneurial activity in the form of small, medium, or large enterprises (Banki, Ismail, & Muhammad, 2016). The general problem is that when compared to men, women in Nigeria have fewer opportunities for leadership in SMEs (Akinbami & Aransiola, 2016; Sajuyigbe & Fadeyibi, 2017).

Scholars have identified motherhood responsibilities, cultural family practices, and career immobility due to family obligations as challenges confronting women leaders in Africa (Choge, 2015). Other studies have indicated that Nigerian women have economic growth potential as entrepreneurs and are not necessarily hampered by the family dynamics and resources that drive their businesses (Halkias, Nwajiuba, Harkiolakis, & Caracatsanis, 2011; Olaoye & Dabiri, 2017). Still other studies have shown that economic barriers such as a lack of access to financing are primarily endemic, limiting women leadership development in developing economies, encouraging further marginalization and underrepresentation of women (Lemut, 2017; Sodipo, 2017). To

reconcile such conflicting findings on barriers to SME leadership among women in developing countries, there is a need for qualitative and contextualized research approaches emphasizing the relationship between individuals in an entrepreneurial context and how women's boundaries are stretched to create agency as an entrepreneur (Stead, 2015). The specific problem is that a deeper understanding is needed on barriers to SME leadership among women entrepreneurs in Nigeria focusing on women leaders' daily business experiences, their agency, and their entrepreneurial context (Akanji, 2016; Stead, 2015; Titi & Haque, 2017).

Purpose of the Study

The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. I used a narrative inquiry method to collect data from the stories women entrepreneurs in Nigeria told about their daily business experiences. To ensure trustworthiness of data, a narrative analysis of critical events was used to reflect the openness and transparency afforded in gathering and highlighting the full description of events within the story (Clandinin & Connelly, 2000; Connelly & Clandinin, 1990; Webster & Mertova, 2007).

Research Question

How do women entrepreneurs in Nigeria describe barriers to SME leadership through narratives about their daily business experiences, their agency, and their entrepreneurial context?

Conceptual Framework

Cultural beliefs can influence an individual's developing value system and support entrepreneurial leadership skills development (Bullough & de Luque, 2015). Botha, Niemann, and Van Vuuren (2013) confirmed that entrepreneurial context leads to gender-specific venture creation behavior for African women entrepreneurs that must be supported by leadership skills. It is in this spirit that I chose two concepts developed by African scholars and one concept by a feminist scholar to frame this investigation of the leadership challenges of women entrepreneurs in Nigeria: Mordi, Simpson, Singh, and Okafor's (2010) concept of *women's entrepreneurial development in Nigeria*; Lincoln's (2012) concept of *Nigerian women's entrepreneur leadership style*; and Eagly and Karau's (2002) concept of *agentic behavior of woman leaders*.

The concept of women's entrepreneurial development in Nigeria refers to the challenges that women entrepreneurs face as they grow their businesses in the Nigerian context (Mordi et al., 2010). The emergence of women entrepreneurs in any given society is mediated by the challenges they encounter on the path towards entrepreneurial development (Mordi et al., 2010). These challenges are supported by the economic, cultural, and religious environment, and are deeply rooted in the discriminatory socio-

cultural values and traditions within the society (Isiwu & Onwuka, 2017; Moses & Mordi, 2010).

Women's advancement into entrepreneurship is also a means of path-breaking from the male hegemony that permeates work environments, restricting women's upward mobility (Ademokun & Ajayi, 2012). As women advance in entrepreneurial activities, they are confronted with the conflict in their cultural environment. In Nigerian culture, the traditional woman's role is still one of subservience, support, and submissiveness (Woldie & Adersua, 2004). Engaging in entrepreneurial activities leads most women to work outside the normal status, thereby combining their work with their traditional household duties such as cooking, cleaning, and bringing up children. Undertaking such entrepreneurial activity is incongruous with tradition gender roles that frame men's and women's roles as existing in differing realities (Lincoln, 2012). Though Nigeria's constitution accords equal right to both genders, women are often treated as minors and as subservient; the discriminatory attitude is evident in policy, the legal environment, and institutional support mechanisms (Woldie & Adersua, 2004).

The concept of *Nigerian women's entrepreneur leadership style* as explored by Lincoln (2012) shows the diverse types of leadership styles adopted by women entrepreneurs in Nigeria. Leadership practices differ across countries and can also be seen within a particular geographic locality, owing to a number of factors, most notably socio-cultural in nature (Lincoln, 2012). Socio-cultural context can influence leadership process and effectiveness (Muchiri, 2011) such that different countries or regions may exhibit different leadership and management practices based on their socio-cultural

setting (Chow, 2005; Elenkov, 2002). Bass (1997) demonstrated the influence of differences in cultural beliefs moderating leader-follower exchanges and relations in an update of his seminal transformational leadership theory.

In Nigeria, women entrepreneurial leaders display transformational or democratic leadership practices, evident in their way of sharing the organizational mission and vision with their employees (Lincoln, 2012). Bass' (1985) theory of transformational leadership is a paradigm aimed at understanding effective leaders' behaviors (Ayman, 1997; Ayman, Korabik, & Morris, 2009; Eagly et al., 2011) and placed most women leaders within the transformational leadership category. Maher's (1997) study on gender roles and leadership indicated that Bass and Avolio's (1989) findings may reflect a selection bias, where women were selected to hold leadership positions because they fit more closely with a leadership stereotype in the contexts under study. This interpretation suggests that studies investigated gender differences in transformational and transactional leadership through subordinate ratings of leaders.

The concept of *agentic behavior of women leaders* by Eagly and Karau (2002) stems from their work on role congruity theory of prejudice toward women leaders. Role congruity theory proposes two forms of prejudice of perceived incongruity between women's gender roles and leadership roles. Prejudice arises based on perceptions of what should be a social group's characteristics and their social roles. These perceptions result in a less favorable evaluation of a certain group's potential to contend for or even take on a certain role as the stereotype assigned to the group does not align with the attributes thought to be necessary for succeeding in that role. Gender roles can be understood

through social role theory, which explains what society expects as the actual and ideal behaviors of both men and women. Such expectations are normative, describing the qualities or behavioral tendencies that are desired of the two genders (Eagly, 1987). Role congruity theory (Eagly & Karau, 2002) is useful for assessing the degree of agreement between gender and other roles such as that of leadership. This theory identifies critical processes and factors impacting perceptions of congruity as well as how they influence bias and prejudicial behaviors. In patriarchal and sexist contexts, women's gender roles present as inherently incongruent with people's expectations regarding leadership (Eagly, 2007; Smith et al., 2013).

Nature of the Study

The purpose of this qualitative narrative inquiry study was to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. Research methods are categorized as quantitative, qualitative, and mixed (Wisdom, Cavaleri, Onwuegbuzie, & Green, 2012). Researchers use the quantitative research method to investigate statistical or numerical problems (Fehrmann, Gregoire, & Kleinn, 2012). The quantitative research method would not have been appropriate for this study becuase quantitative research deals directly with operationalization, manipulation of empirical variables, prediction, relationship, and testing (Frankfort-Nachmias & Nachmias, 2007). Qualitative methods are used to explore real-world issues (Merriam & Tisdell, 2015). Qualitative research allows researchers to use non-standardized, adjustable approaches to data generation that will be relevant to a specific problem of

study (Ritchie, Lewis, Nicholls, & Ormston, 2013). The benefits of using a qualitative,

narrative approach when investigating women leaders' daily business experiences, was

that it allowed me to address complex issues (such as participants' agency and

entrepreneurial context).

Researchers use narrative inquiry to investigate how people comprehend the

world around them through the stories they tell. This method provides the researcher with

a framework from which to build a holistic picture of the participants' experiences

(Webster & Mertova, 2007). Narrative inquiry research authenticates an individual's

personal life situation (Connelly & Clandinin, 1987). I selected narrative inquiry over

other forms of qualitative research, such as phenomenology or case study, to explore and

gain a deeper understanding of leadership challenges facing women entrepreneurs in

Nigeria.

Additionally, I used the critical event narrative analysis approach to ensure

trustworthiness of the data analysis given its inherent characteristics of openness and

transparency in thoroughly emphasizing, highlighting, capturing, and describing events

contained in stories of experience (Webster & Mertova, 2007). Narrative questions, such

as those generated by the three-dimensional narrative inquiry space, assist researchers in

identifying critical events and essential life decisions, and how these events have

potential life-changing consequences in a person's life (Webster & Mertova, 2007). Last,

I used thematic coding to organize the data in a two-stage procedure. In the first stage, I

interpreted each single case and produced a description for every case. In the second

stage, I cross-checked the established categories and thematic domains linked to the

solitary depositions for comparative purposes (see Ollerenshaw & Creswell, 2002). This cross-check feature was developed through a co-construction of meanings and themes, which ultimately guided the interpretations of texts. Qualitative researchers usually rely on triangulation for this purpose. Webster and Mertova (2007), however, suggested that triangulation is not practicable and, hence, not necessary in story-based studies.

Study participants comprised a purposeful sample of 10 women entrepreneurial leaders selected from the Nigerian Association of Women Entrepreneurs (NAWE). I used semistructured interviews with open-ended questions data collection and continued interviews until data saturation was achieved (see Hennink, Kaiser, & Marconi, 2017). Purposeful selection of study participants who were knowledgeable and had experience directly related to the research topic provided valuable in-depth research data, primarily through network and snowball sampling (see Patton, 2015). The sample population met the following inclusion criteria: women, over the age of 30, of Nigerian nationality, possessing well-developed attitudes and opinions regarding the leadership experiences of women entrepreneurs in Nigeria, and able and willing to provide in-depth information on the phenomena under study (see Patton, 2014). I set the minimum age of 30 because this allows sufficient time for women entrepreneurs to have established a specific direction in their careers. These criteria for participant selection distinguished the women entrepreneurial leader from other entrepreneurs such as business partners or family members in the business or those playing a clerical or supportive position absent of an intention to assume leadership responsibilities (see Overbeke, Bilimoria, & Perelli, 2013).

Savin-Badin and Van Niekerk (2007) emphasized caution regarding the credibility and trustworthiness of data gathered through the narrative inquiry approach. The issue of interpretation must be handled with great caution so that what is being represented is built on shared truths and values of the participants. The presentation of results must be done in such a way that addresses this challenge, and ensures as much as possible that researcher values are not represented, and that the participants' norms and values are presented. This task sets limitations in any narrative inquiry study due to the complexity and time-consuming efforts needed to ensure the dependability of results so that research bias is minimized as much as possible (Sinkovics, Penz, & Ghauri, 2008).

Definitions

Throughout the study, I used the following definitions of the words and phrases that are consistent with definitions in the peer-reviewed literature.

Agentic attributes: Agentic attributes are ascribed to men and include being assertive, controlling, aggressive, ambitious, dominant, forceful, independent, self-sufficient, self-confident, and prone to act as a leader (Eagly & Johannesen-Schmidt, 2001; Eagly & Karau, 2002).

Communal attributes: Communal attributes are ascribed to women and include being affectionate, helpful, kind, sympathetic, interpersonally sensitive, nurturing, and gentle (Eagly & Johannesen-Schmidt, 2001; Eagly & Karau, 2002).

Entrepreneurs: An entrepreneur is a person who innovates and can make profit even in a risky economic environment (Murmann & Sardana, 2013; Ojo & Oluwatayo, 2015; Santandreu-Mascarell, Garzon, & Knorr, 2013).

Entrepreneurship: Entrepreneurship is a tool for achieving inclusive growth and sustainable development through developing, organizing, and managing of businesses with the intention of making profit and undertaking risks (Murmann & Sardana, 2013; Ojo & Oluwatayo, 2015; Santandreu-Mascarell et al., 2013).

Entrepreneurial leadership: Entrepreneurial leadership is exercising leadership in a new and small organization (Harrison, Leitch, & McAdam, 2015). Entrepreneurial leadership has a flat hierarchy with direct access to the owner-managers. Entrepreneurial leadership is context-based (Harrison et al., 2015).

Other terms that refer to the same concept in this study are *entrepreneurial ventures* and *small and medium-sized enterprises.*

Entrepreneurial ventures and small and medium-sized enterprises: There is no universal definition of SMEs as several countries use a variety of ways to define SMEs (Douglas, 2014; Gupta, Guha, & Krishnaswami, 2013; Hundera, 2014). SMEs in Nigeria are those independently owned businesses with less than 50 employees, investing in machinery and equipment not exceeding Naira 600,000 (Hasan & Almubarak, 2016; Zubair, 2014).

Women leaders: Women leaders are women who bring improved performance and profitability to their organizations, as well as innovation and fresh perspective to the leadership teams, and inspiring vision among their employees (Bierema, 2016).

Women entrepreneurs: Women entrepreneurs are women who initiate, organize, create, and operate businesses, taking the opportunity identified in their immediate

environment and the risks involved therefrom (Ihugba et al., 2013; Maradi & Dasar, 2013; Moses & Mordi, 2010).

The words *women entrepreneurs*, *women-owned businesses*, and *women entrepreneurship* were used interchangeably and refer to the same concept or phenomenon in this study. The terms *women leaders* and *women entrepreneurial leaders* were also terms that were used interchangeably to refer to the same concept or phenomenon.

Assumptions

The beliefs and assumptions of researchers shape the research they undertake; as such, researchers should examine the assumptions that underpin their research because under-examined assumptions could lead to questionable findings (Kirkwood & Price, 2013, 2014). I made certain key assumptions to conceptualize and actualize the objectives of this research.

My first assumption was that the research participants would provide open and in-depth accounts of their experiences as they related to the leadership challenges of women entrepreneurs. My second assumption was that the research participants were knowledgeable of the subject under investigation and therefore would provide open and candid answers to the interview questions as they related to their leadership experiences. The third assumption was that the participants provided honest and transparent information that was useful for the study, and also provided accurate and good quality data. The fourth assumption was that I accurately and adequately recorded and transcribed the information obtained from the participants. The last assumption was that

the qualitative data analysis tools I selected to synthesize and analyze the qualitative data were the most appropriate and effective tools for addressing the purpose of the study and yielding accurate output.

Scope and Delimitations

Delimitations are the boundaries on the scope of the study, imposed by the researcher to control the use of broad definitions in the study (Simon & Goes, 2013; Yilmaz, 2013). The researcher uses delimitations to control the scope of the study (Kirkwood & Price, 2013). This research used the qualitative narrative approach to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. The scope of the study consisted of 10 women entrepreneurial leaders from NAWE. The scope of the study included only women entrepreneurial leaders whose businesses were considered SMEs. Large-scale organizations fell outside the scope of this study.

The scope of the study excluded the use of classical leadership theory when developing the conceptual framework, literature review, and the interview protocol, since those theories were developed with research primarily conducted with samples of Caucasian men. However, the study and research design was grounded in the scholarly works of Eagly and Karau's (2002) role congruity theory of prejudice toward women leaders and Bass' (1985) transformational leadership theory. These theoretical foundations within the study's conceptual framework were chosen since both Eagly and Karau's (2002) and Bass' (1985) theories were developed through empirical

investigations with samples of women to conceptually define the agentic behaviors of women leaders.

Limitations

Limitations mark the shortcomings and possible weaknesses of a research study that are beyond the researcher's control (Brutus, Aguinis, & Wassmer, 2013; Simon & Goes, 2013). Researchers should be aware of the limitations of the design of their study so as to appropriately interpret findings (Kirkwood & Price, 2014). In this study, there were a few limitations. I purposefully selected 10 women entrepreneurial leaders from NAWE to participate in this study, and so there was a chance that the views of the participants selected might not represent the views of all women entrepreneurial leaders in Nigeria. Some of the participants may have faced peculiar circumstances, while other the barriers may not have been present in their locality. However, NAWE has members from all over Nigeria, which may have partially mitigated this limitation. Purposeful sampling is preferred in qualitative research because it yields information-rich cases for in-depth study (Patton, 2015).

Transferability is the degree to which findings from a situation can be transferred to another particular situation (Burkholder, Cox, & Crawford, 2016). Findings in qualitative studies have limited transferability because the primary aim is not generalization of the research findings but the depth of information (Burkholder et al., 2016). A study's transferability is determined by the reader, but qualitative researchers can enhance transferability by sufficiently and clearly describing the setting of the study (Burkholder et al., 2016; Prowse & Camfield, 2013). To ensure dependability in this

study, I was consistent in the collection, analysis, and reporting of the research data (Burkholder et al., 2016).

Significance of the Study

Significance to Theory

This study is significant because it fills a gap in research that has largely failed to consider the agentic Nigerian woman entrepreneur as she encounters leadership challenges (Akanji, 2016; Stead, 2015; Titi & Haque, 2017). Although a group of studies exists about the state of women's entrepreneurship in Nigeria, this study was original in that I explored the daily business experiences of a rare group of women entrepreneurs in Nigeria, those having reached a leadership position (see Hall, Matos, Sheehan, & Silvestre, 2012). The element of workplace composition and context is essential to understanding the experiences and coping strategies of women in a workplace environment (Maddox, 2013).

Significance to Practice

Though other researchers have done some work on the barriers to women entrepreneurship, none have explored the leadership challenges of women entrepreneurs in Nigeria through the lens of women leaders' daily business experiences, their agency, and their entrepreneurial context. In Nigeria, most women are culturally restricted from engaging in certain businesses (Akinbami & Aransiola, 2016). Women are also considered to be low-risk-takers as they take up roles as wives and mothers (Garba, 2011). As a result, taking up leadership roles outside their homes is difficult in an environment dominated by men, such the environment of this study. Also, some men

seek to protect women for fear that they could mix with business people who may want to take advantage of them. This action, though well-intended, creates a dependency condition where the potential of women is limited, rendering them unable to develop and compete economically in the marketplace (Garba, 2011). The findings of this study may inform women of possible ways to overcome leadership challenges in their daily work life and within their specific entrepreneurial context.

Significance to Social Change

Initiating social change to gender ideologies and institutional and legal mandates in developing countries such as Nigeria creates the need to anchor entrepreneurship research in a specific socioeconomic context, integrating insights into aspects of women entrepreneurs' daily experiences (Akanji, 2016; Oluwatomipe et al., 2015). Gendered entrepreneurship research can contribute to social change by disseminating scholarly information on the interdependent and inter-related business encounters between genders in an entrepreneurial context, emphasizing that entrepreneurship is socially and historically embedded as well as individually constructed and negotiated (Arenius & Minniti, 2005). Scholars must follow up on these recommendations by employing subjective experiences and interpretations of women entrepreneurs in developing countries to establish a possible link between structural and agency-level concerns (Jamali, Lund-Thomsen, & Jeppesen, 2017).

The traditional roles played by women in a typical Nigerian family setting are changing due to changes in the family configuration and functional setting, allowing women to undertake more practical and functional roles within the society (Madichie,

2011). Entrepreneurial scholars have indicated that women's potential and contribution to the economy of developing countries still remains unrecognized and unacknowledged in much of the entrepreneurship literature (Ifelunini & Wosowei, 2015). For broader social change to take place in any society, marginalized groups must also be recognized for their economic contribution to any given society as a whole. Also, empowerment of women for entrepreneurial roles is achieved through enlightenment and education (Olaoye & Dabiri, 2017). I conducted this work with the intention of being able to effect social change by helping to enlighten and educate Nigerian women regarding their economic contributions to the economy and their role in entrepreneurial leadership.

Summary and Transition

In this chapter, I provided an overview of the barriers to women leadership of SMEs in Nigeria and identified the purpose of the study, which was to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. Next, I presented the underlying conceptual framework that guided this study, which was the concept of women's entrepreneurial development in Nigeria, the concept of Nigerian women's entrepreneur leadership style, and the concept of agentic behavior of women leaders. I further outlined the assumptions, scope and delimitations, and the limitations of the study. I also identified the significance of the study to theory, practice, and positive social change.

In Chapter 2, I present a literature review. I synthesize other scholars' findings on the role of SMEs as a path for economic development in Nigeria, women entrepreneurs,

the role of women in the entrepreneurship sector in Africa, and the growth trends in women's entrepreneurship in Nigeria. I also review the extant literature on the different barriers to women's entrepreneurship in Nigeria and women's leadership in developed and developing countries, especially in Nigeria.

Chapter 2: Literature Review

Women in Nigeria have found fewer opportunities for leadership in SMEs due to several sociocultural barriers such as access to education and access to funding (Akinbami & Aransiola, 2016; Sajuyigbe & Fadeyibi, 2017). Results of studies on the nature of women's leadership in SMEs are mixed (Sodipo, 2017). Certain scholars have identified family challenges facing women leaders in Africa as barriers to women reaching leadership positions in SMEs (Choge, 2015). Other studies have shown that economic barriers such as a lack of access to financing are primarily endemic, limiting women leadership development in developing economies such as Nigeria and encouraging further marginalization of women (Lemut, 2017). I conducted this study because of the need for a deeper scholarly understanding of barriers to SME leadership among women entrepreneurs in Nigeria, particularly regarding women leaders' daily business experiences, their agency, and their entrepreneurial context (Akanji, 2016; Stead, 2015; Titi & Haque, 2017). The purpose of this qualitative narrative inquiry study was to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. In Chapter 2, I discuss my literature search strategy and the conceptual framework upon which the research rested. I then critically analyze and synthesize knowledge from the scholarly literature on the unique context of Nigerian women leaders in SMEs.

Literature Search Strategy

My objective in this literature review was to analyze and synthesize scholarly literature on the topics of women entrepreneurs and women's leadership. I conducted searches of databases that included the Walden University Library, Google Scholar, ProQuest, EBSCOhost, ABI/INFORM Complete, ScienceDirect, SAGE Premier, Business Source Complete, PsycNET, and Emerald.

The keywords I used in the searches included *women entrepreneurs*, *female entrepreneurs*, *women entrepreneurs in Nigeria*, *female leadership*, *female leaders*, *small and medium-sized enterprises*, *small and medium-sized enterprises in Nigeria*, *challenges facing women entrepreneurial leaders in Nigeria*, *barriers to female leadership in Nigeria*, *barriers to women entrepreneurship in Nigeria*, and *women entrepreneurial leadership*. Some of these key search terms were also combined to see if more relevant results could be generated. Some of these combined terms were *women entrepreneurs and leadership*, *women and small and medium-sized enterprises*, *women leaders and small and medium-sized enterprises*, *women and leadership*, and *women-owned businesses*. When searching for literature associated with the conceptual framework, I used the phrases *narrative inquiry, narrative and entrepreneurs,* and *narrative and women leadership.*

Some of the scholarly and peer-reviewed publications used in this study include journal articles from publications such as *Journal of Research in Marketing and Entrepreneurship*, *Management Research and Practice*, *Journal of Small Business & Entrepreneurship*, *International Journal of Current Research and Academic Review*,

Leadership Quarterly, *The American Psychologist*, *Psychology of Women Quarterly*,

American International Journal of Social Science, *International Journal of Business and*

Management, and *Journal of Innovation and Entrepreneurship*. Other sources were

Journal of Applied Psychology, *Journal of Management Studies*, *World Journal of*

Entrepreneurship, *Management and Sustainable Development*, *Journal of Small Business*

Management, *The Journal of Entrepreneurship*, *Gender in Management: An*

International Journal, *British Journal of Management*, and *Journal of Entrepreneurship,*

Business and Economics.

In this literature review, I present prior research regarding barriers to women

leadership of SMEs in Nigeria. I also synthesize and present the various literature on the

role of SMEs as a path for economic development in Nigeria, women entrepreneurs, the

role of women in the entrepreneurship sector in Africa, and the growth trends in women's

entrepreneurship in Nigeria. Additionally, I review the extant literature on different

barriers to women entrepreneurs in Nigeria and to women's leadership in developed and

developing countries, especially in Nigeria.

Conceptual Framework

Cultural beliefs can influence an individual's developing value system and

support entrepreneurial leadership skills development (Bullough & de Luque, 2015).

Botha et al. (2013) confirmed that the entrepreneurial context leads to gender-specific

venture-creation behavior for African women entrepreneurs that must be supported by

leadership skills. With this information in mind, I selected two concepts developed by

African scholars and one concept developed by U.S.-based feminist scholars to frame this

investigation about the leadership challenges of women entrepreneurs in Nigeria, with a specific focus on their daily business experiences, their agency, and their entrepreneurial context. The frameworks included are Mordi et al.'s (2010) concept of women's entrepreneurial development in Nigeria, Lincoln's (2012) concept of Nigerian women's entrepreneur leadership style, and Eagly and Karau's (2002) concept of agentic behavior of women leaders.

Women's entrepreneurial development in Nigeria, as a concept, involves the challenges that women entrepreneurs face as they develop their businesses in the Nigerian context (Mordi et al., 2010). The emergence of women entrepreneurs in any given society is mediated by the challenges they encounter on the path towards entrepreneurial development (Mordi et al., 2010). These challenges are supported by the economic, cultural, and religious environment, and are deeply rooted in the discriminatory socio-cultural values and traditions within the society (Isiwu & Onwuka, 2017; Moses & Mordi, 2010).

Nigeria is an extremely diverse country and has undergone considerable economic development, yet it continues to be characterized by wide-scale poverty and has high levels of unemployment estimated at 14.2% in 2017 (National Bureau of Statistics, 2017). SMEs are strong engines for economic development in developing countries (Raimi et al., 2016). Employment positions in SMEs are in the informal sector and are usually relegated to low-paying employee positions, where poor women use these positions to help their family survive (Raimi et al., 2016). The majority of women entrepreneurs operate in the informal sector and they outnumber men in the same

positions. Increasing women's economic involvements may help to alleviate the

unrelenting poverty of their households, the intense struggle for scarce employment

opportunities, and deteriorating economic conditions (Lincoln, 2012; Mordi et al., 2010).

Women's advancement into entrepreneurship is also a means of path breaking

away from the male hegemony that permeates work environments, restricting women's

upward mobility. As women advance in entrepreneurial activities, they are confronted

with conflicts in their cultural environments. In Nigerian culture, women's traditional

role are still ones of subservience, support, and submissiveness (Woldie & Adersua,

2004). Engaging in entrepreneurial activities leads most women to work outside this

traditional status, thereby combining their work with their traditional household duties of

cooking, cleaning, and bringing up children. Undertaking such activity is incongruous

with normative gender roles in which men's and women's roles are perceived and lived

in differing realities (Lincoln, 2012). Though Nigeria's constitution accords equal right to

both genders, women are often treated as minors and as subservient; the discriminatory

attitude is evident in policy, the legal environment, and institutional support mechanisms

(Woldie & Adersua, 2004).

In Nigeria, there has been a gradual but significant shift away from discriminatory

trends and a lessening of gender inequalities as women are joining men in gathering

wealth as a result of changes in the political and socioeconomic conditions of the nation

(Isiwu & Onwuka, 2017). The rate at which Nigerian women are setting up businesses is

increasing (Kelley et al., 2015), yet women still have difficulty challenging their

subjugated role in the society, which definitely affects their abilities to successfully

develop their enterprises. Also affecting their ability to develop and run their businesses are several sociocultural barriers such as access to education and funding, and the fact that men hold a majority of property wealth (Akinbami & Aransiola, 2016). Other factors affecting the development of women entrepreneurs in Nigeria are their limited freedom to associate with men other than their husbands or sons; this reduces the size and composition of their networks (McElwee & Al-Riyami, 2003). Furthermore, lapses in the regulatory environment in Nigeria include unfavorable policy and laws towards business ownership by women (Oluwatomipe et al., 2015). In response to the need to empower women entrepreneurs, the Central Bank of Nigeria introduced a new finance policy. Despite these efforts, there continues to be roadblocks to empowerment of women entrepreneurs of SMEs in the country (Opata & Arua, 2017).

Lincoln (2012) developed the concept of Nigerian women's entrepreneurial leadership style to show the diverse types of leadership styles adopted by women entrepreneurs in Nigeria. Leadership practices differ across countries and even within a particular geographic locality owing to a number of factors, most of which are socio-cultural in nature (Lincoln, 2012). Socio-cultural context can influence leadership process and effectiveness (Muchiri, 2011) such that different countries or regions may exhibit different leadership and management practices based on their socio-cultural setting (Chow, 2005; Elenkov, 2002). In an update of his seminal transformational leadership theory, Bass (1997) also emphasized differences in cultural beliefs as moderating leader–follower exchanges and relations.

In Nigeria, women's entrepreneurial leaders display transformational or democratic leadership practices, evident in their way of sharing the organizational mission and vision with their employees (Lincoln, 2012). Bass' (1985) theory of transformational leadership is a paradigm aimed at understanding effective leaders' behaviors (Ayman, 1997; Ayman et al., 2009; Eagly et al., 2011) and classified women in the transformational leadership category. Maher's (1997) study on gender roles and leadership suggested that the findings of Bass and Avolio (1989) may reflect a selection bias, where women were selected to hold leadership positions because they fit more closely with a leadership stereotype in the contexts under study. This interpretation suggests that studies investigated gender differences in transformational and transactional leadership through subordinate ratings of leaders.

Maher (1997) suggested that future research should investigate evaluations of actual women managers and leadership stereotypes from those already in leadership positions. Such results have also been extended to reveal that women entrepreneurial leaders can display transactional leadership qualities and set boundaries with employees, as revealed in Lincoln's (2012) seminal study on the nature of leadership practices of Nigerian women entrepreneurs, where 23.5% of women entrepreneurs in the study sample regarded themselves as bureaucratic and usually gave their employees strict boundaries. In the study, 70.5% of the women entrepreneurs stated that they liked to supervise their employees and clarify tasks to be performed, supporting the notion that while women entrepreneurs often exhibit transformational leadership qualities, they can be transactional leaders when necessary to attain set objectives (Lincoln, 2012). This

exchange is based on the entrepreneur discussing with their employees what is required and specifying the conditions and rewards received when the conditions are met (Bass & Avolio, 1994). The collectivist nature of Nigerians could also go a long way in explaining why more women leaders in that country are seen to practice a transformational leadership style (Lincoln, 2012). Collectivist nature shows an integrated and cohesive in-group that continues to protect itself in exchange for unquestioning loyalty (Minkov & Hofstede, 2012). Lincoln (2012) recognized diversity and similarities among Nigerian women entrepreneurial leaders, noting that their experiences are shaped by the divergent aspects of their society.

The concept of agentic behavior of women leaders by Eagly and Karau (2002) stems from their work on role congruity theory of prejudice toward women leaders. Role congruity theory proposes two forms of prejudice of perceived incongruity between women's gender roles and leadership roles. Prejudice arises based on perceptions of what should be regarding, in this case, both a social group's characteristics and their social roles. This results in a less favorable evaluation of a certain group's potential to contend for or even take on a certain role, as the stereotype assigned to the group does not align with the attributes thought to be necessary for succeeding in that role. As such, there is prejudice against women leaders given that women's characteristics are perceived as being incongruent with the requirements of a leadership role (Eagly & Karau, 2002). A deeper understanding of gender roles is needed to comprehend role congruity theory of prejudice toward women leaders and from where the agentic behavior of women leaders originates (Eagly, 2005).

The first form of prejudice is a perception that men are more likely than women to assume leadership roles, and the second is a negative assessment of how a woman fulfils a leadership role (Eagly & Karau, 2002). Such prejudice drives more favorable attitudes regarding men leaders as opposed to women ones, and makes it more challenging for women to, first, attain a leadership role and, second, realize success in such a position (Eagly & Chin, 2010). The gender role theory is relevant in understanding leadership style. The aspect of gender role theory relevant to understanding women leadership style pertains to communal attributes. Communal attributes are ascribed to women and described as concern for the welfare of others. Such attributes include being affectionate, helpful, kind, sympathetic, interpersonally sensitive, nurturant, and gentle (Eagly & Johannesen-Schmidt, 2001). Agentic attributes ascribed to men are assertive and controlling, and confident tendencies such as being aggressive, ambitious, dominant, forceful, independent, self-sufficient, self-confident, and prone to act as a leader. These communal and agentic attributes are what illuminate the issues of prejudice and have been demonstrated in research. Therefore, gender role theory proposes that men are perceived to be agentic and women communal (Eagly & Karau, 2002).

Gender roles adopt social role theory to explain what society expects as the actual and ideal behavior of both men and women. Such expectations are normative, describing the qualities or behavioral tendencies that are desired of the two sexes (Eagly, 1987). There are two kinds of expectations: descriptive norms, which are the expectations of the actual behavior of members of a group, and injunctive norms, which explain the expectations of what a group should do. Thus, gender role theory is both descriptive and

injunctive expectations of men and women (Eagly & Karau, 2002). Gender stereotypes arise from observations about the sex-typical social roles, where men are seen as the breadwinner with higher status roles and women are the homemaker with lower status roles (Eagly et al., 2000). Social role theory proposes that these perceptions about both sexes' roles pertain to communal and agentic attributes (Bakan, 1966; Eagly, 1987).

Role congruity theory (Eagly & Karau, 2002) contemplates the degree of agreement between gender and other roles such as that of leadership. This theory identifies critical processes and factors impacting perceptions of congruity as well as how they influence bias and prejudicial behaviors. Women's gender roles presents as inherently incongruent with people's expectations regarding leadership (Eagly, 2007). Prejudice against women leaders, which evolves as a result of perceived misalignment between communal qualities attributed to women and the agentic qualities regarded as necessary for a leader to be successful, generates different beliefs about women and leaders on the one hand, and similar beliefs about men and leaders on the other (Eagly & Karau, 2002). According to Schein (1973) and other researchers, agentic attributes like being objective, competitive, aggressive, self-confident, able to lead, and ambitious are attributes of successful middle managers. Such attributes are more similar to men than women, setting the leadership role in competition with the gender role. Gender roles are considered in organizational settings (Eagly & Karau, 2002) and thus are evident in the workplace (Boulouta, 2013; Eddleston & Mulki, 2017; Smith et al., 2013). Therefore, people would combine their divergent expectations about leaders and women in their thinking about women leaders, and they would combine redundant expectations in

thinking about men leaders, blending the information associated with a gender role and a leader role.

Eagly and Karau (2002) postulated that the influence of gender roles in organizational settings has drowned the evidence that women conform to the requirements of the leader role and it has not restrained the gender-stereotypical inferences about them. The perception of a woman leader as being similar to a man leader may produce disadvantages that arise from the injunctive norms associated with women's gender roles. Thus, effective women leaders do violate standards for their gender as they exhibit men-stereotypical, agentic attributes rather than their women-stereotypical, communal attributes (Rosette, Koval, Ma, & Livingston, 2016). This results in women being unfavorably evaluated for their gender role and also for violation of their traditional gender roles. Women who fulfil their leader role may get negative reactions and positive evaluation for the fulfilment of this role (Eagly & Chin, 2010), which coheres with Heilman, Block, and Martell's (1995) seminal research that found that women leaders get positive and negative evaluations. Successful women leaders were described as being hostile and less rational than successful men leaders.

The framework of this work was based on the second type of prejudice (Eagly & Karau, 2002), which stems from the injunctive norms of gender roles: the activation of beliefs about the behavior of women. A woman leader who violates the prescriptive beliefs and adopts agentic attributes required of a leader and who fails to exhibit the communal attributes preferred in women can be evaluated negatively for these violations while being evaluated positively for fulfilling the leader role (Rosette et al., 2016). As

such, women leaders function under the pressure that behaving in a manner that is congruent with their gender role will thwart their ability to succeed in their role as a leader. At the same time, they will fail to meet their gender role requirements if they conform to the expectations of the leader role (Eagly & Karau, 2002).

The two forms of prejudice lead to negative attitudes regarding women leaders or potential leaders compared to men leaders, resulting in more constrained access to leadership roles for women as opposed to men and in women having to overcome more challenges to be successful in a leadership role (Eagly & Karau, 2002). Reduced access stems from the tendency to view women as having less capacity for leadership, and the challenges to success could arise from this form of prejudice and also the belief that women should not engage in behaviors typically associated with leader roles (Gupta, Han, Mortal, Silveri, & Turban, 2017). Women are overwhelmingly more vulnerable than men to role incongruity prejudice about leadership (Main & Gregory-Smith, 2017). Although for all officeholders there was the perception that agentic characteristics held greater importance than communal characteristics, agentic characteristics came to be regarded as even more important for higher-level offices (Rice & Barth, 2017). This means that there is likely to be an even greater perception of incompatibility between the women's gender roles and the leadership role at the latter's highest levels. Variations at cultural and subcultural levels call for further investigation (Eagly & Karau, 2002).

Literature Review

The Role of Small and Medium-sized Enterprises (SMEs) as a Path for Economic Development in Nigeria

With over 150 million people, Nigeria is endowed with abundant dynamic human and natural resources (Ihugba, Odii, & Njoku, 2013). Nigeria has various business and investment potential, but, over time, the mainstay of her economy has been the proceeds from the export of petroleum products. Some other investment potentials were neglected, leaving the country with issues of poverty, particularly among women. Recently, this trend has been changing with the government emphasizing SMEs as an engine to stimulate Nigerian economic growth. The definition of SMEs is context-based, as SMEs have a different definition in the developed economy and the developing economy. In Nigeria, SMEs are those businesses with less than 50 employees or 100 employees in the case of medium scale (Zubair, 2014). As such, SMEs are independently owned and operated, with investment in machinery and equipment not exceeding Naira 600,000. Therefore, SMEs could be defined regarding their level of capital, the number of employees, sales turnover, and fixed capital investment. Also, the available plants and machinery are to be considered, and market share and the level of development are indices to be considered in defining SMEs.

SMEs are perceived globally as the engine of economic growth and the key to driving equitable economic development. Some scholars have posited that, the world over, SMEs are the foundation of any substantial economic development of any nation (Agwu & Emeti, 2014; Kehinde, Abiodun, Adegbuyi, & Oladimeji, 2016). The tremendous development in the world economy in recent times, especially in developing countries, has been linked with the activities of small businesses (Adebisi & Gbegi, 2013). SMEs or entrepreneurial ventures form the bedrock of economic sustenance of

every economy with their capacity to enhance economic productivity and standard of

living, accounting for 50% of GDP of developing economies (Zubair, 2014). SMEs as a

significant economic driver provide employment and alleviate poverty in developing

countries (Abou-Shouk, Lim, & Megicks, 2015; Osotimehin, Jegede, Akinlabi, &

Olajide, 2012). There is a positive relationship between SMEs and national development

and SMEs the world over contribute as the main sustenance of any economy with their

capacity to enhance economic output and human welfare (Adoyi, Agu, Adoli, &

Inalegwu, 2015).

International organizations such as the World Bank, United Nations Industrial

Development Organization, and the United Kingdom's (UK) Department for

International Development are paying more attention than before to the development of

SMEs as an agent of economic growth (Adegbuyi, Fadeyi, Kehinde, & Adegbuyi, 2016).

In the UK for example, SMEs contribute in a major way to job creation and could cope in

times of economic recession as they are more resilient and flexible in such disequilibrium

(Cowling, Liu, Ledger, & Zhang, 2015). In driving a country's economy, SMEs work to

improve the efficiency of its formal institutions (Maksimov, LuWang, & Luo, 2017).

SMEs serve as a catalyst to economic development and a veritable vehicle for

achieving macroeconomic objectives as regards employment generation at low

investment cost and enhancement of apprenticeship training. SMEs are labor intensive,

capital saving, and capable of creating employment (Agwu & Emeti, 2014). In some

emerging economies, SMEs are perceived as vital to economic growth and employ about

22% of adult populations (Sekyi, Nkegbe, & Kuunibe, 2014). In Kenya, micro- and

small-scale entrepreneurs have contributed to the growth of Kenya's economy through

employment creation, entrepreneurship training, and income generation (Osotimehin

et al., 2012). Using a sample of 1,273 SMEs from seven least-developed countries across

Africa, Asia, and the Middle East, SMEs with government contracts, higher exports, or

women ownership were found to achieve higher organizational efficiency, and in turn

pay higher employee wages (Maksimov et al., 2017). In Ghana, 90% of registered

organizations are in the micro, small, and medium enterprises sector, providing 85% of

jobs in the manufacturing sector and about 70% of the country's GDP (Sekyi et al.,

2014). Also, SMEs account for over 60% of GDP and 70% of total employment in low-

income nations (Essien, 2014). Though relatively small in size, SMEs are believed to

alleviate poverty through their hiring of the poor in the society. SMEs as essential

engines of growth reduce poverty in the society as they significantly provide employment

opportunities to the poor at the bottom of the economic ladder.

SMEs are perceived as the key to Nigeria's economic growth and have the

potential for self-reliant industrialization using local raw materials and to boost

employment, guarantee even distribution of industrial development, and facilitate the

growth of non-oil exports within the Nigerian economy (Agwu & Emeti, 2014). As such,

SMEs are veritable engines for the attainment of national objectives regarding

employment generation at low investment cost, development of entrepreneurial

capabilities, and indigenous technology. They reduce the flow of people from rural to

urban areas and can quickly be established with minimal skills. SMEs bring about local

capital formation, achieve high levels of production, and are desirable for national development (Adoyi et al., 2015).

In Nigeria, SMEs have been an avenue for job creation, accounting for 70% of jobs and making up 97% of the economy (Adebisi & Gbegi, 2013; Shehu et al., 2013). A 2015 study by the Federal Office of Statistics indicates that on the average, the micro and small enterprises sector generates 60% of Nigeria's employment and 50% of its industrial production (Adegbuyi et al., 2016). SMEs contribute substantially to the GDP of Nigeria through the generation of employment, increase in industrial inputs, promotion of exports, and self-independence (Agwu & Emeti, 2014; Yahaya, Geidam, & Usman, 2016). Reviewing the sector reveals SMEs contribute 41% of GDP from industry, 32% from agriculture, and 27% from the services sector (Yahaya et al., 2016).

SMEs constitute 97.2% of the companies in Nigeria and each employ less than 100 employees (Agwu & Emeti, 2014). SMEs contribute to the national output of Nigeria and, by revenue, contribute about 75% of all entrepreneurial activities that make up Nigeria's gross domestic output (Adoyi et al., 2015). SMEs in Nigeria have the potential to accelerate the pace of economic development and have successfully enhanced the economic life of rural dwellers through the use of idle resources, local raw materials, capital, and labor (Onukwuli, Akam, & Onwuka, 2014).

Nigeria in its development plans has given attention to the small and medium enterprise sector and has de-emphasized capital-intensive, large-scale industrial projects by the three tiers of government (Adegbuyi et al., 2016). The plan results from the fact that small-scale enterprises have been observed over the years to have immense potential

for the socioeconomic development of a nation. Emphasis is laid on the growth of small and medium-scale industries as a means of reducing the incidence of poverty and unemployment after Nigeria's independence in 1960 (Agwu & Emeti, 2014). SMEs have reduced poverty in Nigeria via their promotion of economic growth through wealth and employment creation (Kehinde et al., 2016). Therefore, SMEs are an instrument of economic growth and development in Nigeria, and successive governments have made efforts through economic reforms to encourage their establishment, development, and sustenance.

Nigeria had a major shift in its economic reform program in 1986, making room for governments at various levels (local, state, and federal levels) to embrace SMEs as a vehicle for development. These levels of government have formulated various policies to support the growth and development of the SMEs. Some of these include the Small Scale Industries Credit Scheme, Family Economic Advancement Programme, Nigerian Export Import Bank, Nigerian Bank for Commerce and Industries, SME Apex Unit of Central Bank, National Economic Reconstruction Fund established in 1989 by the Central Bank of Nigeria, Nigerian Industrial Development Bank, National Directorate of Employment established in 1986, Community Banks, People's Bank, State Ministry of Industry SME Schemes, Small and Medium Industries Equity Investment Scheme, Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), and Bank of Industry. The Nigerian federal government in 2004 also developed several programs, including a National Economic Empowerment and Development Strategy, a State Economic Empowerment and Development Strategy, and a Local Economic Empowerment and

Development Strategy (Tajudeen & Adebayo, 2013). These efforts made by the three

tiers of Nigerian government are to promote SMEs to access their benefits to economic

development of the country. The governments have assisted SMEs through the provision

of soft loans, purchasing equipment, providing seedlings, fertilizers, giving advisory

services, and other incentives which can aid their growth and development (Adegbuyi

et al., 2016).

The government of Nigeria has also been empowering SMEs by empowering

individual entrepreneurs through the program of SUREP and currently the Youth

Enterprise with Innovation in Nigeria (YOUWIN) and MPower. All these programs are

measures to increase the contributions of SMEs through the reduction of unemployment,

poverty, and hunger. SMEs achieved these through wealth creation, income

redistribution, and employment creation for people. The agricultural sector employs 70%

percent of the Nigerian labor force (Oshinowo, 2012). Therefore, improvement in

agricultural production can lead to creation of employment opportunities and low food

prices in the economy, thereby eliminating extreme hunger.

Nigeria's economy is driven by its youth, yet Nigerian youths are faced with the

problems of unemployment, poverty, urbanization, and lack of ability and skills needed

to move the economy forward. Thus, unemployed youths are exposed to acts of terrorism,

kidnapping, illegal oil bunkering, ballot stuffing and ballot snatching, drug peddling, and

armed banditry (Ayoade & Agwu, 2016). SMEs as a vehicle of economic development

will provide employment to these youths, reducing such acts of terrorism and criminal

activities and enabling them contribute their bit to nation building. Through corporate

social responsibility initiatives, SMEs could create opportunities for infrastructural development in Nigeria, leading to better economic outcomes. The SMEs could provide and maintain roads, provide power supply, schools, water, environmental beautification, and pollution control. Dangote Cement in Nigeria built the road leading to their factory, benefiting its immediate community. SMEs in Nigeria will aid economic diversification and thus reduce overdependence on petroleum (Obasi, 2016). SMEs will aid in developing and making other sectors like agriculture, mining, and manufacturing that are labor intensive viable. All these may create employment, raise the standard of living of Nigerians, and result in economic development. As such, the development of SMEs in Nigeria is a step towards building a diversified economy (Agwu & Emeti, 2014).

Considering the efforts, support, and incentive programs by the Nigerian government for SMEs, it should seem reasonable to expect that SMEs should grow and flourish. Yet, SMEs in Nigeria face many challenges and set-backs, leading to high rates of unemployment affecting both the people and the nation (Ojo & Oluwatayo, 2015). Though viable engines for economic development, SMEs' growth and development in Nigeria have been slow and stunted (Adoyi et al., 2015). With SMEs constituting more than 90% of Nigerian businesses, they are believed to be underperforming (Gbandi & Amissah, 2014). The variables identified as obstacles to SMEs' growth and impact are finances, managerial competence, corruption and crime, and lack of infrastructure (Onukwuli et al., 2014). Also, empirical research has identified lack of financial support, poor management, corruption, lack of training and experience, poor infrastructure,

insufficient profits, and low demand for product and services as the most common

obstacles to SMEs' growth in Nigeria (Muritala, Awolaja, & Bako, 2012).

Though SMEs face these challenges in Nigeria, a growing economy is denoted by

its SME sector as it plays a pivotal role in a nation's economic development. The SMEs

cut across all sectors of the economy and may have the potential to transform these

sectors and set them on the path towards sustained growth. Therefore, SMEs can be a

potential instrument for national development (Taiwo, Falohun, & Agwu, 2016). Women

in Nigeria do participate in the 70% SME job force but are usually relegated to low-

paying employee positions or primarily become necessity entrepreneurs to help their

poverty-stricken families to survive (Raimi et al., 2016). United Nations (UN) data on

women's employment in the informal entrepreneurship sector in Africa indicates they

account for 70% of the agricultural work force working for a small income while

producing 70% of the food for the continent (Welsh et al., 2013).

The Ethnic Cultural Context for Women Entrepreneurs in Nigeria

Though Nigeria's constitution accords equal rights to both genders, women are

often treated as minors and as subservient; the discriminatory attitude is evident in policy,

the legal environment, and institutional support mechanisms (Woldie & Adersua 2004).

This value system aligns with the descriptive norm, the perception of the divergence in

the traits and behaviors of a particular gender (Eagly & Karau, 2002). Communal

characteristics are ascribed strongly to women, describing that their primary concern

should be the welfare of other people, being affectionate, helpful, kind, sympathetic,

interpersonally sensitive, nurturant, and gentle (Eagly & Karau, 2002).

Men are perceived to be bread winners and occupy higher-status roles while women are perceived to be home-makers and occupy lower-status roles (Eagly, Wood, & Diekman, 2000). Therefore, the cultural expectations that women should be humble, modest, play their roles as wives and mothers, and take a lesser role in business or income-earning activities are not met when they aspire to business ownership (Zakaria, 2001). Such exposure increases women's desire to recreate their work environments and to be in control (Brodsky, 1993), which may threaten men's egos and positions.

The challenges of women's development in Nigeria are also influenced by some religious philosophies that are based on patriarchal thought systems in which the "God-given" roles of women are that of mother and wife (Mordi, 2004). In northern Nigeria, as part of religious beliefs, girls are expected to get married at an early age, making them susceptible to poverty, dependence on men, and inability to develop skills for an independent life (Oluwatomipe et al., 2015). In the labor market, the asymmetry and ascendancy of men over women is mostly based on a patriarchal thought system and customs that place the obligation on men to be the economic providers, emotional protectors, and leaders (Mordi, 2004). This patriarchal thought system and customs align with Eagly et al.'s (2000) social role theory where men are perceived to be bread winners and occupy high-status roles. Women are meant to be at home, dependent on their husbands, and have no voice as to what they want.

Women in Nigeria still have difficulty challenging their subjugated gender role in the society, and this trend affects their abilities to successfully develop their enterprises (Lincoln, 2012). Also affecting their ability to develop and run their businesses are a

number of sociocultural barriers such as access to education and funding and the majority of property wealth being owned by men (Akinbami & Aransiola, 2016). Other factors affecting the development of women entrepreneurs in Nigeria are their limited freedom to associate with men other than their husbands or sons; this reduces the size and composition of their networks (McElwee & Al-Riyami 2003). Also, women lack useful information, appropriate data on customers/suppliers, access to mentors, and no network to share knowledge (Woldie & Adersua, 2004). Also, women have diminished self-confidence, credibility, and institutional arrangements that affect their ability to raise capital and other finance (Mordi, 2004).

The family-owned agriculture and agri-business sectors fall into the large sector of entrepreneurship in Nigeria (Welsh, 2016). Women make up 60–80% of the agricultural workforce in Nigeria; despite this fact, women are left out in agricultural extension services as most of these activities are capital-intensive and do not meet the needs of rural women (Ojo, Anitsal, & Anitsal, 2015). The focus is usually on men's production outputs and needs, and they are required to make key management decisions (Ben-Ari, 2014), while women engage in petty trading of the farm products the men produce and control (Ojo et al., 2015). Also, women's high illiteracy rate and limited access to resources such as land, credit, and inputs needed for production have contributed to women having less agricultural output than men (Ben-Ari, 2014). To encourage the growth of women entrepreneurs in family-owned agricultural business requires reducing entry barriers through making credit and education accessible to women.

Women still have difficulty challenging their subjugated gender role embedded within Nigerian ethnic cultural values and are still underrepresented in business leadership (Bart & McQueen, 2013). Also, the cultural practices influencing entrepreneurial activities of women have not yet received adequate attention (Akinbami & Aransiola, 2016). People's perceptions of what the characteristics of a social group and of what their social roles should be tend to result in prejudice (Clow, Ricciardelli, & Bartfay, 2015). This prejudice results when as group members move into new roles they are perceived as still adapted to their accustomed social roles and so are not qualified enough for their new roles. The perceivers tend to lower their evaluation of a group as an actual or potential occupant of a role when the perceived stereotype of a social group is incongruent with the perceived attributes required for success in certain social roles (Clow et al., 2015). Women leaders in Nigeria live within this incongruity between the characteristics of women and the requirements of their leader roles in the minds of perceivers. To better understand role congruity theory of prejudice towards women leaders in Nigeria and the origin of agentic behavior of women leaders, there is a need to understand gender roles as they relate to business ownership (Lanaj & Hollenbeck, 2015).

Unfavorable policy and laws towards women's business ownership can be seen throughout Nigeria (Oluwatomipe et al., 2015). The Central Bank of Nigeria, in response to the need for empowerment of women entrepreneurs, introduced a new finance policy, yet barriers in empowerment of women entrepreneurs of SMEs still exist (Opata & Arua, 2017). This discrimination against women has persisted mostly due to a government that tends to tolerates customary and religious practices that adversely affect them (Woldie &

Adersua, 2004). Women leaders in Nigeria are constrained by threats that conforming to their gender role would produce a failure to meet the requirements of their leader role, and conforming to their leader role would produce a failure to meet the requirements of their gender role (Eagly & Karau, 2002).

Microfinance and Empowerment of Nigerian Women Entrepreneurs

Globally, women's empowerment has received considerable attention, and micro-credit plays a critical role in empowering women (Lemut, 2017). Notable among constraints to women's empowerment is lack of access to finance. Access to micro-credit can aid poverty alleviation and women's empowerment (Lemut, 2017). With women entrepreneurship widely acknowledged to contribute to the economic development of any country, it follows that women are best not ignored in the development process (Halkias et al., 2011). Women in Africa have been underrepresented in the formal banking system and have less access to credit facilities and have to deal with the high cost of finance (Akanji, 2016; Halkias et al., 2011).

In Nigeria, the government and some NGOs have made efforts to provide women with the necessary funds needed to sustain their entrepreneurial ventures (Lemut, 2017). One such effort is the creation of microfinance institutions (Kasali, Ahmad, & Lim, 2015). The Nigerian government in 2005 was prompted to introduce microfinance institutions as a result of the achievement of micro-finance in impacting on women in some Asian countries such as Indonesia and Bangladesh (Awojabi, 2014). The microfinance banks in Nigeria are modeled after the Grameen Bank which aims at providing finance for the poor (Taiwo, Agwu, Aregan, & Ikpefan, 2016).

Microfinance institutions are crucial for rural developments and poverty alleviation, and have gained widespread acceptance in Africa (Halkias et al., 2011; Kasali et al., 2015). Commercial banks which give loans to people give stringent conditions that most women would not be able to meet, thus emphasizing the need for microfinance institutions. In empowering women, microfinance institutions provide small loans, saving facilities, payment services, money transfers, insurance, training, and information about running a business (Fofana, Antonides, Niehof, & van Ophem, 2015). Microfinance is an important factor in the growth and empowerment of women due to its connection to hardship relief (Amir, 2015). Empowering women will allow them to acquire control over assets and take part in decision-making both in the household and society. Women's empowerment is subcategorized as economic empowerment and social empowerment (Amir, 2015).

Microfinance aims to provide finance to micro-entrepreneurs who are deprived of getting such services from the formal financial market (Damesa & Ogato, 2016; Kasali et al., 2015). Microfinance targets usually targets women with the goal of empowering them. There is a significant positive relationship between microfinance and women's empowerment (Addai, 2017; Damesa & Ogato, 2016). Many women in Nigeria have been empowered through microfinance institutions (Agu, Anidiobu, & Ezinwa, 2016; Awojabi, 2014). When women are empowered, such empowerment has the potential to impact positively on poverty reduction and engender financial inclusion and economic development in the country (Agu et al., 2016). Though microfinance institutions were given prominence as a vehicle for empowerment and poverty alleviation, women have

not yet felt their impacts (Damesa & Ogato, 2016; Lemut, 2017). The lack of impact is

evident as women encounter myriad problems in accessing microfinance services through

high-interest rates (Addai, 2017; Awojabi, 2014).

The Role of Women in the Entrepreneurship Sector in Africa

The recent positive economic trends in Africa have been as a result of the

contributions of entrepreneurship as a catalyst for development and growth, especially

women's entrepreneurship that tends to have positive impacts on poverty alleviation

and socioeconomic development (Lincoln, 2018). Women make up the majority of the

world's poor and are in the minority as entrepreneurs everywhere, except in Africa

(Boateng, 2018). African women dominate the informal sector and have been

recognized as a factor that can drive economic growth, thus highlighting the importance

of strengthening their capacity for full economic participation. African women's

entrepreneurship predates colonization and results in gendering of work and women's

marginalization from the mainstream economy (Akyeampong & Fofack, 2013; Ojo

et al., 2015). Many efforts have been put in to bring women back into the mainstream

post-independence, but their attempts to fully participate in economic activity are still

met with obstacles (Boateng, 2018).

Entrepreneurship is critical to the economic development of any nation (Ofili,

2014). Entrepreneurship is seen as one of the most important solutions to unemployment,

poverty, and low economic growth. Entrepreneurship enables the creation of new

ventures and the growth of existing businesses which are important to the sustenance of

economic growth and development. Women ownership of business is a recent

phenomenon as men had always been central figures in creating a business (Boateng, 2014; Kuckertz, Berger, & Allmendinger, 2015). Women entrepreneurs are gaining power, making them worthy of the attention of policymakers (Agarwal & Lenka, 2016). Women in developing economies are often perceived as new, untapped engines for economic growth (Kinjal, 2015). Women's entrepreneurship recently gained prominence as aiding the alleviation of poverty and promoting economic growth and development (Ascher, 2012). Women's roles in entrepreneurial activities have the potential to promote economic development (Sarfaraz, Nezameddin, & Majd, 2014). Most women are seen to play a vital role in SMEs in the informal sector (Atef & Al Balushi, 2015; Boateng, 2014). As such, women in Africa can be seen as being in a similar situation (Boateng, 2018).

Women entrepreneurs play an important role in the economic growth and development of any economy (Adeola, 2014). Many women have taken up the ownership of businesses and are engaged in entrepreneurial activities to generate income and to sidestep the discriminatory practices inherent in the corporate sphere (Lincoln, 2012). Women entrepreneurs face obstacles of deeply rooted discriminatory socio-cultural values and traditions (Otunaiya et al., 2013). Engaging in entrepreneurial activities gives women the unique opportunity to overcome poverty and balance their work and family commitments (Woldie & Adersua, 2004). Women entrepreneurs are not only empowered as economic agents but have the potential to contribute to the overall development of a nation. Women contribute across various economic spheres, and can contribute to social transformation (Lincoln, 2012). Women are in charge of the majority of activities in

Africa as they own and operate around one third of all businesses in the formal sector and the majority of businesses in the informal sector (Lincoln, 2012). The businesses of women entrepreneurs in Kenya are among the fastest growing businesses and account for 20% of Kenya's GDP; 85% of women's businesses are found in the informal sector creating 445,000 jobs (Mbai & Maina, 2016). These data indicate the impact of women entrepreneurs in African economic development.

In sub-Saharan Africa, women entrepreneurs form 22% of the total entrepreneurial activities with an innovative product or service against 23% for men entrepreneurs (Agarwal & Lenka, 2016). There has been the establishment of women's banks, loan schemes, and agro-processing clusters under the Small Industry Development Organization to promote women entrepreneurs in Tanzania (Nandonde & Liana, 2013). However, African women still face barriers in advancing in their entrepreneurial activities, primarily in the formal sector. Also, women entrepreneurs in Africa have made trade-offs between traditions and the kind of businesses to undertake due to complex sociocultural, economic, and technological factors (Felicia, George, Owoyemi, & Adegboye, 2013). In Uganda, women entrepreneurs face the barriers of lack of access to finance, multiple responsibilities, and cultural and social practices that are making it difficult for their businesses to succeed (Guma, 2015). In Nigeria, most women entrepreneurs engage in businesses like the sale of rechargeable phone cards, perishable and non-perishable food products, fashion designing, and hairdressing (Ademokun & Ajayi, 2012). As such, Nigerian women entrepreneurs mainly engage in the services sector, trading, and agriculture (Ukonu & Tafamel, 2011).

Though women play a vital role in the entrepreneurial sector in Africa, they still face challenges due to discrimination related to their gender (Mandipaka, 2014). This divide limits women's potential (Panigrahi & Satapathy, 2014). Even with the efforts of the World Bank and the UN to bridge the gender gap, women are still tend to be denied access to opportunities and resources (United Nations Development Programme, 2014). Research indicates that only 27% of women in sub-Saharan Africa take up entrepreneurial activities (Idris & Agbim, 2015). These women are mainly found in the informal sector, and those who found themselves in the formal sectors tend to be in supporting roles (Boateng, 2014). Working in the informal sector makes it difficult for women's contribution to economic growth to be measured (Ascher, 2012). UN data on women's employment in the informal entrepreneurship sector in Africa indicates they account for 70% of the agricultural workforce, working for a meager income while producing 70% of the food for the continent.

Research on the Nigerian Women Entrepreneurs

Gipson, Pfaff, Mendelsohn, Catenacci, and Burke (2017) argued that women manifest more aspects of transformational leadership than men, as transformational leaders engender passion for the group or organizational mission. Women entrepreneurial leaders in Nigeria have effective communication with their employees evidenced by the way they communicate their projected plans. These actions support the view that women are more likely than men to share information and ideas with their subordinates (Adesua-Lincoln, 2010; Rosener, 1990). In line with Helgensen's (1990) assertion of using power that comes from personal characteristics such as charisma, interpersonal skills, and

personal contacts rather than organizational standing, Nigerian women entrepreneurial leaders established unique interpersonal relationships with their subordinates. Women engage more in a relational approach to work than men (Matthew, Buontempo, & Block, 2013). Men appreciate hierarchical social order; as such, to remain competitive and to succeed is contingent on gaining independence and advantage over others, and avoiding the loss of power (Tannen, 1990). Men leaders are more inclined to focus on the failings of their followers (Bass & Avolio, 1994). Women leaders are better at developing others, inspiring, motivating, building relationships, and collaborating with team members than men leaders (Cavallo & Brienza, 2006; Zenger & Folkman, 2012).

Women are willing to share power and information and to make apparent the reason behind their decisions (Rosener, 1990). Even so, Nigerian women entrepreneurial leaders allow their employees to use their own initiative in decision-making, to seek solutions to problems, and to participate in decision-making, showing elements of benevolent and participative leadership practices among women entrepreneurs (Lincoln, 2012). Women use complex moral reasoning for decision-making and consider multiple viewpoints (Bartlett, 2013; Gipson et al., 2017). Women entrepreneurs based on home and family commitment tend to involve their employees in the decision-making process and allow them some level of responsibility (Adesua-Lincoln, 2011; Bianchi, Milkie, Sayer, & Robinson, 2000). This aligns with practice, as family orientation is still very much practiced being that Nigeria is a collectivist society (Lincoln, 2012).

Women directors are more benevolent and universally concerned than men directors, in line with democratic or participative tendencies (Adams & Funk, 2012).

Nigerian women entrepreneurial leaders tend to see the relationship between them and their employees as one of mutual trust and respect. Thus, women tend to lead differently to men in Nigeria, and this is explained by socio-cultural setting and disparities between men's and women's roles within the household. The collectivist nature of Nigerians could also go a long way in explaining why more women are seen to practice a transformational leadership style. Collectivist nature shows integrated and cohesive in-groups that continue to protect themselves in exchange for unquestioning loyalty (Minkov et al., 2007). Lincoln (2012) recognized diversity and similarities among women, noting that their experiences are shaped by the divergent aspects of their society.

Nigeria is a society characterized by high power distance and its culture is built on the need to respect their seniors and those in positions of power. Therefore, the relationship between a manager and employees may be moderated by the level of seniority and explains the need for boundaries practiced by some women entrepreneurs. Most Nigerian women entrepreneurial leaders regard themselves as bureaucratic (Lincoln, 2012), a leader who gives employees a voice in decisions (Girma, 2016). Also, it is known that women entrepreneurs often exhibit transformational leadership qualities as well as transactional leader's qualities to attain set objectives. Women leaders tend to display contingent reward leadership, which is the more effective component of transactional leadership (Gipson et al., 2017). As such, Nigerian women entrepreneurial leaders are likely to exhibit these double traits as they like to supervise their employees and clarify tasks to be performed. This view is supported by Northouse (2016), who

stated that women are becoming increasingly more assertive and masculine in their

leadership approach, without losing their feminine qualities.

Women entrepreneurs in Nigeria do not lack self-confidence in their leadership

capability or the requisite competence to function effectively as leaders (Lincoln, 2012).

Also, Nigerian women tend to be more daring in terms of business acumen and

management than Nigerian men (Lincoln 2012), and have lower failure rates because

they are more cautious with their business decisions (Adesua-Lincoln, 2011). Other

researchers have argued that men's assertiveness makes them better in business. Woldie

and Adersua (2004) asserted that women tend to want to prove themselves and, as such,

become too task orientated, appear aloof, and often over communicate.

Lincoln (2012) suggested that Nigerian women entrepreneurial leaders do not

engage in laissez-faire or passive leadership style. Men are more likely to display laissez-

faire or passive leadership style (Gipson et al., 2017). Nigerian women entrepreneurs

were noted to be actively involved in decision-making and implementation in their

various firms. Nigerian women entrepreneurial leaders are also involved in grooming

their employees for future leadership succession and do communicate directly with their

employees and customers within their organization. Lincoln (2012) noted that there is a

difference in the communication pattern of Nigerian men and women entrepreneurs.

Women leaders monitor employee feedback and development more intensely than men

(Melero, 2011). Also, women leaders foster cohesion in larger and functionally diverse

teams, and induce more cooperative learning and participative communication in larger

and geographically dispersed teams. Women communicate more with their employees

and are not averse to employees dealing with customers. The communication style of

Nigerian women tends to encourage the development of employee loyalty towards the

employer. Of significant importance is the need for women entrepreneurs to actively

engage with employees; this flexibility ensures an informal line of communication is

present, which enhances employee motivation and helps foster creative and innovative

thinking (Post, 2015).

Growth Trends in Women's Entrepreneurship in Nigeria

Historically, women in Nigeria are generally considered to be at the bottom of the

poverty ladder (Halkias et al., 2011; Iheduru, 2002). They were engaged in the country's

commercial activities in the precolonial era for various reasons, one of which was to

supplement their family's income (Akinwumi, 2000). Due to government policy during

the colonial period and the oil boom, the postcolonial period witnessed a drop in the

numbers of women active in the commercial sector, especially the informal sector.

However, from the 1980s and on their basic survival needs once again led many to

entrepreneurial activities as a means of supporting themselves and their families (Welsh,

2016).

One of the first large-scale studies of women's entrepreneurship in Nigeria was

conducted by Halkias, Nwajiuba, and Caracatsanis (2009), who examined the business

profiles of 67 women entrepreneurs in three regions of Nigeria to identify patterns of

entrepreneurship and economic challenges facing women entrepreneurial leaders in

Nigeria. The purpose of this study was to support and encourage sustainable small-scale

economic development activities by Nigerian women and determine ways to integrate

these small businesses into existing urban economic development projects and strategies. The study expanded understanding of the business profile of women entrepreneurs in Nigeria and the contextual influences on their work, and raised awareness of women entrepreneurs as emerging leaders in the small business sector amongst economically active agents and researchers (Madichie & Nkamnebe, 2010). Most importantly, this study increased scholarly recognition and interest in women entrepreneurial leaders as an emerging topic in the scholarly research (Link & Strong, 2016; Welsh, 2016).

Entrepreneurs have the potential to be agents of economic transformation through their impact on employment, wealth generation, and stimulation of indigenous entrepreneurship (Zubair, 2014). Women entrepreneurs make significant contributions to their economies. Women entrepreneurs the world over possess high-growth potential and represent 31–38% of all SMEs in emerging markets (Ahmad & Arif, 2015). Women entrepreneurs are perceived to start businesses at a faster rate than men entrepreneurs, making significant contributions to job creation and economic growth (Ahmad & Arif, 2015). The growth trend of women entrepreneurs is mainly attributed to their intuition in turning ideas into reality (Agarwal & Lenka, 2016).

In Nigeria, the rate at which women's entrepreneurship grows has been found to be relatively slower by several researchers (Mashi & Yusof, 2016; Otunaiya et al., 2013; Sajuyigbe & Fadeyibi, 2017). The inability of women entrepreneurs to grow at the expected rate is due to the challenges they face as they are seen as home keepers and inseparable from their families (Imhonopi et al., 2016). Women face barriers to inequality; men are rated higher than women in Nigeria. Women are often placed in a

subservient position to men. Opportunities for growth and development, like education, ability to access the labor market, and access to entrepreneurial roles, are mainly available to men more so than women, especially in Nigeria (Oluwatomipe et al., 2015; Terjesen, Bosma, & Stam, 2016). Cultural practices have been found as limiting women's entrepreneurial development in Nigeria (Akinbami & Aransiola, 2016).

The Nigerian population is 150 million, with women comprising 50% and of whom 70% live and work in rural areas (Fapohunda, 2012). Also, only about 35% of these women undertake entrepreneurial activities in the form of small, medium, or large enterprises (Banki et al., 2016). Among those women who do undertake entrepreneurial business operations in Nigeria, most are found to work in the informal sector (Atef & Al Balushi, 2015; Boateng, 2014; Lincoln, 2012). Most women entrepreneurs in Nigeria have the strong capabilities needed to speed up the growth and development of the nation, but their capabilities are being hampered due to various barriers (Tajudeen & Adebayo, 2013).

Most women in Nigeria have been engaging in entrepreneurial activities as a means of sustaining their families. These entrepreneurial activities have been on a very low scale, and most of the time they operate from their homes as they have to balance their roles as wife, mother, and businesswoman. Some do not have access to information that will improve their businesses as they have limitations in interaction with others, especially those of the opposite sex. While women leaders can bring economic advantages to SMEs in developing countries through their unique leadership style, women in Nigeria seeking promotion to leadership roles in SMEs continue to look for

answers on how to surmount the multiple barriers hampering their leadership and business-power aspirations (Mashi & Yusof, 2016; Oluwatomipe et al., 2015). Numerous quantitative researchers have suggested that family may be a key hindrance to women business ownership in Nigeria, yet the results of these studies are mixed. Nigerian culture is family-centric and entrepreneurs are primarily supported by family resources when intending to become business owners (Ofili, 2014). All these challenges not only hinder the growth of women entrepreneurs but limit their leadership growth potential (Ayogu & Agu, 2015).

Nigerian women entrepreneurs are faced with issues of time management, family, lack of finance, and lack of marketing skills (Lemut, 2017; Otekunrin, Akintunde, Lawal, & Rotimi, 2013; Sodipo, 2017). Also, culture, the absence of empowerment training, lack of career guidance, insufficient support structures, and lack of information on business growth are challenges plaguing these women entrepreneurs (Agboola, Ademiluyi, & Ademiluyi, 2015; Ajani & Igbokwe, 2015). The growth of these women entrepreneurs is influenced by the patriarchal nature of Nigerian society regarding their perception and control of women, religion, and ethnicity (Yusuf, 2013). Other sociocultural barriers are limited access to education, funding, and ownership of a majority of property by men (Akinbami & Aransiola, 2016). In Nigeria, to access a loan from the bank, one is required to produce collateral, which most times is landed property. Ownership of land in Nigeria is strictly reserved for men. Therefore, to access finance for growth as a woman through a loan is hampered as the woman is required to produce what she does not possess. Women

in Nigeria have been struggling in spite of these challenges to be involved in

entrepreneurial activities (Lincoln, 2012).

Some of the women entrepreneurs appreciate these challenges and will go to great

lengths to overcome them. Some women have used their wedding gifts and acquired

funds from family members to have access to start-up capital (Ademokun & Ajayi, 2012;

Ukonu & Tafamel, 2011). Nigerian culture is family-centric, and entrepreneurs are

primarily supported by family resources when intending to become business owners

(Ofili, 2014). The growth of women entrepreneurs in Nigeria has been due to

unemployment, their desire to alleviate family poverty, and to gain independence

(Ademokun & Ajayi, 2012). The rate at which Nigerian women entrepreneurs are setting

up businesses is increasing (Kelley et al., 2015). This growth may be explained by

changes in the society occasioned by an increase in the level of education, the desire for

financial independence, late marriage, decreased childbearing, and women's

independence (Vossenberg, 2013). Most husbands in Nigerian society are beginning to

appreciate the impact of women being involved in entrepreneurial activities as evidenced

by the impacts in the home (Wolf & Frese, 2018). Also, the government of Nigeria is

appreciating the impact of women entrepreneurs on economic growth and is adopting

policies to encourage their growth (Akinbami & Aransiola, 2016).

The growth of women entrepreneurs has been encouraged by successive

governments in Nigeria. The government has launched laudable entrepreneurial programs

and policies to encourage the growth of women entrepreneurs and to build their capacity

to start and grow their businesses. In 1987, the then government launched the Better Life

Programme for Rural Women, a program aimed at improving the lives of rural women by giving incentives to empower them for higher productivity, the Family Support Program, and the Family Economic Advancement Programme (Oluwatomipe et al., 2015). The federal government has since launched further efforts to encourage Nigerian women entrepreneurs through entrepreneurial programs like Youth Entrepreneurship Support and YOUWIN. The current government led by President Muhammadu Buhari has rolled out Naira 150 billion for women entrepreneurs in the country through the Federal Ministry of Women Affairs. These programs are geared towards the growth of women entrepreneurs. Despite the laudable programs and policies put in place by the Nigerian government to bridge the gap, women are still lagging behind their men when it comes to access to opportunities and asset ownership (Akinbami & Aransiola, 2016). To promote the growth of women entrepreneurs in Nigeria, Otunaiya et al. (2013) suggested policy options of increasing women entrepreneurs' investment funds, cost reduction, provision of psychological, moral and financial support from members of the family, and allowing women to be self-reliant. Also, poverty will be reduced with the growth of women entrepreneurs as the Nigerian government implements and enforces policies directed towards enabling women to have the same rights as men (Tajudeen & Adebayo, 2013).

Nigerian Women Leaders in SMEs: What Remains Unknown

      Women and leadership. Leadership is critical to an organization's sustainability and performance. Leadership is the process of an individual influencing a group of people to achieve a common goal (Northouse, 2016). Leadership inspires and enables factors that influence employees' work behavior and performance (Chen, Tang, Jin, Xie, & Li,

2014; Park, Kim, Yoon, & Joo, 2017). Leadership fosters interactions between people, creating a network of relationships that emerge and shift over time (Cullen-Lester & Yammarino, 2016). Therefore, leadership can be seen as an interactive event between the leader and follower, rather than a trait internalized by leaders. The research on SME leadership is beginning to gain the attention of leadership scholars, as it was previously neglected (He, Standen, & Coetzer, 2017). While leaders' contributions are vital, the issue of gender tends to hinder the involvement of women with talents that may improve the competitiveness and viability of an organization (Madsen & Longman, 2015). There has been a rising interest in women and leadership as evidenced by a recent surge in research on gender and leadership, though the emphasis has been on the importance and the impact that women make in organizations and the public (Deaconu & Raşcă, 2015; Eagly & Heilman, 2016). Despite the extensive research and attention, women have been greatly marginalized and under-represented in most spheres of leadership (Gallant, 2014; Hennessey et al., 2014; Paustian-Underdahl et al., 2014). Some scholars have done some work on barriers to women's entrepreneurship and leadership (Akinbami & Aransiola, 2016; Choge, 2015; Hennessey et al., 2014). Some work has also been done by scholars on barriers to women's advancement and success in leadership (Diehl, 2014; Glass & Cook, 2016).

Scholars have identified discrimination regarding men's dominance, race, color, socio-cultural stereotypes, and different expectations for men and women in leadership (Hauser, 2014; Moor, Cohen, & Beeri, 2015) as barriers to women's advancement in leadership. Lack of confidence due to social-cultural barriers is one of the challenges

faced by women entrepreneurs (Sunanda & Naik, 2016). Women continue to face challenges that men do not face in leadership, gender stereotypes that depict women as unsuited to leadership, lack mentors, and have greater responsibility for childcare and other domestic tasks (Carli & Eagly, 2016). The gendered nature of leadership has significantly influenced the lives of women who have chosen to pursue leadership roles (Weiner & Burton, 2016).

Traditionally, little research was done on gender and leadership, but the recent increase in the number of women in leadership positions and in academia has fueled scholarly interest in such study (Northouse, 2016). There have been records of highly effective women leaders and significant improvements in the predicament of women leaders, yet women's leadership still has a long way to go (Northouse, 2016). In the United States of America, women make up 46.8% of the labor force, yet they are still underrepresented in the upper echelons of leadership in America's corporations and political system (Northouse, 2016). The barrier to women ascending the elite leadership position is the glass ceiling, labyrinth, and glass cliff. Women are more likely than men to be placed in a precarious leadership situation associated with higher risk and criticism when promoted to leadership positions (Ryan, Haslam, Hersby, & Bongiorno, 2011).

Women's underrepresentation in elite leadership positions is a result of differences in leadership style and effectiveness. Empirical research supports small differences in leadership style and effectiveness between men and women (Northouse, 2016). Women's leadership styles tend to be more transformational than men's, and such style is associated with effective leadership (Stempel, Rigotti, & Mohr, 2015). This style

encompasses traditionally feminine behaviors like being considerate and supportive, and is strongly associated with leadership effectiveness. Also, the extent to which the leader role is masculinized makes it difficult for women to rise in the leadership ranks (Galloway, Kapasi, & Sang, 2015).

Women's successful ventures into entrepreneurship is working to change the face of business, and by extension leadership (Northouse, 2016), even though some scholars have masculinized entrepreneurship and leadership (Galloway et al., 2015). Studies have highlighted that entrepreneurial leadership stimulates and fosters innovation in SMEs (Freeman & Siegfried, 2015; Kacem & El Harbi, 2014; Koryak et al., 2015). Entrepreneurial leaders influence innovation and opportunity recognition particularly in SMEs, and although it is being embraced in research, it remains underdeveloped (Renko, Tarabishy, Carsrud, & Brännback, 2015). Very few studies have explored the influence of gender on women entrepreneurs' leadership (Harrison et al., 2015). Much of the research examining gender and leadership has taken place in Western contexts; research on gender and leadership in other contexts is sparse. As such, there is room for researchers to expand their purview to address gender and leadership from a cross-cultural perspective (Northouse, 2016). There is also a lack of theoretical development regarding entrepreneurship and leadership, making it a necessity for scholars to develop theoretical insight (Galloway et al., 2015). Another issue is the perception of gender and leadership as having cultural norms and values, and needing further research with samples from other cultural and contextual backgrounds (Stempel et al., 2015).

Nigerian women leaders. In Nigeria, women constitute 49% of the total

population, yet there is still a gross gender gap between men and women in leadership

(Okafor & Akokuwebe, 2015). Leadership is not new to Nigerian women as they have

come a long way in leadership (Oyesomi, Oyero, Omole, & Kayode-Adedeji, 2016).

Such leadership was exhibited by the heroic exploits of Queen Amina of Zaria in the

military and the 1929 Aba Women's riots in south-eastern Nigeria (Bawa, 2017). There

are also the examples of the leadership roles played by Mrs. Funmilayo Ransome-Kuti

who was advocating and campaigning for women's rights across the country and Mrs.

Margaret Ekpo who became the Vice-President of the Eastern House of Chiefs in 1959

(Okafor & Akokuwebe, 2015). These women worked in the Nigerian pre-independence

political struggles of the 1950s. After the independence, there were women like Professor

(Mrs.) Grace Alele-Williams who became the first woman Vice-Chancellor of the

University of Benin, Dame Virginia Ngozi Etiaba who was the Governor of Anambra

State from November 2006 to February 2007 and the first woman governor in Nigeria's

history, the late Professor Dora Nkem Akunyili who was the former Director of the

National Agency for Food and Drug Administration and Control (Okafor & Akokuwebe,

2015), and Dr. (Mrs.) Ngozi Okonjo-Iweala who negotiated the debt relief as the Finance

Minister (July 2003 to June 2006) and the removal of fuel subsidy (Ovute, Dibia, &

Obasi, 2015). The emergence of these women in Nigerian leadership and their successes

is sufficient evidence that Nigerian women have the same capability of holding

leadership positions as Nigerian men (Ovute et al., 2015). The Nigerian women were able

to prove their mettle when given the opportunity and have become role models for the young girls of contemporary Nigeria (Oyesomi et al., 2016).

Research on leadership in Nigeria appears to be sparse, and more so is research on women leadership, as most leadership research was rooted in Western culture and cannot capture the essence of leadership in African contexts (Lincoln, 2012). Though research on women leadership in Nigeria has been on the increase, more study is needed on this area. Some such research is on barriers to the career advancement of women to top management positions, which were identified as lack of mentoring, fewer opportunities for training and development of women, low aspiration level of women managers, and gender stereotypes (Okafor, Fagbemi, & Hassan, 2011). Nigerian women face high marginalization in politics and decision-making positions due to lack of funds, cultural and religious barriers, low self-confidence, low level of educational attainment, and negative perception of politics (Ochanja & Terwase, 2013). However, there are still examples of women rising in politics and decision-making (Ochanja & Terwase, 2013). Also, Nigerian women in leadership positions have the potential to influence their society through leadership when they are enabled to aspire, attain, and perform well in leadership positions (Okafor & Akokuwebe, 2015). Many Nigerian women lack the power to challenge men in leadership, and as such will find it difficult to assume leadership positions (Ovute et al., 2015). The lack of power may be attributed to women's low self-concept and belief that men are better than them in all endeavors (Ovute et al., 2015).

Women leadership of SMEs. SMEs are have the potential to create jobs and encourage economic dynamism, and flourish when directed by people who know the

environment and act for their cause (Boubakary, 2015). For SMEs to achieve growth they need the consent and endorsement of their leaders (Boubakary, 2015). In Nigeria, SMEs virtually rely mainly on personal savings to grow and innovate, preventing the hiring of people with technical know-how and experienced specialists from improving the business (Jalal-Eddeen, 2015). As such, many SMEs rely solely on the knowledge and vision of their owners which in most cases are limited to their experience, resulting in a poor leadership style that adversely affects the growth and development of the SMEs (Jalal-Eddeen, 2015). The success and performance of SMEs are linked to the managers' leadership skills and qualities, and transformational leadership style impacts significantly on the performance of SMEs (Arham, 2014). Women SME leaders in Kuala Lumpur, Malaysia play an essential role in the development of SMEs with their unique women's advantages of participatory leadership, democratic leadership, and power-sharing (Husain & Xiao, 2016). However, studies have found that women SMEs' leadership performance is affected by entrepreneurial orientation, human capital, and entrepreneurial goals and motivations as internal factors (Hasan & Almubarak, 2016). Industry characteristics, economic factors, socio-cultural factors, and legal factors are deemed external factors (Hasan & Almubarak, 2016).

In Nigeria, SME leadership has a significant influence on employee performance, and the leadership style in use is a participative democracy (Jalal-Eddeen, 2015). As such, the leadership behavior of leaders of SMEs is important in influencing the performance of these enterprises. However, there is little understanding of the leadership style of business owners and its effect on SMEs (Bamiatzi, Jones, Mitchelmore, &

Nikolopoulos, 2015; Zaech & Baldegger, 2017). Women business leaders in Nigeria face numerous business challenges like their counterparts in other parts of the world, which range from competing with foreign-made products to more significant and smaller businesses owned by men entrepreneurs in their country (Kabir, Ibrahim, & Shah, 2017). Nigerian women entrepreneurs possess strategic competencies that enable them to sustain and enhance the performance of their businesses (Kabir et al., 2017). Nigeria's woman population can potentially contribute to its economic development via job creation and alleviation of poverty (Kabir et al., 2017). In their study, Kabir et al. (2017) called for qualitative research for more understanding of competencies of women entrepreneurs in Nigeria. Thus, there is a need for this study to explore the barriers to women leadership of SMEs in Nigeria. After an extensive literature search, it was determined that there is no formally published work on the barriers to women leadership of SMEs in Nigeria.

Nigerian Women Leaders in SMEs: Identifying Gaps in the Literature

Nigerian women, when compared to Nigerian men, have found fewer opportunities for the leadership of SMEs due to some sociocultural barriers such as access to education and funding and the majority of property wealth being owned by men (Akinbami & Aransiola, 2016; Sajuyigbe & Fadeyibi, 2017). SMEs being a strong and much-needed engine for economic development in Nigeria account for 70% of jobs (Adebisi & Gbegi, 2013; Shehu et al., 2013). Women comprise more than half of the total population of Nigeria, and yet only about 35% of these women head entrepreneurial business in the form of small, medium, or large enterprises (Banki et al., 2016). Those women who do participate in the 70% SME job force are relegated to low-paying

employee positions or primarily become necessity entrepreneurs to support their poverty-stricken families (Raimi et al., 2016).

SMEs in Nigeria are faced with the challenge of lack of managerial skills (Agwu & Emeti, 2014; Jalal-Eddeen, 2015). While women leaders can bring economic advantages with their unique leadership style to SMEs, women in Nigeria seeking promotion to leadership roles in SMEs still need to surmount the multiple barriers hampering their leadership and business-power aspirations (Mashi & Yusof, 2016; Oluwatomipe et al., 2015). Certain scholars identified family challenges facing women leaders in Africa as motherhood responsibilities, cultural family practices, and career immobility due to family obligations (Choge, 2015). Other studies indicate Nigerian women have economic growth potential as entrepreneurs and are not necessarily hampered by the family dynamics and resources that drive their businesses (Halkias et al., 2011; Olaoye & Dabiri, 2017). Still, other studies reinforce that economic barriers such as a lack of access to financing are primarily endemic of limiting women leadership development in developing economies, encouraging further marginalization and underrepresentation of women (Lemut, 2017; Sodipo, 2017). To reconcile such conflicting findings on barriers to SME leadership among women in developing countries, there exists a need for qualitative, post-structuralist, and contextualized research approaches emphasizing the relationship between individuals in an entrepreneurial context and how women's boundaries are stretched to create agency as an entrepreneur (Stead, 2015). To narrow these gaps, this study sets out to explore the barriers to women leadership of SMEs in Nigeria focusing on women leaders' daily

business experiences, their agency, and their entrepreneurial context (Akanji, 2016; Stead, 2015; Titi & Haque, 2017).

Summary and Conclusions

This literature review discussed the possible barriers to women leadership of SMEs in Nigeria. The review included studies on the conceptual framework, the concept of women's entrepreneurial development in Nigeria, the concept of Nigerian women's entrepreneur leadership style, and the concept of the agentic behavior of women leaders.

I synthesized the literature reviewed on the role of SMEs as a path for economic development in Nigeria and on ethnic and cultural context for women entrepreneurs in Nigeria. The extant literature on microfinance and empowerment of Nigerian women entrepreneurs was reviewed, showing that micro-credit plays a critical role in empowering women. Also reviewed was the literature on growth trends in women's entrepreneurship in Nigeria.

The literature on women and SME leadership showed that despite the extensive research and attention, women are still greatly marginalized and underrepresented in most spheres of leadership. Women in Nigeria seeking promotion to leadership roles in SMEs continue to look for answers on how to surmount the multiple barriers hampering their leadership aspirations, hence the need for this study. Also, there are conflicting findings on challenges facing women leaders in Africa. To reconcile such conflicting findings, there exists a need for a qualitative and contextualized research approach to explore these challenges/barriers as they affect women leadership of SMEs in Nigeria. More so, to the

best of my knowledge, at the time of this review there was no formally published work on the barriers to women leadership of SMEs in Nigeria.

In Chapter 3, the research method for this qualitative, narrative inquiry study is discussed. The procedures for recruitment, participation, and data collection are presented and applied to the present study's research strategy. The data analysis plan is addressed as well as issues of trustworthiness in the study.

Chapter 3: Research Method

The purpose of this qualitative narrative inquiry study was to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. I used a narrative inquiry approach to collect data from the stories women entrepreneurs in Nigeria told about their daily business experiences. Narrative inquiry allowed me to obtain rich participant descriptions for constructing a detailed understanding of the women participants' voices as they narrated their daily business experiences in Nigeria (see Clandinin & Connelly, 2000).

In this chapter, I discuss the research method and my rationale for using the narrative inquiry approach to answer the critical research question. I also present a rationale for the participant selection strategy, and discuss data collection and anaylsis strategies, my role as the researcher, evaluation methods for the trustworthiness of data, ethical considerations, and a chapter summary.

Research Design and Rationale

To obtain appropriate answers, researchers must ask the right research questions (Browne & Keeley, 2007). It was thus important that I develop a suitable question to address the purpose of this study. The central research question was: How do women entrepreneurs in Nigeria describe barriers to SME leadership through narratives about their daily business experiences, their agency, and their entrepreneurial context?

Women entrepreneurs are important economic drivers worldwide, and businesses owned by women in developing economies are growing faster than businesses owned by

men in developing economies (Mari et al., 2016). In Nigeria, lapses in the regulatory environment, which include policy and laws unfavorable to women's business ownership, contribute barriers to initiating woman-owned enterprises in Nigeria outside of the necessity entrepreneurship sector (Oluwatomipe et al., 2015). While women leaders can bring economic advantages to SMEs in developing countries through their unique leadership style, women in Nigeria seeking promotion to leadership roles in SMEs and having business-power aspirations continue to be challenged in meeting these goals by economic, social, and cultural barriers (Mashi & Yusof, 2016; Oluwatomipe et al., 2015).

Women in Nigerian SMEs contribute over 50% of the nation's GDP and are responsible for a higher percentage of the total share of employment creation (Akanji, 2016). Social change affecting women entrepreneurs in developing countries is driven when government, policymakers, and interested stakeholders begin to address gender-based occupational segregation facing women in the business and leadership contexts (Caputo et al., 2017). Social change is also driven when women's contributions to the national economy are perceived as equal to those of men (Caputo et al., 2017). Given the challenges to women's entrepreneurial leadership roles in Nigeria, this study's findings are significant in supporting and recognizing women in Nigeria as both entrepreneurs and leaders in their business communities. Numerous quantitative researchers have suggested multiple factors, such as family, access to capital, and cultural attitudes, as barriers to women's business ownership in Nigeria, yet the results of these studies have been mixed (Awojabi, 2014; Ayogu & Agu, 2015; Lemut, 2017). Scholars have identified the need for qualitative and contextualized research approaches emphasizing the relationship

between individuals in an entrepreneurial context and how women's boundaries can be redefined to create agency as entrepreneurial leaders (Dean & Ford, 2017; Henry & Foss, 2015).

Researchers use qualitative methods to explore real-world issues (Merriam & Tisdell, 2015). Adopting a qualitative research method allows for the use of non-standardized, adjustable approaches to generating data relevant to a specific problem of study (Ritchie et al., 2013). The benefit of using a qualitative, narrative approach when investigating women leaders' daily business experiences was that it allowed me to include complex issues (such as their agency and entrepreneurial context). The narrative approach emphasizes the contextual construction of social relations and everyday interactions (Gergen, 1998; Slembrouck, 2015). Narrative inquiry allows participants to offer rich descriptions through storytelling and is a sound way of developing a detailed understanding of human experiences as they are being lived daily (Borghoff, 2018; Clandinin, 2013; Webster & Mertova, 2007).

I selected a narrative inquiry approach over other forms of qualitative research such as ethnography, phenomenology, and case study because it was the most effective method for collecting data suitable for address the purpose of this study. This approach provided me (a) an opportunity to work closely with participants, (b) the ability to establish trusting relationships with participants, and (c) a support process for participants who expressed discomfort when disclosing critical life experiences (Wimberly, 2011). Also, narrative inquiry created a space (Clandinin, 2006) that allowed the women

participants to narrate their daily business experiences in the Nigerian context while I gathered valuable facts and story configurations (Clandinin & Connelly, 2000).

The narrative researcher works to identify critical events that are revealed in the stories of a study's participants (Webster & Mertova, 2007). This important fundamental stage is overlooked in grounded theory research. While the analysis of grounded theory data may lead a researcher to gain a broader understanding of the complexities experienced (Glaser, 2002), narrative inquiry's critical events analysis provides a richness that holistically captures stories of experience shared by the study participants (Webster & Mertova, 2007). Grounded theory may be useful for explaining consequences based on the participants' expressed core values, while narrative inquiry presents findings from participants' realities so as to create authenticity in a study (Corbin, Strauss, & Strauss, 2014).

Narrative inquiry has been used in entrepreneurial research as a heuristic through which different entrepreneurial actions and utterances can be better understood (Hamilton, Cruz, & Jack, 2017; Smith, 2015). Narratives provided by entrepreneurs in qualitative studies have proven to be complex and diverse, allowing researchers to use interpretative analysis to elucidate how these entrepreneurs perceive, think about, and give meaning to their business experiences as they develop their ventures (Boers & Boers, 2018; Munoz & Cohen, 2017). Scholars have recommended the expanded use of narrative inquiry in entrepreneurship studies to develop a multi-layered conceptualization of business venturing grounded in how actual entrepreneurs experience and enact

leadership in the context of their ventures (Lewis, 2015; McAdam, Harrison, & Leitch, 2018; Tlaiss & Kauser, 2017).

Role of the Researcher

My role as researcher was to interview women entrepreneurial leaders about their experiences. I was not a participant and did not assume any role other than a researcher investigating the questions related to the study. As such, I did not have any personal relationships with the participants and did not have power over or control of the participants who shared their stories as part of the study.

To identify and manage potential research biases, I kept a journal during the research process (see Curtin & Fossey, 2007). Furthermore, personal biases were explicitly noted when analyzing the results (see Harry, Sturges, & Klingner, 2005). I identified personal biases, including personal assumptions and interpretations of the narratives, to understand how they may have influenced the direction of the story. I asked women entrepreneurial leaders questions in a semistructured interview format to give them the opportunity to richly describe their experiences.

Qualitative research requires the researcher to observe and interact with participants; thus, certain ethical issues may arise (Webster & Mertova, 2007). Ethical issues in this study included participants' needs to feel rapport and trust when disclosing personal and business-related information. Trust is vital to gathering qualitative data during interviews and direct observations (Ravitch & Carl, 2016). As such, my focus all through the research was on the relationships with the participants and the importance of relationality as participants shared real stories of lived experiences with built

relationships (Garvis, 2015). Second, participants divulged personal opinions about their

experiences with a variety of different people and organizations. By disclosing their

opinions, which may have involved negative experiences with a particular organization or

coach, participants risked disclosure of that particular organization or person. Thus, I

maintained the confidentiality of both the participants' names and the names of those

they disclosed throughout all phases of the research (see Clandinin & Connelly, 2000).

Participants did not receive incentives for participation in the study. Because I did

not know the participants before the study, there was minimal power differential between

the participants and researcher. All participants were allowed to leave the study at their

choosing, even if the information offered would be incomplete to the research objectives.

However, none exited the study.

Methodology

Narrative inquiry was well suited for this study since it is a process by which,

through the stories that Nigerian women entrepreneurs told, we gained a deeper

understanding of their leadership challenges through the lens of their daily business

experience, their agency, and their entrepreneurial context (Clandinin & Connelly, 2000;

Meier & Stremmel, 2010). The strength of the narrative inquiry approach is that it rests

on the epistemological premise that human beings attempt to make sense of their

experiences through the imposition of story structures (Duff & Bell, 2002). As such,

stories are constantly being restructured in the light of new events as they do not exist in

a vacuum but are shaped by lifelong personal and community narratives (Webster &

Mertova, 2007). The narrative inquiry allowed the researcher to present the stories of

Nigerian women entrepreneur leaders' experiences holistically in all their complexity and richness (Nolan, Hendricks, Williamson, & Ferguson, 2018). An attempt was not made to objectively reconstruct the experience of the participants, but rather to provide interpretations of how the women perceived their experiences (Webster & Mertova, 2007).

This issue of perception is a vital element to a narrative inquiry as it shows how participants reconstruct and present their memories through their responses (Hunter, 2010). Perception of reality is the worldview of reality shared by members of a culture showing their central assumptions and concepts (Webster & Mertova, 2007). As such narrative captures the culture and it is important that researchers share the culture of participants to capture and relay the meaning of their stories (Nolan et al., 2018). Within this context, the researcher sought to ascertain and convey the underlying cultural leadership challenges that shape Nigerian women entrepreneurs' experiences. The intention was to explore the leadership challenges that Nigerian women entrepreneur leaders experienced within their given enterprises.

I conducted face-to-face, in-depth interviews (Kvale & Brinkmann, 2015) with 10 Nigerian women entrepreneur leaders, to elicit data to document their business life experiences. Open-ended, semistructured interviews were chosen for this study to obtain a rich description of the narrative stories shared by the women entrepreneur leaders (Patton, 2015). The open-ended interviews enabled the researcher to understand the participants' experiences from their perspectives, to clarify their interview statements, and to inquire for further information (Kvale & Brinkmann, 2015; Marshall & Rossman,

2015). Utilizing open-ended interviews while personally interfacing with the women entrepreneur leaders conversationally allowed the researcher to capture essential information using reflective journal notes and personal observation (Webster & Mertova, 2007).

To achieve trustworthiness of data analysis results, the researcher employed a critical events narrative analysis approach. The critical event approach highlights, captures, and describes events contained in stories of experiences detailing place, time, characters, and events thoroughly (Webster & Mertova, 2007). Collecting data using this approach provides a holistic view of the investigation, enabling the researcher to classify occurrences into critical and supporting events. Such critical and supporting events have often been overlooked when applying traditional empirical methods. Using the critical events approach makes these events become reportable research findings and outcomes (Webster & Mertova, 2007). Using the critical events approach allowed the researcher to identify critical events in the leadership practice of these women entrepreneurs (Layne & Lipponen, 2016).

Narrative questions based on the three-dimensional narrative inquiry space identifies critical events based on essential life decisions of the participants and how these events impact on a person's life (Webster & Mertova, 2007). The three-dimensional space narrative approach suggests that interaction involves understanding people's personal experiences as well as their interactions with other people (Wang, 2017; Wang & Geale, 2015). The researcher used this framework to analyze the stories of women entrepreneur leaders for both their personal experiences and their interactions with other

people. As continuity or temporality is central to narrative research, the researcher

considered the past and present actions of the women entrepreneur leaders as those

actions are likely to occur in the future. Situation or place of these women entrepreneur

leaders was also considered as specific locations in their landscape could give meaning to

their narratives, strengthening the research design and giving confidence to the research

results. The researcher, in retelling the story of the women entrepreneur leaders, included

the themes and all rich details of their settings in sharing their personal experiences

(Wang, 2017; Wang & Geale, 2015). The researcher adopted a holistic content analysis

of the data, which involved thematic coding of production and description; cross-

referencing, categorizing, and thematic linking were for comparative purposes

(Ollerenshaw & Creswell, 2002). To achieve trustworthiness in qualitative research,

researchers usually rely on triangulation (Goodell, Stage, & Cooke, 2016). However,

triangulation was not necessary as it is almost impossible to achieve in story-based

studies (Webster & Mertova, 2007).

Participant Selection Logic

     Population. This qualitative study utilizing a narrative inquiry sought to gain a

deeper understanding of the leadership challenges of women entrepreneurs in Nigeria

through the lens of their daily business experiences, their agency, and their

entrepreneurial context. In Nigeria, women entrepreneurs contribute greatly to economic

growth and to generating employment for its population (Iyiola & Azuh, 2014). Women-

owned businesses have generated 22,591,229 employment positions across Nigeria

(SMEDAN & National Bureau of Statistics, 2013). The highest portion of the total jobs

generated by the women entrepreneurs are over 14 million and from the wholesale/retail businesses, representing 62.66% of the total jobs. The lowest rates were in mining and quarrying, which generated barely 15,000 jobs (Mohammed, Ibrahim, & Shah, 2017).

Criterion and snowball sampling. To identify the potential participants for my study, I used the criterion and network sampling as my purposeful sampling approach. In qualitative studies, criterion and network sampling are two rigorous approaches to sampling strategies; they involve selecting cases that meet predetermined criterion of importance and help to identify and understand information-rich cases (Emerson, 2015; Patton, 2014; Phoenix et al., 2016). Snowball sampling is a recruitment method that is highly effective and accesses a specific population by employing research into participants' social networks (Browne, 2005; Waters, 2015). Snowball sampling stops at the point when the target sample size has been attained (Heckathorn & Cameron, 2017). Using these purposeful strategies, my goal was to maximize alignment and the difference between study variables by systematically fitting the sampling processes with research purpose, the CRQ, and data collection and analysis. In doing so, all these aforementioned sections of the study were mutually supported and theoretically consistent, by maintaining consistency between the scope of the sample and attempted generalizations (Robinson, 2013).

The theoretical and practical considerations influence the size of a sample used for a qualitative project (Robinson, 2013). The participants of this narrative inquiry study were a purposeful sample of 10 women entrepreneurial leaders in Nigeria. Through consideration of various narrative research studies, the decision to use 5–10 participants

was determined by the goal of this research based on the notion that a typical qualitative, narrative study requires 3–7 participants (Crouch & McKenzie, 2006; Kuzel, 1999; Morse, 2015). Some scholars even recommend using one to two cases to be observed, unless the researcher is developing a collective story (Guetterman, 2015; Patton, 2015). The unit of analysis for this study was women entrepreneurial leaders in Nigeria. Purposeful selection of study participants who were knowledgeable and had experience directly related to the research topic provided valuable in-depth research data, primarily through network and snowball sampling (Patton, 2015). The sample population met the following inclusion criteria: women, over the age of 30, of Nigerian nationality, possessing well-developed attitudes and opinions regarding the leadership experiences of women entrepreneurs in Nigeria, and able and willing to provide in-depth information on the phenomena under study (Patton, 2014). The inclusion criteria for participants were grounded in the literature of similar studies (Dye & Dye, 2018; Lincoln, 2018; Nsengimana, Tengeh, & Iwu, 2017). The minimum age of 30 was chosen as in similar studies on women entrepreneurial leaders, because this allows sufficient time for women entrepreneurs to have established a specific direction in their careers. These criteria for participant selection distinguished the women entrepreneurial leader in the business from other entrepreneurs (business partners or family members) in the business in a clerical or supportive position absent of an intention to assume leadership responsibilities (Overbeke et al., 2013).

The participants were pre-screened to check for possessing potential knowledge with regard to their experiences and their ability and willingness for self-expression, in

relation to the leadership challenges of women entrepreneurs in Nigeria through the lens

of their daily business experiences, their agency, and their entrepreneurial context. The

exclusion criteria for the sample were those who did not fit the inclusion criteria stated

above. Narrative inquiry using the critical events approach was used to address the

research questions since the study sought to explore the thoughts and feelings of

participants, making sense of their experiences.

The researcher adopted and used the first 10 participants who agreed to be a part

of the study; using qualitative narrative research, the researcher built the complete story

of the topic using each individual's own experiences that were carefully saved (Trahar,

2009). Using the range of 5–10 participants is a preferential size and a better option for a

typical qualitative study (Guest, Bunce, & Johnson, 2006; Schram, 2006). Using a larger

sample size limits access to a deeper investigation procedure using qualitative research

(Patton, 2015; Schram, 2006). To achieve accuracy and more profound results, the

researcher employed the use of network and snowball sampling to simplify and augment

purposive sampling, so as to achieve clarity and identify specific participants in the

process who might haven prove difficult or posed difficulties in being located

(Heckathorn & Cameron, 2017). For authenticity, reliability, and better recognition,

participants were identified through professional networks in Nigeria, and

recommendation of such professionalism was given a higher

consideration/recommendation in the recruitment of participants (Patton, 2015).

The point of saturation determined the exact number of participants to be involved

(Sutton & Austin, 2015). Data saturation is achieved at the point when sufficient

information is gathered, no additional new information can be gathered, and where further coding in the process is no longer attainable (Fusch & Ness, 2015). Qualitative analysis is concerned with the depth and the richness of information and not used to generalize about a population. Defining data in terms of rich and thick is recommended rather than focusing on the size of the sample (Mason, 2010).

Interviews are an appropriate qualitative data collection method so one's research results in reaching data saturation (Fusch & Ness, 2015). The number of interviews needed for a qualitative study to reach data saturation should be structured to enable asking all recruited participants the same questions; otherwise one will not be able to achieve data saturation (Guest et al., 2006). To further enhance data saturation, I interviewed people whom I would not normally consider and people who were not previously researched in such a study (Bernard & Bernard, 2012). I was also careful not to allow the shaman effect, where individuals with specialized information on the topic of the research can dilute the data from the sample participants, and I did not engage gatekeepers at the research site who may have restricted access to the participants (Bernard & Bernard, 2012). I followed through with these scholarly recommendations, communicated directly with each candidate participant to strengthen data collection, and reached data saturation with a sample of 10 participants (Fusch & Ness, 2015).

Instrumentation

To move forward in a study by collecting and reporting useful information in qualitative research, one-on-one interviews are considered to be the most important methodological tool (Patton, 2015). In this research study, I utilized an interview script

(see Appendix C) to assist in organizing the interview process. Qualitative researchers

often rely on themselves as the instrument for data collection (Merriam & Tisdell, 2015).

In narrative inquiry research, both the participants and the researcher play a vital role.

The participant provides the facts and the researcher gathers the facts in a story-telling

form of communication (Webster & Mertova, 2007). The data collection process that was

used was semistructured interviews, as what is of interest is the experience of the

participant told in the form of a story. To reduce the influence of the researcher and

enable the participant's intentions and meaning-making to surface, narrative analysis

methodologists suggest as best the use of semistructured interviews (Clandinin &

Connelly, 2000; Georgakopoulou, 2014; Webster & Mertova, 2007). The semistructured

interview is fit for an exploratory research that uses narrative inquiry and it allows the

researcher to ask the participants to tell their stories in their own ways. Using a

semistructured interview implies having a constructionist view of the world, as this

allows the researcher to be part of the interview but also allow the storyteller to

participate fully in the interview. Therefore, the story is co-constructed by the storyteller

and the researcher, while being conducted in a conversational style with great flexibility

(Grollmus & Tarres, 2015).

Using a semistructured interview means there is no pre-determined way of

conducting the interview. However, a prepared interview protocol was used to guide the

interview process (see Appendix C). The interview protocol helps the storyteller to reflect

and tell the story (Clandinin, 2013; Ford, 2010). I kept a journal and also used an audio

recorder to record all pertinent information, observations, and situations within

individuals' storytelling of leadership experiences as women entrepreneurs in Nigeria.

Narrative inquiry allows the researcher to gather data from life experiences of

each participant by moving in and out of the narrative stories. In gathering the true

experiences of each participant, the researcher gains an understanding as to the facts of

the overall research. To be successful in gathering this information, the researcher must

first design interview standards to guide the interview (See Appendix C). The researcher

was guided by the interview standards and guide employed the semistructured narrative

approach and asked the participants open-ended questions, allowing the participants to

reflect and tell their story from past to present (Clandinin, 2006; Webster & Mertova,

2007). The interview guide consisted of seven open-ended questions intended to

encourage each interviewee to respond with pertinent information concerning each

question, which was later analyzed, synthesized, and compared to data provided by the

study's other participants. The interview questions were followed by probing questions.

The interview was in the conversational style of the narrative inquiry tradition

rather than what would be a question and answer session. As a narrative researcher, to get

more details about the experience being related, I kept an open stance and actively

listened to the participant, interjecting questions and non-verbal language. The interview

questions (Appendix C) were grounded in the literature and conceptual framework and

were adapted from research studies conducted by the seminal authors identified in the

conceptual framework, to develop the defining concepts of this study: Mordi et al.'s

(2010) concept of women's entrepreneurial development in Nigeria; Lincoln's (2012)

concept of Nigerian women's entrepreneur leadership style; and Eagly and Karau's (2002) concept of agentic behavior of women leaders. A preliminary field test was conducted as a measure to analyze and determine whether the study's interview questions would produce results that could answer the study's research questions and underwent a quality audit (Patton, 2015) by the Dissertation Committee Chair and two subject matter experts to determine the credibility, dependability, and applicability of the interview guide's questions and the interview procedures (Golfashani, 2003). This field testing established trustworthiness and credibility in the study's qualitative findings (Lincoln & Guba, 1985).

The researcher in conducting narrative inquiry research illuminates, understands, and extrapolates to similar situations using narrative as an instrument (Golafshani, 2003). To add a validity check to the analysis and confidence in the results, I negotiated the meaning of the narratives with the participants (Hoyt, Warbasse, & Chu, 2006). The researcher used verification strategies of the qualitative data within the narrative inquiry analysis paradigm such as the process of inquiry, which involved making meaning out of stories told by the study participants and constructing meaning through narrative to maintain consistency and trustworthiness of data (Clandinin, 2016). The authenticity and substance of the stories was maintained through the narrative analysis techniques being utilized (Mello, 2002) to gain deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context.

Procedures for Recruitment, Participation, and Data Collection

For this narrative inquiry study, the researcher gathered data from 10 women who were purposefully selected through network and criterion sampling and responded positively in the recruitment screening that they were members of NAWE. The researcher used the first 10 participants who agreed and committed to the study participation. Data was collected by face-to-face interview, and over the phone and I, the researcher, collected reflective field notes on the data as an observer of the interview process (Merriam & Tisdell, 2015). Data collection continued until the 10 participants were interviewed and when there was data saturation. If recruitment resulted in too few participants, I was prepared to seek more participants until the study reached saturation (Fusch & Ness, 2015); however, this was not necessary. Data saturation is the point at which new participants will be providing repeated similar concepts and themes in their responses as previous participants (Fusch & Ness, 2015; Hennink et al., 2017). Duration of data collection events was between 60 and 90 minutes. The data was recorded with audiotape and I transcribed participants' responses.

The questions the researcher asked included questions on demographics, specific information, and open-ended questions. The open-ended interview questions gave participants the chance to reflect and respond in a manner that tells a story (Connelly & Clandinin, 1990). In cases where the researcher believed that there was need for further information, subsequent interviews were requested. The researcher vigilantly monitored data collection through questioning strategies and the recording of responses in order to

ensure validity and reliability. The researcher monitored bias so as to minimize influence during the study (Connelly & Clandinin, 1990; Webster & Mertova, 2007).

I used an open-ended interview protocol in the tradition of the narrative inquiry method (Clandinin, 2013). If there was need for more time for the participants to tell their stories, additional time was requested and scheduled. If less time was required for the interview, then the interview ended at that time. The audio tape recorder the researcher used was to allow for precise transcription of the participants' interviews. The audio tape recorder provided the opportunity for the review of any of the interviews, and to cross-check the data against the analysis process. The participants had the opportunity to review the accuracy of the data in follow-up contact through the process of member checking (Morse, 2015; Thomas, 2016). The summary of the interview was made available to the participants to have the opportunity to revise their ideas or the summary for improved accuracy in representation of their story. If significant changes were made during the review of the summary, a follow-up interview was scheduled to document the revision and verify accuracy of the information recorded in the interview (Loh, 2013).

A difficult aspect of the narrative inquiry approach is that it may appear disconnected. Webster and Mertova (2007) worked to counteract disconnectedness by creating a narrative inquiry approach that is based on critical events that may span a multitude of research topics (Mertova & Webster, 2012). Critical events provide structure and context to methodologies of narrative inquiry research. According to some studies, shared themes found in human research are supported and more successful through qualitative data collection based on narrative inquiry research (Patton, 2015; Stake,

1995). Due to the substantial amount of qualitative data needed for a study, the critical events process is highly effective, particularly in dealing with a concentrated audience (Layne & Lipponen, 2016; Mertova & Webster, 2012).

The critical events method supports the research because it is positive, provides good detail, and may be unique in regard to the phenomena under study (Layne & Lipponen, 2016; Mertova & Webster, 2012). Critical events are best gathered through meeting face-to-face with study participants or through videoconferencing, which studies have shown to being as close to face-to-face as possible (Nehls, Smith, & Schneider, 2015). The stories were sorted into critical events and categorized as "critical", "like", and "other" in order to process large amounts of data and become aware of the emerging themes (Mertova & Webster, 2012).

Once the qualitative data was collected, the researcher transcribed the data, engaged member checking, proceeded with analysis, and composed a detailed narrative for each person's interview, including the scene, plot, character, and event (Webster & Mertova, 2007). At the end of the interview, I assured the participants that the information was only for research, that their responses and identities were confidential, and that the materials collected would be destroyed after 7 years.

Data Analysis Plan

Narrative analyses give the researcher a window into the "critical moments" in the participant's life; three-dimensional narrative inquiry examines events that caused an individual's life to change (Webster & Mertova, 2007). When the researcher re-told the story of the participant the theme was included, and all rich details of the setting were

included to share the context of the interview about the participant's personal experiences (Clandinin & Connelly, 2000; Connelly & Clandinin, 1990, 2006; Webster & Mertova, 2007). After the data was collected, the researcher analyzed the data and created a written detailed narrative of each participant's account of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. The narrative data analysis process was based on Clandinin and Connelly's (1987) three-dimensional narrative-inquiry space. This approach involved writing about 1) the personal and social (the interaction), 2) the past, present, and future (continuity), and 3) the place (situation) to strengthen the research design and confidence in the research results. The researcher compiled and analyzed the participants' responses in a written detailed narrative covering the scene, plot, character, and events (Webster & Mertova, 2007). Restorying was the method used by the researcher at this initial stage of the analysis. Restorying is the gathering of data, analysis of the story (e.g., time, place, plot, and scene), and then rewriting of the data (Connelly & Clandinin, 1990, 2006).

The critical events narrative analysis approach was utilized as the data analysis technique in this study. The inherent characteristics of the critical events analysis approach create openness and transparency while methodically emphasizing, recounting, and describing in detail the events contained in the shared stories of the participants' experiences (Webster & Mertova, 2007). Interpreting data took place in a two-stage process. The first stage was interpretation of each story through restorying to provide a description or categories for each event or single case. Second, the cases were cross-

checked with the event categories' themes for comparative purposes. The data were

hand-coded. The goal of this two-stage process was for the researcher and each

participant to co-construct meanings, themes, and images to produce a participant-guided

interpreted transcript (Ollerenshaw & Creswell, 2002). The verification of the

participants' responses through member checking reduced any form of reflexivity or

researcher bias. I ensured data saturation to achieve research quality and trustworthiness

of data during the data analysis process. (Fusch & Ness, 2015; Hennink et al., 2017). The

study ended when similar patterns emerged in the responses of the participants (Sutton &

Austin, 2015).

Issues of Trustworthiness

Credibility

Credibility is achieved in a study when there is minimal researcher bias and when

the researcher spends quality time in understanding the responses of the participants.

Credibility seeks to determine the extent to which research findings could be believable

and truthful, and how the researcher could capture a holistic representation of the

phenomenon under exploration (Billups, 2014). Credibility is achieved through persistent

observation of the researcher to avoid bias, prolonged engagement in understanding

participants' perspectives, and member checking (Billups, 2014; Morse, 2015). I met face

to face with every participant. The consent of the participants was gained with the

explanation that they could leave the research if they so wished at any time. I audiotaped

the participants' responses and also kept a journal. I audiotaped the interview and then

returned the transcript to the participants to ensure they validated and confirmed it as a

form of member check. The verification of the participants' responses prevented any form of reflexivity or researcher bias. I ensured data saturation to achieve research quality and validity (Fusch & Ness, 2015; Hennink et al., 2017). The study ended when similar patterns began to emerge in the responses of the participants after at least 10 participants had responded to the research questions (Sutton & Austin, 2015).

Transferability

Transferability shows the degree to which the findings of my study could be transferred to other contexts or settings with other respondents (Burkholder et al., 2016; Korstjens & Moser, 2018). The findings of my study may not be generalized as the primary aim of qualitative research is not generalization of the research finding but the depth of information (Burkholder et al., 2016). I described the original context of my study in detail to include context accounts, research methods, findings, and samples of data so that readers can determine the transferability of its results to their specific context (Houghton, Casey, Shaw, & Murphy, 2013). I provided thick description of my participants, their context, and the research process (Korstjens & Moser, 2018).

Dependability

Dependability is the stability of research findings over time and if the same research process and data collection methods could be applied in a different context (Billups, 2014; Korstjens & Moser, 2018). Dependability is based on an audit trail showing the researcher's methodological rationale, contextual data, and interpretive judgment (Houghton et al., 2013). To ensure dependability of the study, the transcribed responses from the participants had to be accurate before coding. I was transparent in

describing the research steps I took from the start of my research study through to the development and reporting of the findings (Korstjens & Moser, 2018).

Confirmability

Getting accurate and factual answers from my participants required that I made them comfortable and allowed them to speak freely. In achieving confirmability, the results are neutral, accurate, able to be corroborated, and have minimal researcher bias or reflexivity (Billups, 2014). I examined my conceptual lens, the explicit and implicit assumptions, and my preconceptions and values, and how they affected my research decisions in all phases of the study (Korstjens & Moser, 2018). After the interviews, I transcribed participants' responses and made the transcripts available for their verification as a member check procedure. Participant validation of response is a valid technique to establish trustworthiness in qualitative research (Kornbluh, 2015). This confirmed that the answers were legitimately those of the participants.

Ethical Procedures

In this research, the ethical procedures justified the totality of human encounters/involvements. The justifications started from interactions to the contributions of thoughts/opinions and their evaluations, the collection of viable data from reliable sources, to various pending segments of human treatment and endeavors, which together combined to favor a person in their real state (Madichie & Gbadamosi, 2017). Walden University expects all research done on humans to be approved by Walden University's Institutional Review Board (IRB). Walden University holds the policy and it is a

requirement to issue written permission before such research work proceeds to students researching on any topic that involves human participants.

It also makes for authenticity and trustworthiness of the results/findings to get approval that designates an acceptance of research relating to ethical involvement (Madichie & Gbadamosi, 2017). The IRB application (Approval No. 07-25-18-0576165) was completed and used to gain access to participants. The IRB is useful for the study of human subjects and ensures that participants or human subjects are protected from being harmed in any way in the course of the study (Jacob & Ferguson, 2012). As using human participants requires institutional permissions, including IRB approvals, I did not collect any data until I received approval from the IRB. Getting IRB approval is strictly required of students for their admission to the research center, for data collection, and for other possible prospects, such as gaining access to individual participants.

I certify that data collection activities or the ethical procedures did not take place until after receiving the approval certification and the approval number (No 07-25-18-0576165) from the IRB. In putting the above expression into practice and reality, striving for a profound and accurate research outcome, I avoided any form of data collection before receiving approval from Walden University's IRB, so that it did not pose threats/biases. Ethical challenges/involvements are an act of human relationship and interaction that develop between the researcher and the participants. As such, ethical involvement in this research was highly required/unavoidable (Schram, 2006).

As the researcher and the participants continued to be physically involved, ethical procedures continued to exist through the actual procedure of the research work, bound

together through common agreement and mutual contributions in which the aim of accomplishing the purpose of the research work took priority, and as both parties went through stages of the research development together (Stake, 2010). As a researcher, it was my responsibility to record, document, and safeguard all the available and all the ongoing research materials. I protected all given information at all times, including all issues of privacy and confidentiality (Salami, 2013). Researchers will always face ethical challenges in every stage of the research study, from designing the processes to reporting/interpretation of the research results (Poulis, Poulis, & Yamin, 2013). I ensured that all volunteers or participants had freedom of speech and were free to be involved in this research study, as the research did not pose any threat, nor risk for participating, and no harm for refusal to participate. The participants had free entry and free exit, all at their individual will.

I ratified through agreement the issue of honoring the interview invitation. The acceptance of the invitation to participate in the interview was unconditional, but the participants agreed to abide by all the governing rules of the interview protocols before commencement of the research process. For purposes of clarity and understanding, the content of Appendix B in the consent form clearly itemized the interview standards and its governing rules. The rules and the requirements of the IRB was reflected and honored through the contents of the Appendix B form.

The primary rule of the IRB requires the researcher to handle the data collection with all diligence and without error, to ensure privacy control, safety, and the confidentiality of both information from the participants and their overall involvement in

the research activities (Salami, 2013). Since all data collection activities and other

subsequent protocols were reviewed and evaluated by the IRB for acceptance and

approval, privacy control was also applicable and applied to the overall areas of

supervision. Therefore, the IRB determines which research study/conduct satisfies the

IRB specifications, or the one that is worthy for acceptance/approval.

This narrative inquiry study has the tendency/ability to influence women

entrepreneurs, improve job creation, and benefit all the research participants at large. The

results ensure the validity of data collection in use and the analytical processes, and also

achieved confidence in the privacy and the integrity for all areas of confidentiality, which

stand in relation/agreement to all collected data/information (Salami, 2013).

Ethical norms surround issues of confidentiality in individuals' participation,

especially in issues of research or in an organized interview exercise (Schram, 2006). As

a result of incompetency or inappropriate acts in handling interview protocol, some

indisputable facts can be found along the supervision process. There might be

unintentional disclosure of participants' privacy or confidentiality of the information

already in storage. To ensure against such unintentional dissemination of information,

recruiting participants for a research interview was better accomplished by selecting from

NAWE, who had the obligation to suggest participants enlisted in their system after

careful screening and selecting the individuals who fit the purpose of my research

conduct.

I did not persuade any individual or offer compensation in exchange for

participating in my research work. Participants were not under any form of obligation to

accept the invitation to participate in the interview protocol. The decision to participate was the exclusive right of the participant. The interview invitation posed no threat of any kind, and there was no compensation/reward for participating or penalty for not completing participation, or for early withdrawal.

I clearly noted in the invitation publication that all participants would be assigned a special number for identification and I committed to recording and observing all activity of the interview protocol (Poulis et al., 2013). I ensured confidentiality of all participants and their assigned identification numbers during and after the interview protocols and stored them in safe locations. I used a username and password as a protective measure to store all data information in the computer system, as well as in other computer devices to ensure adequate storage and protection mechanisms. In this way, all the associated electronic files and storage folders have been stored with respective usernames and passwords. All the hard copies containing related information are also stored inside a cabinet, securely locked for security purposes and storage. For continuous safety measures, any information or link exposing the confidentiality of the participants was deleted from any computer likely to be operated by another individual.

The data will be stored as a secured vital document for a period of 7 years, being a reasonable period of time, and then be destroyed. The hard copies will be destroyed by burning while the soft copies will be permanently deleted from the computer.

Summary

In this chapter, I discussed research design and rationale, the role of the researcher, and methodology. The methodology included participant selection logic;

instrumentation; procedures for recruitment, participation, and data collection; and a data analysis plan. Issues of trustworthiness were then examined to explain credibility, transferability, dependability, confirmability, and ethical procedures.

Chapter 4: Results

The purpose of this qualitative narrative inquiry study was to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. The central research question guiding this study was as follows: How do women entrepreneurs in Nigeria describe barriers to SME leadership through narratives about their daily business experiences, their agency, and their entrepreneurial context? I designed this question after an exhaustive review of the extant literature to identify literature gaps associated with the leadership experiences of Nigerian women entrepreneurs. To address these gaps, I used narrative inquiry to collect data from the personal narratives of 10 women entrepreneurs in Nigeria.

By sharing their stories, these Nigerian women allowed me to gain valuable insight into the realities of their daily business experiences, their agency, and their entrepreneurial context. A critical event approach (Webster & Mertova, 2007) was used to capture and analyze essential events in the narratives of the participants, thereby addressing the purpose and research question for the study. The narrative data analysis methodology I used for this study was based on Connelly and Clandinin's (1990) restorying and thematic analysis methods. I used thematic analysis to examine the collected data to identify and record primary themes throughout participants' stories (Clandinin & Connelly, 2006). Thematic coding was used to organize the restudied data in a two-stage procedure: stage one, for interpreting each single case and producing a description for every case; and, stage two, cross-checking the established categories and

thematic domains linked to the solitary narratives for comparative purposes (Ollerenshaw & Creswell, 2002).

The study results presented in this chapter show personal and business experiences of Nigerian women entrepreneurs previously undocumented in the scholarly literature. In this chapter, I also present significant details of the research setting, demographic data, data collection and analysis procedures, evidence of trustworthiness of the qualitative data, and, finally, a composite of the study results.

Research Setting

To gather data for this narrative inquiry study, I conducted semistructured interviews with 10 Nigerian women entrepreneur leaders. Face-to-face interviews were conducted for 8 participants, while one was through email and one by phone call. First, I sent out a request for interviews through various networks such as the LinkedIn and WhatsApp platforms. I stated the inclusion criteria, requesting that those who would be willing to participate indicate their interest. Three of the participants indicated their interest to participate and I recruited others through them using the network and snowball sampling technique (Merriam & Tisdell, 2015). After the participants were identified, I contacted them through phone calls and requested their email addresses, to which I sent the expression of interest form and the informed consent form. After they acknowledged consent, I requested a date and time for the interview, which was mutually fixed.

Demographics

Ten Nigerian women entrepreneur leaders took part in the study. Four of the participants were from the eastern part of Nigeria where I reside. Three participants

resided in the northern part of Nigeria. Two participants resided in the western part of

Nigeria, while one was from the South-South region of Nigeria. The participants were

knowledgeable and had experience directly related to the research topic, and they

provided valuable in-depth research data. The age of their businesses ranged from a little

less than 5 years to 25 years. They were women entrepreneurial leaders and owned their

businesses. They were not business partners, did not have family members in the

business, and were not in a clerical or supportive position absent of an intention to

assume leadership responsibilities. The participants were highly educated; most of them

had a Masters degree and one had a PhD.

Demographic data I collected included participants' age, years in their present

position, and industry as part of the demographics. The given pseudonyms are in an XY

format in such a way that X is presented by the generic letter P standing for "participant"

and Y is the number identifier assigned to each participant. The full demographics follow

in Table 1.

Table 1

Participants' Demographics and Characteristics

Participant	Age	Ethnic group	Yrs. at present position	Industry/sector	Number of employees	Education level
Participant 1	47	Igbo	18	Education	27	Master's
Participant 2	50s	Igbo	9	Trading & agriculture	5	Ph.D.
Participant 3	31	Igbo	7	Fashion/culinary services	4	B.Sc.
Participant 4	43	Hausa	8	Poultry farming	8	Ph.D.
Participant 5	47	Yoruba	4	Event planning management	20	Master's
Participant 6	43	Edo	15	Education/ fashion	8	B.Sc.
Participant 7	48	Hausa	8	Renewable energy	15	Ph.D.
Participant 8	38	Hausa	6	NGO	28/100+ volunteers	Master's
Participant 9	53	Yoruba	25	Trading	4	B.Sc.
Participant 10	41	Igbo	8	Fashion/interior decoration	5	Master's

Data Collection

Following IRB approval from Walden University (IRB Approval No. 07-25-18-0576165), I began the collection process and continued data collection until I was certain data saturation had been achieved. Data saturation is the point at which new participants provide concepts and themes in their responses that are similar to those of previous participants' (Fusch & Ness, 2015; Hennink et al., 2017). To achieve data saturation, I relied on the interview protocol, which I structured to enable me to ask all the recruited participants the same questions. To further ensure data saturation, I interviewed people

whom I would not normally consider and people who had not been previously researched in such a study (se Bernard & Bernard, 2012). I was also careful not to allow the shaman effect, where individuals with specialized information on the topic of the research can dilute the data from the sample participants, and I did not engage gatekeepers during the research who may have restricted access to the participants (Bernard & Bernard, 2012). I directly communicated with each participant so as to strengthen data collection, and I reached data saturation with a sample of 10 participants (Fusch & Ness, 2015). The data was audiorecorded, and I transcribed participants' recorded responses.

Evidence of data saturation within the set of raw data manifested itself in themes that included issues of passion and need for a job. These themes appeared as participants reflected on how they ended up being entrepreneurs. In a study of women entrepreneurs' narratives on work–family life balance, Gherardi (2015) found that passion was the first and main motivation for women undertaking entrepreneurship. The details of the saturation process and what was revealed are discussed thoroughly in the Study Results section.

I coordinated four tasks over a period of 34 days, I recruited the participants, scheduled and conducted the interviews, recorded reflective field notes, and conducted member checking by the participants of the study. To establish rigor, the data collection process had a built-in audit trail. The data collection consisted of eight in-depth face-to-face interviews, a phone call and an exchange of email. I conducted the interviews over a period of 4 weeks beginning August 6, 2018 and concluding on August 31, 2018.

During the period of the interview, I maintained reflective field notes. Through the reflective field notes, I recorded my thoughts, emotions, other responses, and reflections that occurred during the data collection process. All interviews were recorded using two recording devices: a Rev Voice recorder in an iPhone and a voice recorder app in an iPad. Some of the participants were hesitant to participate in the research since they did not know me personally. As a result, some prospective participants turned down the invitation and others did not respond.

The participants, during each interview, described their experiences as a Nigerian woman entrepreneurial leader. The women were highly educated and had no problem understanding the questions. The questions addressed general experiences of these women as they related to their motivation for becoming entrepreneurs, their challenges as women in Nigeria during their enterprise start-up phase, their experiences as women entrepreneurial leaders within the boundaries of Nigerian ethnic culture, their daily experiences as women in entrepreneurship within the Nigerian business environment, any stories of leadership challenges in leading their business past the 5-year sustainability mark, some lessons they had learned about leadership over their years as business owners, and any insights on their role as Nigerian women entrepreneurial leaders that can help support other Nigerian women aspiring to become entrepreneurial leaders.

Initial Contact

I recruited participants by publishing the request on LinkedIn and other social networking platforms. The criteria for recruitment were that the potential participant be a Nigerian woman entrepreneur, over the age of 30, not a business partner or working with

family members in the business, and not playing a clerical or supportive position absent of an intention to assume leadership responsibilities (Overbeke, Bilimoria, & Perelli, 2013). The participants were informed of the criteria through text messages and emails, to which they responded that they fulfilled them.

Interviews

On receiving their agreement to be part of the study, I would normally email the prospective participants the expression of interest form and the informed consent form. There would be a mutual agreement on the date and time of the interview. The interviews were conducted in private settings, including the participants' homes or offices, at the convenience of each individual interviewee. Some of the participants from the North were contacted via emails and a range of dates were previously agreed before I proceeded to travel to their states. I would normally go to the interviews with a printed copy of the informed consent form that the participant would sign before the commencement of the interview. All the interviews were conducted successfully, and the questions were asked as outlined in Appendix C. Occasionally, some of the participants' responses elicited follow-up questions from the researcher. I did not encounter any difficulties that resulted in an alteration or impediments regarding the remainder of my data collection process.

Reflective Field Notes and Journaling

Reflective field notes and journaling is part of the research method as it gives the researcher the opportunity to question the method, framework, and the assumptions used throughout the research process (Baskarada, 2014; Kendall & Halliday, 2014; Peredaryenko & Krauss, 2013). Also, keeping reflective field notes affords the researcher

the opportunity to reflect on their thoughts, experiences, and feelings, which is a visible aspect of the research process (Baskarada, 2014; Kendall & Halliday, 2014; Peredaryenko & Krauss, 2013). Through reflective field notes and journaling, the researcher ruminates on the circumstances that led to the feelings, thoughts, and experiences (Applebaum, 2014; Cumming-Potvin, 2013). Self-analysis and reflection are important parts of field research as biases can be mitigated through journaling throughout the research process (Rhodes, Dawson, Kelly, & Renshall, 2013; Smith & Noble, 2014). I kept a journal on my biases. Reflexivity allows the researcher to turn the lens back to themselves to contemplate ways in which their personality may either assist or impede the process of making meaning of the phenomena under study (Berger, 2013; Cumming-Potvin, 2013).

Taking reflective notes enabled me to spend quality time with the participants and gain in-depth understanding of the experiences and stories they shared. Listening to participants one on one, observing their gestures, and informal conversation enabled this researcher to gain confidence that she has conducted sufficient observation, enough to capture a variety of themes associated with the study (Denham & Onwuegbuzie, 2013; Lopez-Dicastillo & Belintxon, 2014; Mackellar, 2013). I took record of all the processes involved through recruitment of the participants to the interviews. I recorded their non-verbal communication as well as their tone and attitude. I gave attention to the participants during the interviews, and did my reflections and journaling afterwards. This was necessary as when journaling is combined with data collection, it could make for poor participation.

Member Checking

Member checking is a way of ensuring trustworthiness, credibility, and quality in research (Reilly, 2013). The participants had the opportunity to review the accuracy of the data through the process of member checking (Billups, 2014; Morse, 2015; Thomas, 2016). The transcripts of the interviews were made available via emails to the respective participants for review and verification, giving them the opportunity to revise their ideas to attest to the true and accurate representation of their story. Through this process, the accuracy and credibility of data was ensured (Merriam & Tisdell, 2015). All participants expressed their satisfaction with the transcriptions as they reflected the thoughts and experiences that they shared.

Data Analysis

Narrative data analyses give the researcher a window into the "critical moments" in a study participant's life; three-dimensional narrative inquiry examines events that caused an individual's life to change (Webster & Mertova, 2007). The instrument I used in gathering the primary data, which is the narratives of experiences of the study participants, was the semistructured interview. In order to achieve rigor, Boyatzis (1998) advocated using diverse or flexible approaches. Thematic analysis provides the researcher the flexibility to apply any paradigm to the analysis. The approach involves the use of theory-driven codes, inductive codes, and prior-research–driven codes. Theory-driven codes are derived from the researcher's or other existing theories; inductive codes are derived bottom-up from the researcher's reading of the data; and prior-research–driven codes are derived from the researcher's study of related literature. Thematic

approaches offering freedom from theoretical stricture become one of the simpler and more accessible methodologies of qualitative research (Miller, 2016). Also, the researcher uses these to uncover themes as they apply to the research intentions and the process of analysis (Boyatzis, 1998).

After each interview, I transcribed the data and created a written detailed narrative of each participant's account of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. When the narrative researcher retells the story of the participant, all rich details of the setting are included to share the context of the interview about the participant's personal experiences (Clandinin & Connelly, 2000; Connelly & Clandinin, 1990, 2006; Webster & Mertova, 2007).

The first step of the narrative data analysis methodology for the data collected in this study was based on Clandinin and Connelly's (1987) restorying and thematic analysis process. Thematic coding as applied to restoried data is a two-stage process: production and description, cross-referencing, and categorizing; and thematic linking for comparative purposes (Clandinin, 2016). Cloaked in the retellings of stories is practical and contextual data that shows new possibilities when the stories are recalled by the individual (Caine, Estefan, & Clandinin, 2014). In the process of retelling, individuals share their vulnerabilities and uncertainties. The narrative inquiry method was the first relational research methodology that was transactional in nature between the researcher and the participants that draws on all levels of ethical issues (Clandinin, Caine, &

Leonard, 2018). Thematic analysis of interview transcripts revealed patterns that were combined into five conceptual categories for answering the central research question. The structural analysis of the narratives data enabled the focused material to be seen clearly in the text (Saleh, Menon, & Clandinin, 2013). By taking this approach, I was able to re-confirm the sub-themes and major categories.

The second phase of the data analysis process was accomplished by utilizing a critical event narrative analysis model; the restoried events in participants' narratives were then distinguished as *critical*, *like*, or *other*. A *critical* event has a major impact on people involved and is characterized as an event that has a unique illustrative and confirmatory nature. An event such as this is one that changed the participant's perception. *Critical* events can only be identified after the event happened in an unplanned and unstructured manner (Webster & Mertova, 2007). A *like* event is comparable, and similar to a *critical* event, but it does not have the same unique effect as a *critical* event. A situation that is somewhat similar possibly highlights or confirms the *critical* event. *Like* events are different, and not as profound as *critical* events. Any other information, such as background that is not related to *critical* or *like* events, is often considered *other* events in critical event analysis and is usually just descriptive of the *critical* or *like* event.

The table in Appendix D represents how the themes that shared similar characteristics were combined into a single category. The interpretations and themes were verified continually during data collection and the five conceptual categories were

determined based on the Conceptual Framework: Mordi et al.'s (2010) concept of

women's entrepreneurial development in Nigeria; Lincoln's (2012) concept of *Nigerian*

women's entrepreneur leadership style; Eagly and Karau's (2002) concept of *agentic*

behavior of woman leaders. This technique addresses the possible methodological

limitations described by Webster and Mertova (2007) and Riessman (2008) as the

tendency to efface the participants. The critical event approach for data analysis satisfies

the trustworthiness of data because of its inherent characteristics of openness and

transparency in thoroughly emphasizing, highlighting, capturing, and describing events

contained in stories of experience (Webster & Mertova, 2007). This element of data

analysis is summarized in Appendix D in the construction of 15 reformulated themes

gleaned from the critical events data analysis and categorized by conceptual category to

answer the study's central research question. Usually, qualitative researchers draw on

triangulation for this purpose. Webster and Mertova (2007), however, indicated that

triangulation is not feasible in story-based studies.

As previously noted, each of the reformulated themes belongs to their respective

conceptual categories (see Appendix D). The frequency of occurrence varied for several

themes that were presented in the data analysis, with some themes more prominent than

others. These themes are discussed in detail in the Study Results section of this chapter.

The following is a brief description of each of the 15 reformulated themes.

Unemployment trends led to entrepreneurship. This theme describes

unemployment as a trend that leads Nigerian women into entrepreneurship.

A personal drive towards entrepreneurship. This theme describes the motivation for Nigerian women getting into entrepreneurship.

The ability to identify a market opportunity. This theme describes the ability of Nigerian women entrepreneurial leaders to identify a business/entrepreneurial opportunity that is prevalent in their immediate environment.

Challenges due to family. This theme describes challenges faced by Nigerian women entrepreneurial leaders to reconcile and balance the role of woman family member (wife, mother, sister, daughter) and entrepreneurial leader/business owner.

Challenges due to gender. This theme describes challenges faced by Nigerian women entrepreneurial leaders as they battle with the different expectations for men and women in leadership. Challenges due to gender emphasize traditional gender activities where leadership is suitable for men, creating incongruity between women's gender role and leadership roles.

Patriarchal attitudes of the culture. This theme describes the patriarchal thought systems in which the "God-given" roles of women are that of mother and wife. The theme describes a culture where there is the ascendancy of men over women, placing the obligation of economic provider on men.

Situational leadership style. This theme describes the leadership style often adopted by the participants for adjusting leadership styles to fit the development level of internal stakeholders.

Highly knowledgeable in business and management skills. This theme describes the leadership style often adopted by Nigerian women entrepreneurial leaders in developing the requisite skills in the leading of their businesses.

Role modeling. This theme describes the leadership style often adopted by Nigerian women entrepreneurial leaders to lead their subordinates by showing examples.

Decisive. This theme describes the agentic behavior of Nigerian women entrepreneurial leaders to remain assertive and steadfast in their decision-making.

Independent. This theme describes the agentic behavior of Nigerian women entrepreneurial leaders to be independent.

Collaborative. This theme describes the agentic behavior of Nigerian women entrepreneurial leaders to collaborate among themselves.

Daily challenges to a woman's success. This theme describes the daily challenges that Nigerian women entrepreneurial leaders face on their road to success.

The importance of building social capital. This theme describes the efforts of Nigerian women entrepreneurs in building social capital to impact greatly on their performance.

Aggressive challenges to women's leadership from external stakeholders. This theme describes the socio-cultural and economic challenges often facing Nigerian women entrepreneurial leaders from outside their business, including sexual harassment, denial of financial support, degradation, and antagonism.

Evidence of Trustworthiness

The issue of trustworthiness in narrative research is based on the participants

confirming that the reported stories of their experiences are accurate (Mertova &

Webster, 2012). As such, access to reliable and trustworthy records of the stories the way

they are told by the participants is the cornerstone of validity and reliability in narrative

research. A narrative researcher is to collect, record, and make the data accessible in

ways that those analysing, auditing, or having interest in reading the data can understand

and use the data (Mertova & Webster, 2012). The critical event approach for data

analysis itself satisfies the trustworthiness of data because of its inherent characteristics

of openness and transparency in thoroughly emphasizing, highlighting, capturing, and

describing events contained in stories of experience (Webster & Mertova, 2007). The

issue of trustworthiness in qualitative research is examined through credibility,

transferability, dependability, and confirmability.

Credibility

Credibility is achieved in a study when there is minimal researcher bias and when

the researcher spends quality time in understanding the responses of the participants.

Credibility seeks to determine the extent to which research findings could be believable

and truthful, and how the researcher could capture a holistic representation of the

phenomenon under exploration (Billups, 2014). I achieved credibility by my prolonged

engagement in understanding participants' perspectives and in getting their stories and

member checking (Billups, 2014; Morse, 2015). Member checking involved sending

back the transcribed interviews to the respective participants to ascertain how genuine

each transcript was and whether it reflected the exact story of the participant. I conducted

a face-to-face interview with most of the participants for 17–65 minutes. I sought and

gained the consent of the participants, explaining that they can leave the research if they

so wished at any time. I audiotaped the participants' responses and also kept a journal. I

audiotaped the interview and then gave the transcription it back to the participants to

ensure they validated and confirmed the transcript as a form of member check. The

verification of the participants' responses prevented any form of reflexivity or researcher

bias. I ensured data saturation to achieve research quality and validity (Fusch & Ness,

2015; Hennink et al., 2017). The study ended when similar patterns began to emerge in

the responses of the participants after at least 10 participants had responded to the

research questions (Sutton & Austin, 2015).

Transferability

Transferability shows the degree to which the findings of my study could be

transferred to other contexts or settings with other respondents (Burkholder et al., 2016;

Korstjens & Moser, 2018). To help the reader determine transferability of the study

results to their specific context, the original context of my study have been duly described

in detail to include the context accounts, the research methods, findings, and samples of

data (Houghton, Casey, Shaw, & Murphy, 2013). The findings of my study may not be

generalized as the primary aim of qualitative research is not generalization of the research

finding but the depth of information (Burkholder et al., 2016). Also, the documentation of

all the data analyses, the coded themes, and categories are provided in a format that can

be used for general purposes. I also provided thick description of my participants, their

context, and the research process (Korstjens & Moser, 2018). The data collection tool has been explicitly detailed, and all data analysis documentation can be made available upon request. Making such information available to other researchers will create the opportunity for them to either duplicate the study or utilize it in drawing conclusions for other research. The sampling method used added to transferability as it provided the range of homogenous and specific information needed.

Dependability

Dependability is the stability of research findings over time and if the same research process and data collection methods could be applied in a different context (Billups, 2014; Korstjens & Moser, 2018). Dependability refers to how constant the data is as well as rigor in qualitative research (Houghton et al., 2013). I achieved dependability through an audit trail. I ensured that the transcribed responses from the participants were accurate before coding. I clearly documented the various research steps taken to report the findings of the study. I kept a record of the research path I took throughout the study, the decisions taken, and the process of data evaluation and management. As such, I documented the interview processes, the data analysis procedures, and the process of data theme and category identification, and I directly observed the participants.

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, Benson, & Brand, 2013; Houghton et al., 2013; Walker 2012). Getting accurate and

factual answers from my participants required that I made them comfortable and allowed them to speak freely. In achieving confirmability, the results are to be neutral, accurate, and able to be corroborated, and have minimal researcher bias or reflexivity (Billups, 2014). I maintained a reflexive journal notebook, examining my conceptual lens, the explicit and implicit assumptions, and my preconceptions and values, and how they affected my research decisions in all phases of the study (Korstjens & Moser, 2018). After the interview, I transcribed participants' responses and made them available for their verification as a member check procedure. Participant validation of responses is a valid technique to establish trustworthiness in qualitative research (Kornbluh, 2015). This confirmed that the answers are legitimately those of the participants as they were written and spoken.

Study Results

In this theory-extending narrative inquiry design, a specific research question was developed to provide answers within the context of the empirical setting (Ketokivi & Choi, 2014). Extension studies, such as the present study, not only provide replication evidence but also extend the results of prior studies in new and significant theoretical directions (Bonett, 2012). A narrative inquiry method was used to meet the purpose of the study and collect data through storytelling from women entrepreneurs in Nigeria on their daily business experiences. To ensure trustworthiness of data, a narrative analysis of critical events was used due to the openness and transparency in gathering and highlighting the full description of events within the story (Clandinin & Connelly, 2000; Connelly & Clandinin, 1990; Webster & Mertova, 2007).

The study results presented in Chapter 4 show how Nigerian women entrepreneurs were provided with a platform to voice their own personal and business experiences previously undocumented in the scholarly literature. By recording the stories and narratives of Nigerian women entrepreneurial leaders, I have sought to offer a deeper understanding on barriers to SME leadership among women entrepreneurs in Nigeria focusing on women leaders' daily business experiences, their agency, and their entrepreneurial context (Akanji, 2016; Stead, 2015; Titi & Haque, 2017). Additionally, together with participants I explored challenges to entrepreneurship that are endemic to the Nigerian culture, and the social and economic environment. The research question guiding this study was as follows: *How do women entrepreneurs in Nigeria describe barriers to SME leadership through narratives about their daily business experiences, their agency, and their entrepreneurial context?*

The narrative data analysis methodology used for the data collection of this study was based on Connelly and Clandinin's (1990) restorying and thematic analysis methods. Thematic analysis was used to examine the data collected to identify and record primary themes throughout participants' stories (Clandinin & Connelly, 2006). The narrative data analysis process was based on Clandinin and Connelly's (1987) three-dimensional narrative-inquiry space. This approach involves writing about 1) the personal and social (the interaction), 2) the past, present, and future (continuity), and 3) the place (situation) to strengthen the research design and confidence in the research results. The researcher compiled and analyzed the participants' responses in a written detailed narrative covering the scene, plot, character, and events (Webster & Mertova, 2007). Restorying was the

method used by the researcher at this initial stage of the analysis through the gathering of data, analysis of the story (e.g., time, place, plot, and scene), and then rewriting of the data (Connelly & Clandinin, 1990, 2006).

The critical events narrative analysis approach was utilized as the data analysis technique in this study. The inherent characteristics of the critical events analysis approach creates openness and transparency while methodically emphasizing, recounting, and describing in detail the events contained in the shared stories of the participants' experiences (Webster & Mertova, 2007). The researcher had to be able to ascertain what was being shared, utilizing the senses of observation and listening, attempting to make sense out of what the participants shared through their storytelling (Stake, 2010). Furthermore, to provide this personal insight, the bias of the researcher was stated and monitored to provide the reader with an accurate, descriptive narrative. A deliberate effort was made to share the researcher's beliefs and perceptual lens that may have influenced the conducting of the research and the conclusions reached (Clandinin, 2016).

Processing and analyzing the data took place by utilizing a multistep, systematic process, each item of information being examined, with the researcher building on insights obtained while collecting the data to develop a deeper understanding of the data (Lewis, 2019). This process ultimately resulted in composing a detailed written narrative that included how women entrepreneurs in Nigeria describe barriers to SME leadership through narratives about their daily business experiences, their agency, and their entrepreneurial context. The critical events analysis aims to offer the reader a holistic understanding of the participants' experiences with all its richness and complexity

(Webster & Mertova, 2007). To accomplish this, the researcher strove to retell the stories the participants shared as accurately as possible, presenting the themes that emerged from analyzing the data (Connelly & Clandinin, 2006; Webster & Mertova, 2007). By so doing, the told stories of the participants merged with the researcher's stories, thereby forming new collaborative stories (Webster & Mertova, 2007).

The written narrative presented the readers and contained a scene and a plot, which included sub-sketches describing the key characters as provided by the participants' stories, in addition to spaces and major events (Clandinin, 2016; Connelly & Clandinin, 1990). Researchers also refer to the scene and plot as place and event, positing that these terms convey a more general meaning. Furthermore, researchers posit that these terms have a wider application (Webster & Mertova, 2007). These stories conveyed the critical events that emerged from actual everyday events occurring in the lives of the participants, whose narratives exemplified the complex nature of human interaction (Clandinin, 2016; Webster & Mertova, 2007).

Supported by the key insights from the in-depth interviews, the following themes are presented, intermixed with the participants' own voices here in relation to the central research question.

Unemployment trends led to entrepreneurship. Participants' narratives revealed that unemployment is a trend that leads Nigerian women into entrepreneurship. The participants narrated that lack of jobs after school led to the desire to gain employment through entrepreneurship. During the interviews, some participants shared

that the need to search for a job because there was no job was a trend that led them to entrepreneurship. The participants stated:

"At that point, no work. So, I searched for job and there was no job. Even when I graduated, there was no job. So, I had to try my hands on so many things; try those skills I learnt in school. I said, I will have my own school to be able to implement those principles that I learnt that made me whom I am." (Participant 1)

"At the time when I started my business, the Nigerian job market was horrible, and that was in 2010. I just finished serving and of course one needs a job. You know at the back of your mind that you have to get going. This is how I ended up being an entrepreneur. Because I knew from time that getting a job in Nigeria is not such an easy thing." (Participant 3)

A personal drive towards entrepreneurship. Participants' narratives revealed that personal drive towards entrepreneurship is the motivation for Nigerian women getting into entrepreneurship. The participants narrated that for one to excel as a woman entrepreneur in Nigeria with its inherent challenges, one must have a personal drive towards entrepreneurship. During the interviews, some participants shared that the passion to do business, having an entrepreneurial spirit, and loving what they do drove them to entrepreneurship. The participants stated:

"I think it's just a passion to do business that started the whole thing. Right from when I was young, I do like to buy and sell things. So the journey started from there. It's just a passion, I like to meet people, I like to do business and it just gives me joy. So I started like that." (Participant 6)

"I have worked with both humane and not so humane employers and have groaned all day with regards to their very poor managerial skills especially in Nigeria. This apart from my passion in what I now do lead me to moving on with my own business and trying as much as possible to be that employer I desire to have as an employee." (Participant 5)

"I think I have always had an entrepreneurial spirit. Even in secondary school, I had already started buying and selling stuff. Buying second hand items, washing them and selling to my mates. So it has always been in me. I also grew up with a mother who was a food vendor. My mother had what we call here in Nigeria parlance 'mama put' and I was always helping her at the shop and all that. So was already that spirit of wanting to do something. And I think that that's one thing an entrepreneur needs." (Participant 7)

"I have always wanted to own my own business. What made me to have interest in fashion was that I love fashion, I love looking good and I love seeing people looking good." (Participant 10)

The ability to identify a market opportunity. Participants' narratives revealed that the ability to identify an entrepreneurial opportunity that is prevalent in their immediate environment is a factor leading Nigerian women to entrepreneurship. The participants narrated that one could discover entrepreneurial opportunity by observing the needs in their immediate environment. During the interviews, some participants shared that the need to replace fossil fuel, which is dangerous and harmful to the health of women who are exposed to it, led her to identify the opportunity prevalent in her environment. The participants stated:

"I remember then I was in Port Harcourt, the first idea that came was fruit business. But I had a limitation in the sense that I won't be able to travel wide to places. So I was smart enough to draw a kind of questionnaire and from there, I concluded that the business was not for me." (Participant 9)

"So I started thinking of what else could I do and lucky through the NGO, I had to go a conference in Uganda and I found out how working with open fire, kerosene and lanterns were really harmful to the health of women. I decided to buy solar lanterns from some companies that was advertising there. I put it out to women who already sell in the street at night. They tested it and after one month, they didn't want to give it back and I knew that there was something to do there, that's how I started my business."
(Participant 7)

"Because the average woman is wired to multitask. Starting from being a daughter, to being a wife, to being a mother. To looking behind you all the time to picking up things that you need to pick up in the environment. So it came to a point, I just saw that I could do other things other than my paid job. So I had always had something else. So anyway, I looked at the environment." (Participant 2)

"The initial idea was to be able to make cloths for myself, but by the time I finished my youth service, I saw that market for fashion was robust to say, so I went for a higher kind of training." (Participant 3)

"What actually pushed me to going into poultry was that I was living in an environment that I feel that I need extra cash, should I say. I feel that working in an office, waiting to get something just at the end of the month, I feel is not just satisfying.

So I feel that I need something to lay my hands on and to keep myself busier."
(Participant 4)

Challenges due to family. Participants' narratives revealed the challenges faced by Nigerian women entrepreneurial leaders in reconciling and balancing their role as a woman family member (wife, mother, sister, daughter) and entrepreneurial leader/business owner. The participants narrated that the need to take care of their family and balance the time between business and family had been a great challenge to them as Nigerian women entrepreneurial leaders. During the interviews, some participants shared that the need to care for their family, balancing their time, and gaining the support of their spouses were some of the challenges they encountered in reconciling and balancing their role as a woman family member (wife, mother, sister, daughter) and entrepreneurial leader/business owner. The participants stated:

"Is not an easy task? Because once you wake up, you have your family, you have your children, you have your husband to attend to, and you have your parents. So as a woman entrepreneur, you are a mother, a wife, a sister, a daughter, so you have to attend to all those things and is a bit challenging for you because if you do not attend to them, they will affect your daily life as an entrepreneur and once your business is being affected, your person is also being affected. So you need to make out time, sleepless nights to make sure that you attend to all those to make sure that you have the space to be in business and do it well." (Participant 1)

"He didn't believe in me. That was my number one challenge that is my husband, the family. He didn't give me the support I needed. He said I won't have time for the

children and the family and that I won't have time for him. So that was my number one

challenge, the family. I started having my kids and the immediate family. And once, they

don't believe in you, they won't give you the support you need. It won't give you the

background to fly as high as you want to." (Participant 1)

"If you want to give your all to the business, you have to balance your time. Your

children, your home, husband and all that. It's a bit of tedious as well." (Participant 6)

"I must be available for the children, because that was the time my children were

just growing up. They were still in nursery and primary school, I will be available to pick

them after school. My husband is this kind of man that you can't be running and he will

be running. Who will be at the home front? So I have to also slow down. Truly, truly,

somebody have to be there for the children and I believe that is the mother that can do

that job better." (Participant 9)

"Another challenge I had is family. You know, is one thing to want to do

something and another thing to have the support of your partner. My partner was not

really in support of what I want to do, because it was going to take me out of town.

Another thing is your children, you have to take care of the home front." (Participant 10)

Challenges due to gender. Participants' narratives revealed the challenges faced

by Nigerian women entrepreneurial leaders as they battle with the different expectations

for men and women in leadership. The participants revealed that there are traditional

gender activities that emphasize that leadership is suitable for men, creating incongruity

between women's gender roles and leadership roles. The participants narrated that the

issue of gender could be a challenge to the success of Nigerian women entrepreneurial

leaders. During the interviews, some participants shared that the mentality of Nigerian men regarding traditional gender activities emphasizes that leadership is suitable for men. The participants stated:

"The station manager then wasn't very comfortable that a woman is giving him instruction but he had no choice. I said remove the gender." (Participant 2).

"When a woman is your boss, is as if you will become touchier like that. Let her not talk to me anyhow, each time you are at the edge all the time. And men generally except you have the fear of God, they look like they are supposed to be the head and they carry that mentality into the work place. So when a woman is the boss, they tend not to show the amount of respect they will show to a man that is a boss. I've had challenges like that that men don't want you to talk to them because they feel that you are a woman. Even though I am the boss. Because they are men, they feel they have a wife at home, why will a woman be talking to me but if it was a man, it will not be like that. For the women's side, they will be like, me I won't work with women." (Participant 6).

"And as much as you try to push because you are a woman to get things done, all you see is just blockage. In this country unfortunately, there are some places that it's as if a woman should not get into. There are some that are peculiar because I am a woman. For example, I went to the Governor's office to present my business and the people there were like "are you sure that you are the one that owns this business" simply because is a male dominated business. I put up a proposal immediately after that meeting because that was what I was asked to do, only for me to hear that it's been given to someone else to do and that's a guy." (Participant 7)

Patriarchal attitudes of the culture. Participants' narratives revealed the patriarchal thought systems in which the "God-given" roles of women are that of mother and wife. The participants revealed that in the Nigerian culture there is the ascendancy of men over women, placing the obligation to be the leader on men. The participants stated:

"However, there is still that manly ego, the culture and also lack of morals that make men feel they run the enterprise game in so doing they try as much as possible to put down every effort from a woman." (Participant 5)

"There are lot of challenges involved in being a woman in the northern community. In a northern community, is more of a male dominated community. So as a woman coming up to set up something outside is really challenging. One, you have to go out to look for carpenters, to set up your cages. You have to look for a male staff to come and stand in for you because they think that you really need a male rather than a female to do some things." (Participant 4)

"Also the way the society sees the women that are enterprising, they will always say 'this woman is always travelling'. At times, they term us to be wayward, where is she going to without her husband. They tend to believe that any woman who travels without her family or husband has gone to sleep outside with a man." (Participant 10)

Situational leadership style. Participants' narratives revealed the leadership style often adopted by the participants was adjusting their leadership style to fit the development level of internal stakeholders. During the interviews, some participants shared that having a good rapport and relationship with staff and having emotional

intelligence and interpersonal skills are the situational leadership styles they adjust to, to fit the development level of internal stakeholders. The participants stated:

"What I do is that I have a very good rapport and a good relationship with my staff. I give them good packages like seasonal, during Christmas, Salla, just motivational things." (Participant 4)

"You must be emotionally intelligent. You must have the awareness that human being differs and you must develop the way you relate with people. You must be an interpersonal relationship person. You must have a mastery of different temperament for you to manage them." (Participant 9)

"You have to stand your ground because you have the vision, you are the vision bearer. For you to achieve that vision, you must share the vision and have a way to make sure that that goal is achieved. You have to carry everybody along no matter the name they give to you. The most important thing is for you to achieve your goal and when you are persistent in what you are doing, they will see you as a wicked person." (Participant 1)

"So, taking up leadership role wherever I found myself was not a problem because I had always been in that position from day one and I make sure you don't cross the line because of gender". … funny enough, I have leadership thrown at me everywhere I go. I don't know what it is. I can join a group today, the next time they are holding election, everybody will say Dr. P, and I will be like I just joined you, am new to the group. I don't even know what you do, they will say nooo, and we know you know. So, I find out that people trust me with leadership positions a whole lot." (Participant 2)

Highly knowledgeable in business and management skills. The participants narrated that to be a woman entrepreneurial leader in Nigeria progressing in business, there is a need to keep developing the requisite skills needed in leading their businesses. During the interviews, some participants shared that gaining new knowledge and ideas, and creating a niche in the industry is of paramount important to achieving success in entrepreneurship. The participants stated:

"My aim to beat this is to keep development uppermost, gaining new knowledge and ideas. Creating a niche for myself in the industry is also paramount so that when everyone struggles with competition on the same level, I will soar higher where there will be little or no competition." (Participant 5)

"Entrepreneurship in the Nigerian context is not an easy one, especially as a woman. You must be vast, well groomed, professionally stable, continuous developmental growth and strong willed. Strong knowledge of the business is vital and resilience is the key word." (Participant 5)

"But we the women, we want to do it and we always want to get it right. We are always seeking more knowledge." (Participant 7)

"So everything I hear that can help me boost my market that can promote me, that can make me better, I keep exploring it." (Participant 9)

Role modeling. This theme describes the leadership style often adopted by the Nigerian women entrepreneurial leaders to lead their subordinates by showing examples. The participants narrated that adopting a leadership style where they lead by showing examples to their subordinate enhances their performance as women entrepreneurial

leaders in Nigeria. During the interviews, some participants shared that leadership by example and not being found wanting in the discharge of their duties before their subordinates makes them stand out as women entrepreneurial leaders. The participants stated:

"What I am saying about staff is that when they see you the owner on top of what you are doing, it caution them. If I want to correct them for coming late, I will be there before them. Open the shop before them, I will clean up and do everything. So they see me, it is leadership by example. So knowing that I that own the business, am on top of it, they just have to wake up." (Participant 9)

"So in my Organization, work time is eight o'clock (am) and we close at five (pm). And we have a one hour break in between, and so in my office I often tell my staff, eight o'clock is eight o'clock. And so I get to the office before eight and when they come I see when they sign in and when they sign out. I look out for productivity and I do my bit to give that too. I as a business owner would not come and take money for the office and turn it to money for me. So everything has its own lines, and I require that from my managers who are in charge of money and I require that of me." (Participant 8)

"So I know if as the leader of the team, they found you wanting, you cannot enforce." (Participant 2)

Decisive. Participants' narratives revealed the agentic behaviour of Nigerian women entrepreneurial leaders to remain assertive and steadfast in their decision-making. During the interviews, some participants shared that having a voice, being upfront, and

knowing what you want is key to decision-making as a woman entrepreneurial leader. The participants stated:

"So, in my world, women were not supposed to have a voice but because of my background, I have more voice than the average man. I have more voice than the men in my family." (Participant 2)

"I am upfront in letting you know that this is as far as I am going to go. This is as far as we go in the agreement or relationship we've had. I have a few instances of people trying to demean me. I don't know if it will be safe to say because I am a woman. Regardless, whether because I am a woman or not. I will always will tell you no, this is how far we can go along this line." (Participant 8)

"If I say I was irritated and disgusted, that will be an understatement. I pointed out straight to him that there should be professionalism and decorum in the way we do things in Nigeria and if he was not ready for a professional relationship, he should keep his events as I for one will not opt for such rubbish." (Participant 5)

"But knowing what I wanted, I decided to have what I want and it was not an easy task." (Participant 1)

"I have learned to remain focused. Once you are focused, you are bound to make it. Don't ever touch one thing today, and tomorrow you are dropping it because it is not moving. Keep on doing that thing, one day, it will surly move. Don't get discouraged. I am this kind of a person that is persistent." (Participant 10)

"As an entrepreneur, let's say you own a boutique, a fashion business, you need to learn how to mingle, make friends, be outspoken. That is what I do. I talk about my business, I talk about my clothing." (Participant 3)

Independent. Participants' narratives revealed that the agentic behavior of Nigerian women entrepreneurial leaders to be independent. The participants narrated that for one to excel as a woman entrepreneur in Nigeria with its inherent challenges, one must have a personal drive towards entrepreneurship. During the interviews, some participants shared that a passion to do business, having an entrepreneurial spirit, and loving what you do drove them to entrepreneurship. The participants stated:

"And you know, Nigeria women are very, very tenacious and they are very dynamic in business, we don't allow the men mainly run us down when it comes to business." (Participant 7)

"I find it difficult to give up. Once I set my heart to do something, I push hard to get it done." (Participant 10)

"I acknowledge that part of why I may not be a victim of a lot of female problems is probably due to my level of exposure and confidence in myself." (Participant 5)

"Then integrity must be of very key if you must be a person of leadership, you must be somebody that keep your word before your staff. Concerning integrity, when you have integrity both from your own buyer and the supplier, it's one thing that will make way for you in your business. So you must be somebody that develop a very strong character. Integrity is the key and you must be a person with strong character if you must be in leadership." (Participant 9)

Collaborative. Participants' narratives revealed the agentic behavior of Nigerian women entrepreneurial leaders to collaborate among themselves. The participants narrated that as women entrepreneur in Nigeria, they collaborate and network. During the interviews, some participants shared that they support themselves, they network, and introduce themselves to the line of business as entrepreneurs. The participants stated:

"And you will have the support of other women and if you can collaborate. There are some things you cannot do alone, if two of us put ideas together and agree, we can move mountain. We can do more than what one person can do. So I think what Nigerian women should learn is to collaborate with other women. We can put our resources together, like in the area of finance, being a challenge." (Participant 1)

"I am part of Federal Government Girls College Leeja, Alumni. So last year, within ourselves, we started last year to organize entrepreneurial development skills. Where entrepreneurs and skilled people among us train other for little or nothing. I learnt how to do professional make up with #5,000, something that you pay #50, 000 or #40,000, #70,000, #100,000 to learn. But because I was a member of that body, and among ourselves, we decided to train ourselves for a much subsidised rate as a benefit of being part of an association." (Participant 3)

"We need to network. If women begin to network, we would build a broader base." (Participant 2)

"Now I have two friends that I have actually introduced to this business and am happy. They are almost going into their second year now." (Participant 4)

Daily challenges to a woman's success. Participants' narratives revealed the daily challenges that Nigerian women entrepreneurial leaders face on their road to success. The participants narrated that Nigeria women entrepreneurial leaders on their road to success face different challenges in many areas ranging from sexual harassment, denial of financial support, degradation, and antagonism of all kinds. During the interviews, some participants shared that finance was a major challenge, managing human resources, and fighting to be noticed are some of the major challenges they faced on their road to success as women entrepreneurs. The participants stated:

"I have faced challenges in many areas ranging from sexual harassment, denial of financial support, degrading, antagonism of all sorts." (Participant 5)

"So the major challenge I had was finance. In Nigeria, it is very difficult to access a loan, they will want you to bring something that is three times greater than what you want as loan. Finance is a major challenge. The banks and facility providers don't take women seriously." (Participant 10)

"Basically, the biggest challenges that you have is human resources. That's the biggest challenge that I have had - human resources. Being able to get people that are committed to doing the work. Able to work with you to produce result. That's the biggest challenge." (Participant 6)

"You know I run a business in renewable energy and it is a male dominated area. I am a female and I leave in the North. Northern Nigeria is more like a very restrictive society for the women. There is a lot of norms, do this, you can't do this. Our dressing is checked. Just by dressing the wrong way and going to somewhere can actually be the

determinant of you getting a deal or not. And there is nothing you can do about it.

Another challenge I would say is that getting noticed in my space is really a lot of hard

work. So I find myself most times fighting to be taken seriously much more than doing

the business." (Participant 7)

   The importance of building social capital. Participants' narratives revealed the

efforts of Nigerian women entrepreneurs in building social capital to impact greatly on

their performance. The participants narrated that carrying your workers along, sharing

your vision with them, and making them take ownership of the organization will help

them build social capital and greatly enhance their performance. During the interviews,

some participants shared that having a good relationship with staff, motivating, and

giving incentives are some things they do as women entrepreneurs to build social capital

that will greatly impact their performance. The participants stated:

  "Also, you need to have good relationship with your staff. Because once you

don't have a good relationship with your staff, they tend to be quarks. I give them good

packages like seasonal, during Christmas, Salla, just motivational things. So if you don't

have good rapport with them, they will just kill your business. They know what to do to

keep your chickens alive, they know what to do to make your chicken fall sick. They

know what to do." (Participant 4)

  "You bring all kinds of things out, reward schemes, best staff schemes. You

know, you give them incentives. You have to make them work. Like when we started this

puzzle business, when you get a staff, the salary was in two parts. The basic and the

commission based part." (Participant 6)

"It's not easy leading people. In fact, human beings are the most difficult being I have encountered. But for you to lead, you have to look at their problem, bring them closer, know them and be in their shoes and carry them along. Share your vision with them, telling them that this is where we are going. If they understand where you are going, they will follow suit. I run an open door policy and I involve both the parents and the teachers also. Sometimes I will run parents forum and this is like bringing the parents and the pupils together in a meeting, in seminar not just in a meeting. I will ask them through questionnaires what they want. So I put them back in the leadership of my school. From there I investigate what they want and I will add it in my plan. So, the same way also the teachers also are involved, and involving them to take ownership of that organization and they will work knowing fully well that there is something at stake. This in turn brings them into the organizational leadership structure." (Participant 1)

Aggressive challenges to women's leadership from external stakeholders.

Participants' narratives revealed the socio-cultural and economic challenges often facing Nigerian women entrepreneurial leaders from outside their business, including sexual harassment, denial of financial support, degradation, and antagonism. The participants narrated that they faced challenges from external stakeholders in the form of socio-cultural and economic challenges as women leaders. During the interviews, some participants shared that they faced people degrading them as women and negative perceptions of men about them. The participants stated:

"I have faced challenges in many areas ranging from sexual harassment, denial of financial support, degrading, antagonism of all sorts. In our Nigerian diverse cultures,

men are seen to be at the helm of affairs and women are relegated to the background. I

have come to an understanding that this affects women psychologically in making strong

decisions as leaders as they see the man to be the rightful 'owner' of leadership in our

cultural context." (Participant 5)

"Another major challenge women face is if the people you are dealing with find

you attractive, they will want to start making advances on you. Sexual advances from the

opposite sex is one of the major challenges women face in the Nigerian business

environment. There is this perception that women can't get anything on merit."

(Participant 10)

"Some of the times, the community structure has it that it is the men that come up

to the chiefs. As a visitor, you are also allowed in but you speak through the men to the

chiefs. For instances, many of those places, you couldn't walk up to the men and shake

them because you are a female." (Participant 8)

Summary

In this chapter, I summarized my work in conducting and presenting data analysis

results supported by narrative inquiry methodology with a total of 10 participants, leading

to answers for the central research question: *How do women entrepreneurs in Nigeria*

describe barriers to SME leadership through narratives about their daily business

experiences, their agency, and their entrepreneurial context? Based on the findings of

this narrative inquiry study, a total of five conceptual categories grounded in the

Conceptual Framework and 15 reformulated themes gleaned from the critical events data

analysis were identified, leading to thick, rich stories as data on the leadership challenges

of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. The categories were (a) developmental life experiences leading to entrepreneurship entry as a woman in Nigeria; (b) challenges to women entrepreneurs in Nigeria; (c) leadership style of Nigerian women entrepreneurs; (d) agentic behavior of Nigerian women entrepreneurial leaders; (e) themes from narratives on the daily business experiences of Nigerian women entrepreneurial leaders. The 15 themes cover: unemployment trends led to entrepreneurship; a personal drive towards entrepreneurship; the ability to identify a market opportunity; challenges due to family; challenges due to gender; patriarchal attitudes of the culture; situational leadership style; highly knowledgeable in business and management skills; role modeling; decisive; independent; collaborative; daily challenges to a woman's success; the importance of building social capital; aggressive challenges to women's leadership from external stakeholders.

The issue of trustworthiness in narrative research is based on having access to reliable and trustworthy records of the participants' stories — the cornerstone of validity and reliability in narrative research. I utilized the critical event approach for data analysis because of its inherent characteristics of openness and transparency in thoroughly emphasizing, highlighting, capturing, and describing events contained in stories of experience (Webster & Mertova, 2007). The issue of trustworthiness in my study was examined through credibility, transferability, dependability and confirmability.

In Chapter 5, I further interpret the study findings in terms of how they compare and contrast to the literature described in Chapter 2. I also describe how future scholarly

research can extend these findings and further study the leadership challenges of women entrepreneurs in Nigeria, their daily business experiences, their agency, and their entrepreneurial context.

Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. Researchers use qualitative methods to explore real-world issues (Merriam & Tisdell, 2015). The qualitative method allows for the use of non-standardized, adjustable approaches to data generation that are relevant to a specific problem of study (Ritchie, Lewis, Nicholls, & Ormston, 2013). The qualitative, narrative approach to investigating women leaders' daily business experiences allowed me to include complex issues (such as their agency and entrepreneurial context) and to explore how participants comprehended the world around them, providing insight into human understanding (see Webster & Mertova, 2007).

The study was framed by three key concepts that focus on women leaders' daily business experiences and that comprised the study's conceptual framework, including Mordi et al.'s (2010) concept of women's entrepreneurial development in Nigeria, Lincoln's (2012) concept of Nigerian women's entrepreneur leadership style, and Eagly and Karau's (2002) concept of agentic behavior of women leaders. A critical events analysis of 10 participants' narratives revealed 15 prominent themes: unemployment trends led to entrepreneurship; a personal drive towards entrepreneurship; the ability to identify a market opportunity; challenges due to family; challenges due to gender; patriarchal attitudes of the culture; situational leadership style; highly knowledgeable in business and management skills; role modeling; decisive; independent; collaborative;

daily challenges to a woman's success; the importance of building social capital; and aggressive challenges to women's leadership from external stakeholders.

Interpretation of Findings

Most of the findings in this narrative inquiry confirm or extend existing disciplinary knowledge because each narrative presented issues aligned with findings in the reviewed literature in Chapter 2. During the critical events data analysis process, I observed no discrepant data contradicting the themes and suppositions presented within the conceptual framework or the extant scholarly literature. In this section, I present and review the findings by the finalized conceptual categories of this narrative inquiry study as emerging from the data analysis, and compare them with the relevant concepts from the conceptual framework and the scholarly literature. I provide evidence of how the study findings confirm and/or extend such existing knowledge. Extension studies such as this not only provide replication evidence, but also extend the results of prior studies in new and significant theoretical directions (Bonett, 2012).

Developmental life experiences leading to entrepreneurship entry as a woman in Nigeria. The findings of my research showed that developmental life experiences leading to Nigerian women's entry to entrepreneurship often begin in childhood. Several of the participants identified that their interest in entrepreneurship began in childhood and adolescence and they felt they had an *entrepreneurial spirit* within themselves from childhood. The next developmental experience for these participants was the unemployment they experienced as young adult women. Along with the issue of unemployment, their own personal drive towards entrepreneurship, and the

ability to identify market opportunity, the participants almost unanimously saw themselves as business owners from early in their career trajectory. These findings are consistent with previous research, which indicated that the growth of women entrepreneurs in Nigeria has been due to unemployment and their desires to alleviate family poverty and gain independence (Ademokun & Ajayi, 2012). SMEs have the potential to create jobs and encourage economic dynamism, and they flourish when directed by people who know the environment and act for their cause (Boubakary, 2015). Gherardi (2015), drawing from the narratives of women participants in her journaling study of women entrepreneurs talking about work–family life balance, found passion (personal drive) was the first and main motivation for women undertaking entrepreneurship. On the ability to identify market opportunity, Agarwal and Lenka (2016) noted that the growth trend of women entrepreneurs is mainly a result of their intuition in turning ideas into reality.

Research was needed to address women's developmental life experiences leading to their entry to entrepreneurship in Nigeria. Most scholars have noted pull and push factors as pivotal in leading to women's entrepreneurship. Pull factors include recognition, self-esteem, becoming one's own boss, working according to one's own rules and regulations, earning more money, and becoming independent (Agarwal & Lenka, 2016). Push factors are job dissatisfaction, the family's financial condition, child's education and care, and husband's sickness or death (Agarwal & Lenka, 2016). My findings show that this issue of unemployment as a trend to entrepreneurship is

consistent with research conducted in the African context. The findings extend scholarly

knowledge on the motivation for women's entry into entrepreneurship.

Additionally, the findings align with the concept of women's entrepreneurial

development in Nigeria. The concept defines the challenges that women entrepreneurs

face as they develop their businesses in the Nigerian context (Mordi et al., 2010). The

emergence of women entrepreneurs in any given society is mediated by the challenges

they encounter on the path towards entrepreneurial development (Mordi et al., 2010).

These challenges emerge from the economic, cultural, and religious environment, and are

deeply rooted in the discriminatory socio-cultural values and traditions within the society

(Isiwu & Onwuka, 2017; Moses & Mordi, 2010).

Challenges to women entrepreneurs in Nigeria. The findings of my study

revealed that the challenges faced by Nigerian women entrepreneurial leaders result from

family, gender, and patriarchal attitudes within the predominant culture. Some of the

participants revealed that the needs to care for their family, balance their time, and gain

the support of their spouses were some of the challenges they encountered in reconciling

and balancing their role as a woman family member (wife, mother, sister, daughter) and

entrepreneurial leader/business owner. The findings of my study are consistent with

previous research. Some scholars have identified family challenges facing women leaders

in Africa as including motherhood responsibilities, cultural family practices, and career

immobility due to family obligations (Choge, 2015).

Carli and Eagly (2016) stated that women continue to face challenges that men do

not face in leadership, deal with gender stereotypes that depict women as unsuited to

leadership, lack mentors, and have greater responsibility for childcare and other domestic tasks. Women entrepreneurs in Nigeria are unable to grow at rates comparable with developed countries because of challenges they face as a result of being seen as home keepers and inseparable from their families (Imhonopi et al., 2016). My research did not confirm findings from studies that indicated that Nigerian women have economic growth potential as entrepreneurs and are not necessarily hampered by the family dynamics and resources that drive their businesses (Halkias et al., 2011; Olaoye & Dabiri, 2017). Most of the participants noted that balancing family life and business leadership is challenging and tedious and affects the daily life of an entrepreneur and the business.

On gender-related challenges, my study findings confirm Lincoln's (2012) assertion that women in Nigeria still have difficulty challenging their subjugated gender role in the society, and this trend affects their abilities to successfully develop their enterprises. Bart and McQueen (2013) noted that women still have difficulty challenging their subjugated gender role embedded within Nigerian ethnic cultural values and are still underrepresented in business leadership. While leaders' contributions are vital, the issue of gender tends to hinder the involvement of women with talents that may improve the competitiveness and viability of an organization (Madsen & Longman, 2015). Some of the participants shared a more traditional mentality regarding gender activities, noting that leadership is suitable for men.

The findings of this study extend knowledge on gender and leadership, given that few studies have explored the influence of gender on women entrepreneurs' leadership in developing countries like Nigeria (Harrison et al., 2015). Much of the research examining

gender and leadership has taken place in Western contexts; as such, there is room for researchers to expand their purview to address gender and leadership from a cross-cultural perspective (Northouse, 2016). Another issue is the perception of gender and leadership as having cultural norms and values and needing further research with samples from other cultural and contextual backgrounds (Stempel et al., 2015). The findings of this study have been able to throw light on these issues raised.

The findings of the study further align with those of Mordi (2004), who noted that the challenges to women's development in Nigeria are influenced by some religious philosophies based on patriarchal thought systems in which the "God-given" roles of women are that of mother and wife. Mordi further noted that in the labor market, the asymmetry and ascendancy of men over women is mostly based on a patriarchal thought system and customs that place the obligation on men to be the economic providers, emotional protectors, and leaders (Mordi, 2004). The patriarchal thought system and customs can be understood through Eagly et al.'s (2000) social role theory, in which men are perceived to be *bread winners* and occupy high-status roles. Women are meant to be at home, dependent on their husbands, and have no voice as to what they want. The growth of these women entrepreneurs is influenced by the patriarchal nature of Nigerian society regarding the perception and control of women, religion, and ethnicity (Yusuf, 2013). My finding confirms that these cultural practices are limiting women's entrepreneurial development in Nigeria and have not yet received adequate attention (Akinbami & Aransiola, 2016). All these challenges not only hinder the growth of

women entrepreneurs, but also limit their leadership growth potential (Ayogu & Agu, 2015).

      Leadership style of Nigerian women entrepreneurs. The findings of my study revealed the leadership style often adopted by Nigerian women entrepreneur leaders as adjusting their leadership style to fit the development level of internal stakeholders, developing the requisite skills in leading their businesses, and leading their subordinates by showing examples. The findings reveal situational leadership styles in the form of having a good rapport and relationship with staff and having emotional intelligence and interpersonal skills. The findings align with the concept of Nigerian women's entrepreneurial leadership style as explored by Lincoln (2012), which shows the diverse types of leadership styles adopted by women entrepreneurs in Nigeria. Lincoln (2012) noted that leadership practices differ across countries and can also be seen within a particular geographic locality, owing to a number of factors, most notably socio-cultural in nature. Muchiri (2011) asserted that socio-cultural context can influence leadership process and effectiveness such that different countries or regions may exhibit different leadership and management practices based on their socio-cultural setting (Chow, 2005; Elenkov, 2002). In Nigeria, women entrepreneurial leaders display transformational or democratic leadership practices, evident in their way of sharing the organizational mission and vision with their employees (Lincoln, 2012). The findings of my study revealed that Nigerian women entrepreneurial leaders share organizational mission and vision with their employees. This finding is in line with Bass' (1985) theory of

transformational leadership, a paradigm aimed at understanding effective leaders' behaviors.

The findings also revealed Nigerian women entrepreneurial leaders to be highly knowledgeable in business and in developing requisite management skills as leadership styles in leading their businesses. Kabir et al. (2017) asserted that Nigerian women entrepreneurs possess strategic competencies that enable them to sustain and enhance the performance of their businesses. In line with Helgensen's (1990) assertion of using power that comes from personal characteristics such as charisma, interpersonal skills, and personal contacts rather than organizational standing, Nigerian women entrepreneurial leaders established unique interpersonal relationships with their subordinates. Lincoln (2012) noted that Nigerian women tend to be more daring in terms of business acumen and management than Nigerian men. Women engage more in a relational approach to work than men (Matthew, Buontempo, & Block, 2013). In their study, Kabir et al. (2017) called for qualitative research for more understanding of competencies of women entrepreneurs in Nigeria. The findings of this research are a response to this call from Kabir et al. (2017).

Role modeling is a leadership style often adopted by Nigerian women entrepreneurial leaders in leading their subordinates by showing examples. The findings of the study revealed that leadership by example and not being found wanting in the discharge of their duties before their subordinates makes them stand out as women entrepreneurial leaders and enhances their performance as women entrepreneurial leaders in Nigeria. The finding aligns with previous research by Outsios and Farooqi (2017) that

for women to emerge as sustainable entrepreneurs, they must play a significant role as women role models. Oyesomi et al. (2016) noted that the Nigerian women were able to prove their mettle when given the opportunity and have become role models for the young girls of contemporary Nigeria.

The findings of the study align with the concept of the Nigerian women entrepreneur leadership style as explored by Lincoln (2012), and extend knowledge on the diverse types of leadership styles adopted by women entrepreneurs in Nigeria. Women's leadership styles tend to be more transformational than men's, and such a style is associated with effective leadership (Stempel, Rigotti, & Mohr, 2015).

Agentic behavior of Nigerian women entrepreneurial leaders. The findings of the research highlight the agentic behavior of Nigerian women entrepreneurial leaders and align with the concept of agentic behavior of women leaders by Eagly and Karau (2002). The agentic behavior portrays attributes of being assertive and controlling, and confidence tendencies such as being aggressive, ambitious, dominant, forceful, independent, self-sufficient, self-confident, and prone to act as a leader (Eagly & Karau, 2002). The findings revealed being decisive, independent, and ability to collaborate as the agentic behavior of Nigerian women entrepreneurial leaders. The participants revealed that the ability to remain assertive and steadfast in their decision-making showed their agentic behavior. Being decisive was evident in their assertion of having a voice, being upfront, and knowing what they want as key to decision-making as a woman entrepreneurial leader.

This finding is in line with the research of Lincoln (2012), who noted that Nigerian women entrepreneurial leaders allow their employees to use their own initiative in decision-making, to seek solutions to problems, and to participate in decision-making, showing elements of benevolent and participative leadership practices among women entrepreneurs. Also, women entrepreneurs based on home and family commitment tend to involve their employees in the decision-making process and allow them some level of responsibility (Adesua-Lincoln, 2011; Bianchi, Milkie, Sayer, & Robinson, 2000). Women leaders give their employees a voice in decisions (Girma, 2016). Women are willing to share power and information and to make apparent the reason behind their decisions as they use complex moral reasoning for decision-making and consider multiple viewpoints (Bartlett, 2013; Gipson et al., 2017; Rosener, 1990). In being assertive, as revealed in the study, this finding is supported by Northouse (2016), who stated that women are becoming increasingly more assertive and masculine in their leadership approach, without losing their feminine qualities.

The finding that women are independent shows the agentic behavior of Nigerian women entrepreneurial leaders. Agentic attributes include being assertive, controlling, and confidence tendencies such as being aggressive, ambitious, dominant, forceful, independent, self-sufficient, self-confident, and prone to act as a leader (Eagly & Johannesen-Schmidt, 2001; Eagly & Karau, 2002). This attribute might be explained by the growth of women entrepreneurs in Nigeria, which Ademokun and Ajayi (2012) noted is due to unemployment, their desire to alleviate family poverty, and wishes to gain independence. The finding differs from the study of Oluwatomipe et al. (2015), who

found that in Northern Nigeria, as part of religious beliefs, girls are expected to get married at an early age, making them susceptible to poverty, dependence on men, and unable to develop skills required for an independent lifestyle. Though this finding may not be absolutely false, the finding of my research witnessed a step forward where the participants from Northern Nigeria revealed that most of the women are now educated and can work and conduct business. The women's narrations confirm the findings of Vossenberg (2013) that the growth of women entrepreneurs may be explained by changes in the society occasioned by an increase in the level of education, the desire for financial independence, late marriage, decreased childbearing, and women's independence. The finding of my study agrees with Lincoln (2012), who stated that women entrepreneurs in Nigeria do not lack self-confidence in their leadership capability or the requisite competence to function effectively as leaders. Furthermore, Kinjal (2015) suggested that for women to grow in entrepreneurship, women entrepreneurs are to be given confidence, independence, and mobility to come out of their paradoxes.

Most of the participants expressed the need for collaboration. The finding of the study revealed the agentic behavior of Nigerian women entrepreneurial leaders to collaborate among themselves. The participants narrated that as women entrepreneurs in Nigeria, they collaborate and network. During the interviews, some participants shared that they support themselves, they network, and introduce themselves to the line of businesses as entrepreneurs. Women leaders are better at developing others, inspiring, motivating, building relationships, and collaborating with team members than men leaders (Cavallo & Brienza, 2006; Zenger & Folkman, 2012).

Women adopting agentic attributes rather than their stereotypical communal attributes often results in prejudice (Eagly & Karau, 2002; Rosette, Koval, Ma, & Livingston, 2016). The prejudice results in women being unfavorably evaluated for their gender role and also for violation of their traditional gender roles. Women who fulfil their leader role may get negative reactions and positive evaluation for the fulfilment of this role (Eagly & Chin, 2010), which coheres with Heilman, Block, and Martell's (1995) seminal research that found that women leaders get positive and negative evaluations. Successful women leaders were described as being hostile and less rational than successful men leaders.

Themes from narratives on the daily business experiences of Nigerian women entrepreneurial leaders. The findings of my study revealed themes on the daily experiences of Nigerian women entrepreneurial leaders. The themes are on the daily challenges to a woman's success; the importance of building social capital; and the aggressive challenges to women's leadership from external stakeholders. The participants revealed the daily challenges that Nigerian women entrepreneurial leaders face on their road to success. The findings revealed that the challenges range from sexual harassment, denial of financial support, degradation, and antagonism of all kinds.

Sexual harassment. The findings reveal that sexual harassment is another big challenge to Nigerian women entrepreneurial leadership. This confirms the research of Khan, Naveed, and Jantan (2018), stating that another big challenge for women to cope with is sexual harassment. Women face abduction, abduction threats, and sexual harassment (Hadi, 2017). Khan et al. (2018) noted that violence against women,

including rape and sexual harassment, go unreported due to the stigma and threats from the culprits.

Denial of financial support. The findings of the study revealed that Nigerian women entrepreneurs have difficulties raising financial support. The findings confirm empirical research that has identified lack of financial support, poor management, corruption, lack of training, and experience as the most common obstacles to SMEs' growth in Nigeria (Muritala, Awolaja, & Bako, 2012). To promote the growth of women entrepreneurs in Nigeria, Otunaiya et al. (2013) suggested policy options of increasing women entrepreneurs' investment funds, cost reduction, provision of psychological, moral and financial support from members of the family, and allowing women to be self-reliant.

Degradation and antagonism. The findings of the research show degradation and antagonism as unfavourable attitudes being exhibited toward Nigerian women entrepreneurial leaders. The study confirms the research of Eagly and Karau (2002) on the two forms of prejudice that lead to negative attitudes regarding women leaders or potential leaders compared to men leaders. The negative attitude results in more constrained access to leadership roles for women as opposed to men, and in women having to overcome more challenges to be successful in a leadership role (Eagly & Karau, 2002). Eagly and Chin (2010) posited that such prejudice elicits unfavorable attitudes towards women leaders, making it more challenging for women to attain leadership roles and realize success in such a position. Though Nigeria's constitution accords equal right to both genders, women are often treated as minors and as

subservient. The discriminatory attitude is evident in policy, the legal environment, and institutional support mechanisms (Woldie & Adersua, 2004).

Limitations of the Study

In this study, certain factors mentioned in Chapter 1 posed as limitations. The main limitations of this research are as follows:

Sampling. As is recommended in narrative inquiry studies (Clandinin, 2016), the small size sample may limit conclusions only to the sample participants. Ten women entrepreneurial leaders were purposefully selected to participate in this study, and so there was a chance that the views of the participants selected might not represent the views of all women entrepreneurial leaders in Nigeria. This limitation was addressed by purposefully selecting women entrepreneurial leaders from NAWE, which is a professional body representing all Nigerian women entrepreneurs from all over Nigeria. Purposeful sampling is preferred as it yields information-rich cases for in-depth study (Stake, 2010).

The coding process. Coding in this research was done by the researcher only. This inevitably brought in her own personal bias and subjectivity during the coding process. However, this could not be avoided in the context of PhD research because access to other coders and more funding to stretch out the timing of the study is very difficult in Nigeria and any such attempts would have delayed the whole process further. To address this limitation as much as was possible, I worked closely with and was consistently supervised by the Chairperson of my Dissertation Committee, who served as

the methodology expert on my Committee and was responsible for guiding my study through the narrative inquiry design.

Transferability. The concept of transferability is the degree to which findings from a situation can be transferred to another particular situation (Burkholder, Cox, & Crawford, 2016). To make for applicability of the findings, transferability compares context. As the researcher, I was not seeking for the findings of this study to be generalized to the wider population group from which the sample was recruited as the methodological goal of narrative inquiry is not generalization of the findings, but the depth of information gleaned from the participants' storytelling (Webster & Mertova, 2007). A decision on transferability is left to the reader, but to enhance transferability entails sufficiently and clearly describing the setting of the study (Burkholder et al., 2016; Prowse & Camfield, 2013). To ensure the issue of dependability, there was consistency in the collection, analysis, and reporting of the research data (Burkholder et al., 2016).

Context and generalizability. This research was conducted in Nigeria with a purposeful sample of 10 women entrepreneurial leaders. As presented in the extant literature and the literature supporting the Conceptual Framework, leadership is impacted by ethnic culture and gender norms within given societies (Lincoln, 2012; Mordi et al., 2010). As a country in West Africa, Nigeria has its own cultural specificity as values pertaining to women and leadership and some of the findings of the research may not hold true in other countries due to cultural differences.

Recommendations

This study contributes to the research area by filling in the gap in research that largely fails to consider the agentic Nigerian woman entrepreneur as she encounters leadership challenges (Akanji, 2016; Stead, 2015; Titi & Haque, 2017). The potential benefits of this study are gaining deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. The findings of the study may provide information that will make them understand these challenges and ways to overcome them.

The following are recommendations for future research I make based on my analysis of the narratives 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 evidence to suggest that Nigerian women entrepreneurial leaders need to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context.

Quantitative Validation

I would recommend a quantitative research method to validate the findings of my study and make for transferability of the study. The concept of transferability is the degree to which findings from a situation can be transferred to other contexts or settings with other respondents (Burkholder et al., 2016; Korstjens & Moser, 2018). Also,

adopting a quantitative research method may improve generalization of the research. Using a large sample population may help to better determine the challenges to women leadership of SMEs in Nigeria.

Qualitative Replication

For replication of the study, I would recommend future studies using ethnographic and phenomenological designs. Ethnography will allow the researcher to explore the challenges facing women entrepreneurial leaders of different culture groups in Nigeria. The researcher will ask questions of how their experiences offer insights into understanding the challenges facing women entrepreneurial leaders in this diverse culture. The researcher will seek to understand the behavioral patterns, beliefs, standards, and physical and representational artifacts of culture of the different groups of women entrepreneurial leaders. Also, future research may adopt a phenomenological method where the researcher explores the meaning, structure, and essence of the lived experience for women entrepreneurial leaders. This research will show how the research findings will vary across these cultures.

Theoretical. My study adopted role congruity theory of prejudice against women. Future research could adopt social role theory. Social role theory emphasizes traditional gender activities where leadership is suitable for men (Chizema et al., 2015) and where the perceived role of men is different from that of women.

Practice. Empowering women for entrepreneurial roles is achieved through enlightenment and education (Olaoye & Dabiri, 2017). I recommend educational and training programs for Nigerian women entrepreneurial leaders for adequate skills and

capacity building. I also recommend private and public funded mentoring programs for young and upcoming women entrepreneurial leaders. The scholar intends to use this work to effect social change by enlightening and educating Nigerian women as to their economic contributions to the economy and their role in entrepreneurial leadership. The results and implications of this research may provide information to women entrepreneurial leaders on how to acquire entrepreneurial skills, strategies, knowledge, and education that could help them develop economically. Also, it may help them to realise the impact of mentoring, role modelling, and networking as this will impact greatly on their sustainability and performance. The results of this study indicated that there is a need to develop ways in which Nigerian women entrepreneurial leaders gain education and training on the coping strategies to overcome the leadership challenges in their daily work life, their agencies, and within their specific entrepreneurial context.

Challenges facing Nigerian women entrepreneurial leaders. The focus of this study was on Nigerian women entrepreneurial leaders, and the research findings revealed fascinating challenges that these women face as they rise and develop as women entrepreneurial leaders. My participants were able to tell their stories of the challenges they encountered as Nigerian women entrepreneurial leaders. Such challenges are due to family, gender, and patriarchal attitudes of the culture. Goyal and Yadav (2014) suggested further research into challenges faced by women entrepreneurs in developing countries to be compared to the challenges faced by their men entrepreneurs in developing economies, and also with their women counterparts in developed economies. The challenges faced by women entrepreneurs in developing countries and their

counterparts in advanced countries appear to be different. I recommend such cross-cultural or comparative study. Also, research on challenges peculiar to men entrepreneurs in developing countries would be a novel idea. De Vita, Mari, and Poggesi (2014) called for future research on the working lives and complexity of difficulties faced by women entrepreneurs. Further research should delve deeply into examining the interface between leadership and entrepreneurship using a gendered analytic lens (Harrison et al., 2015).

To further widen our understanding of the numerous leadership challenges of the Nigeria women entrepreneurial leaders and to overcome these challenges, it may be useful to expand the scope of this study to include other women entrepreneurial leaders whose businesses are considered large scale, as some of these women leaders may also benefit from this study. There is a need for future researchers to investigate if there is any significant difference in the challenges identified from SME and large-scale women entrepreneurial leaders in Nigeria. Such a comparative study would provide information for sustainability of women leaders at SME level and ease of mobility for women aspiring to go higher to large scale. I recommend capacity building training for women entrepreneurial leaders to highlight the identified challenges and proffer ways of women entrepreneurial leaders overcoming them and encouraging upcoming ones.

Developmental life experiences leading to entrepreneurship entry as a woman in Nigeria. The findings of the study revealed that the developmental life experiences leading to entrepreneurship entry as a woman in Nigeria are due to unemployment, a personal drive towards entrepreneurship, and the ability to identify a market opportunity. Welsh et al. (2016) called for future studies to explore factors in the

environment (sociological, economic, geographic, and religious) that drive women entrepreneurs to entrepreneurship. Such research will be vital especially as religion plays an important role in the lives of Nigerians and is an important avenue for social interaction between men and women entrepreneurs with positive economic implications (De Vita et al., 2014). A personal drive or passion was also identified as trend that leads to entrepreneurship. Dean and Ford (2017) stated how passion strongly shapes both the process and the outcome of women entrepreneurial leaders' journeys. Passion steers the direction of the business for success (Hunter, 2011). Dean and Ford (2017) encouraged further studies on reflective and qualitative research studies of both men and women entrepreneurs that add further insight into the diversity and richness of local, contextual study. I recommend a quantitative study to validate the result of my study on the ability of women leaders to identify market opportunities within their environment.

Leadership style of Nigerian women entrepreneurs. The leadership styles of Nigerian women entrepreneurs were revealed as situational leadership style, highly knowledgeable in business and management skills, and role modeling. For leadership style of women entrepreneurs, Dean and Ford (2017) recommended future study to explore the meaning that women entrepreneurs ascribe to notions of entrepreneurial leadership, including close attention to the ways in which gender and leadership feature in their accounts and the ways in which this illuminates their performance as entrepreneurs. Very few studies have explored the influence of gender on women entrepreneurs' leadership (Harrison et al., 2015). Much of the research examining gender and leadership has taken place in Western contexts, and as such there is room for

researchers to expand their purview to address gender and leadership from a cross-cultural perspective (Northouse, 2016).

Most researchers have found that the leadership styles of women are mostly transformational leadership while the findings of my research show situational leadership. I recommend a quantitative study to validate such findings.

Agentic behavior of Nigerian women entrepreneurial leaders. The agentic behavior of Nigerian women entrepreneurial leaders shows them to be decisive, independent, and having the ability to collaborate. Such agentic behavior grants such women entrepreneurial leaders the ability to remain assertive and steadfast in their decision-making. Such women have a voice, are upfront, and know what they want, especially in decision-making. Rosener (1990) noted that collaborative principles are built on interrelationship and engaged leadership. I recommend that such agentic behavior requires further exploration.

Themes from narratives on the daily business experiences of Nigerian women entrepreneurial leaders. The findings of my study revealed themes on the daily experiences of Nigerian women entrepreneurial leaders. The themes are on the daily challenges to a woman's success, the importance of building social capital, and the aggressive challenges to women's leadership from external stakeholders. Such challenges range from sexual harassment, denial of financial support, degradation, and antagonism of all kinds.

The findings revealed that sexual harassment is another big challenge to Nigerian women entrepreneurs. Sexual harassment as a challenge was confirmed by Hadi (2017)

and Khan et al. (2018). Also, Nigerian women entrepreneurs have difficulties raising

financial support (Muritala et al., 2012). I recommend policy options of the government

to provide inexpensive funds, which could come in the form of investment funds and cost

reduction. Some participants revealed that they were disturbed by government agencies

that come around to collect taxes. Government and policymakers are to provide a tax

haven and tax incentives. Findings indicate that the Government should stop the

harassment and extortion experienced from corrupt government officials. Degradation

and antagonism are unfavorable attitudes. Such prejudice and negative attitudes are

innate. I recommend that educational and enlightenment programmes should be initiated

where the ills of such behaviours could be exposed.

Generally, training plays a vital role in capacity building, and training and skill

acquisition programmes that have potential for boosting self-efficacy among women

should be encouraged (Choge, 2015). I recommend education and entrepreneurial

training and enhancement of capacity building for women.

I recommend that the federal, state, and local governments should rise up to their

responsibility and ensure the wellbeing of SMEs so as to benefit women entrepreneurs.

The government could provide mentoring programmes in entrepreneurship for young and

aspiring women entrepreneurs. The program would provide them with relevant

information about entrepreneurship, offer them opportunity to meet and network, and

serve as a point for mentorship and role modeling. Also, I recommend private

organizations, non-governmental organizations, and public funded organizations to

partner with NAWE, the African Women Entrepreneur program, and many other

initiatives to provide training, networking, and mentorship to young women entrepreneurs.

Implications for Social Change

The purpose of this qualitative, narrative inquiry study was to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. The findings of this study might contribute to positive social change in so many ways.

Individuals. The results of this study may provide an enlightened outlook about the leadership challenges of women entrepreneurs in Nigeria to individuals. The information from the study may guide, empower, and equip upcoming women entrepreneurial leaders to avert such challenges in the future. There are challenges due to family, gender, and patriarchal attitudes of the culture. An understanding of the information regarding leadership challenges of women entrepreneurs in Nigeria may lead to business and economic growth for some women entrepreneurs as they will gain access to tools such as entrepreneurial training, networking, and the mentoring opportunities they need to excel as entrepreneurial leaders. This information and understanding may enhance significantly their drive for entrepreneurship, enhance work-life balance, and entrepreneurial performance.

The research findings revealed the daily challenges to a woman's success. These challenges range from sexual harassment, denial of financial support, degradation, and antagonism. The information, when disseminated, could help women to be enlightened

and form a defense against such contemptible attitudes. The research also found the importance of building social capital. Social capital impacts greatly on the performance of women entrepreneurs in developing countries (Idris & Agbim, 2015). Social capital was found to have a significant relationship with women who are self-employed, educated, have training and skills acquisition, and are empowered economically. To impact positive social change, the information could impact women entrepreneurs to be aware of the relevance of social capital.

Family. The traditional roles played by women in a typical Nigerian family setting are changing due to changes in the family configuration and functional setting allowing women to undertake more practical and functional roles within the society (Madichie, 2011). The result of the study revealed that Nigerian women entrepreneurial leaders have the ability to identify business opportunities from their environment. Agarwal and Lenka (2016) asserted that the growth trend of women entrepreneurs is mainly attributed to their intuition in turning ideas into reality. Women have the ability to create jobs and not be dependent on only government jobs with the mounting unemployment. When women are availed of such information and encouraged, they can transform the environment. They may be empowered to raise funds to train their children up to university level, thus contributing to the society by producing highly educated and entrepreneurial youths. Most husbands in Nigerian society are beginning to appreciate the impact of women being involved in entrepreneurial activities as evidenced by the impacts in the home (Wolf & Frese, 2018). Some of the participants revealed that they get support from their husbands as their earnings started impacting their homes.

Organizational. The results of the study reveal that Nigerian women entrepreneurs adopt situational leadership styles, are highly knowledgeable in business and management skills, and are role models to their subordinates. Jalal-Eddeen (2015) revealed that the leadership behavior of leaders of SMEs is important in influencing employee performance and organizational performance. Nigerian women entrepreneurs possess strategic competencies that enable them to sustain and enhance the performance of their businesses (Kabir et al., 2017). Giving women the opportunity to lead their organizations can result in positive social change as organizational sustainability and performance could be enhanced.

Societal/policy. The potential in women and their contribution to the economy of developing countries still remains unrecognized and unacknowledged, as indicated by entrepreneurial scholars (Ifelunini & Wosowei, 2015). For broader social change to take place in any society, marginalized groups must also be recognized for their economic contribution to any given society as a whole. The information from this study may make policymakers and the Government recognize the impact of women entrepreneurs generally, supporting and creating opportunities for growth from them. Additionally, supporting and creating opportunities for women will result in greater business performance, creating opportunities for alleviating poverty through job creation. Women entrepreneurs are perceived as making significant contributions to job creation and economic growth (Ahmad & Arif, 2015).

Encouraging women entrepreneurs will result in overall economic growth and development. Women entrepreneurs play an important role in the economic growth and

development of any economy (Adeola, 2014; Ascher, 2012). Women's roles in entrepreneurial activities has the potential to promote economic development (Sarfaraz, Nezameddin, & Majd, 2014). The result of this study could encourage social change by encouraging women to pursue entrepreneurship and not be discouraged. This action will result in overall economic growth and development, and positive social change could be achieved in Nigeria.

Conclusions

There has been a scarcity of research into the barriers to SME leadership among women in developing countries, and there exists a need for qualitative, post-structuralist, and contextualized research approaches emphasizing the relationship between individuals in an entrepreneurial context and how women's boundaries are stretched to create agency as an entrepreneur (Stead, 2015). The specific problem addressed in this study was that a deeper understanding was needed on barriers to SME leadership among women entrepreneurs in Nigeria focusing on women leaders' daily business experiences, their agency, and their entrepreneurial context (Akanji, 2016; Stead, 2015; Titi & Haque, 2017).

The women in this study played a pivotal role in gaining a deeper understanding on the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. They provided critical insight into their struggles and challenges to raise the economic profile of women business owners and business leaders in their nation of Nigeria to attain career success even in work environments where they are not the minority. Despite the many obstacles

these women face, they seek to legitimize their entrepreneurial leadership role in

Nigeria's marketplace and beyond. Thanks to the stories told by the women participants

of this study, researchers now have a launchpad from which to begin developing a body

of knowledge that accurately depicts the experiences, challenges, and triumphs of these

courageous and resilient Nigerian women entrepreneurial leaders.

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Appendix A: Recruitment Letter

Recruitment Letter to Participate in the Study

Hello, I am a PhD. student at Walden University and I would like to invite you to participate in my research about the daily business experiences of women entrepreneur leaders. The purpose of this study is to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. I believe that your daily experience would be a great contribution to the study. As such, I am reaching out to you to see if you might have an interest in participating in the research. The study is important because the findings may provide women entrepreneurs with knowledge on how to overcome leadership challenges in their daily work life and within their specific entrepreneurial context. The impact of this study may result in enlightening and educating Nigerian women as to their economic contributions to the economy and their role in entrepreneurial leadership. This study will benefit the women entrepreneurs, contribute to the growth of their entrepreneurial ventures to alleviate poverty, create jobs, and enhance economic growth in Nigeria.

If you are interested in being a part of this study, please look over in detail and return the signed consent form which is attached to roseline.ojinta@waldenu.edu. If you would like to request additional information, you may reply to roseline.ojinta@waldenu.edu.

Thank you in advance for your consideration.

Respectfully,

Roseline Ojinta

Appendix B: Interview Protocol

Interview Details:

Participant's Code Name _____

Interview Date/Time _____

Age_____ _____

Gender _____

Years at your present position _____

Industry Sector: _____

_____

Preliminary Actions:

1. **Explain the purpose of the interview. Provide a short background of the researcher's connection to the study**.

   The purpose of this study is to gain a deeper understanding of the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. As you may know, women entrepreneurs are women who initiate, organize, create, and operate businesses, taking the opportunity identified in their immediate environment and the risks involved therefrom. These women are exposed to leadership challenges/ barriers in their daily business life. This study is about exploring the leadership challenges of women entrepreneurs in Nigeria through the lens of their daily business experiences, their agency, and their entrepreneurial context. I am conducting this study as part of my doctoral program. I have a background in Economics, University Administration and Human Resources, but my experience has no bearing on my role as a researcher in this study.

2. **Explain participant rights**.

   Your response to my invitation to participate and your signature on the consent form will indicate your formal consent for this interview. Please note that all information will be held in the strictest of confidence. This interview will also be digitally recorded. I will transcribe the interview immediately upon completion. The data collected from this interview will only be viewed by me and my dissertation committee. Please note that your involvement is voluntary and you may choose not to answer any of the questions or withdraw at any time. Also, you have the option to

stop the interview at any time. The interview should take no more than an hour to complete. Thank you for agreeing to participate. Please sign the consent form.

Interview Questions:

1. Please tell me your story by reflecting on how you ended up being an entrepreneur.

2. Please share with me stories about your challenges as a woman in Nigeria during the enterprise start-up phase?

3. Please share with me stories of experiences as a woman entrepreneurial leader within the boundaries of Nigerian ethnic culture?

4. Please share with me your daily experiences as a woman in entrepreneurship within the Nigerian business environment?

5. As a Nigerian woman entrepreneurial leader, share with me any stories of leadership challenges in leading your business past the five-year sustainability mark?

6. Please share with me through storytelling some lessons learned over your years as a business owner about leadership?

7. Would you like to share with me any more insights on your role as a Nigerian woman entrepreneurial leader that can help support other Nigerian women aspiring to become entrepreneurial leaders?

Closing statement:

I want to really thank you for your time. I will be interviewing other women entrepreneur leaders. The transcript of this interview will be sent back to you for review. Feel free to raise any misconceptions and misrepresentation. The answers of all the people I interviewed will be combined for analysis and report. Nothing you said will be ever identified with you personally. Again, thank you for your time.

Appendix C: Coding and Theme Examples

Participant	Interview Excerpt from Participant Narratives	Conceptual Category	Reformulated Theme
Participant 1	"At that point, no work. So, I searched for job and there was no job. Even when I graduated, there was no job, so I had to try my hands in so many things; try those skills I learnt in school. And I decided right from time that I will teach and end up having my own school to be able to showcase what I learnt at Teachers Training College. So, I said, I will have my own school to be able to implement those principles that I learnt that made me whom I am".	Developmental life experiences leading to entrepreneurship entry as a woman in Nigeria .	1) unemployment trends led to entrepreneurship; 2) a personal drive towards entrepreneurship; 3) the ability to identify a market opportunity
Participant 2	"So, in my world, women were not supposed to have a voice but because of my background, I have more voice than the average man. I have more voice than the men in my family. So, taking up leadership role wherever I found myself was not a problem because I had always been in that position from day one and I make sure you don't cross the line because of gender". Eeeem, funny enough, I have leadership thrown at me everywhere I go. I don't know what it is. I can join a group today, the next time they are holding election, everybody will say Dr. P, and I will be like I just joined you, am new to the group. I don't even know what you do, they will Say nooo, and we know you know. So, I find out that people trust me with leadership positions a whole lot	Leadership style of Nigerian women entrepreneurs.	1) situational leadership style 2) highly knowledgeable in business and management skills; 3) role modeling
Participant 3	"The time when I started my business with the Nigerian job market was horrible, and that was in 2010. I just finished serving and of course one needs a job, you know at the back of you that you have to get going". By the time I	Developmental life experiences leading to entrepreneurship entry as a woman in Nigeria	1) unemployment trends led to entrepreneurship; 2) a personal drive towards

	finished my youth service, I saw that market for fashion was robust to say, so I went for a higher kind of training. At first, I wasn't so sure what I was getting into, but it was something I love doing. This is how I ended up being an entrepreneur, because I knew from time that getting a job in Nigeria is not such an easy thing, I banked on my knowledge as a fashion designer".	.	entrepreneurship; 3) the ability to identify a market opportunity
Participant 4	There are lot of challenges involved in being a woman in the northern community. In a northern community, is more of a male dominated community. So, as a woman coming up to set up something outside is really challenging. You have to look for a male staff to come and stand in for you because they think that you really need a male rather than a female to do some things. Being a female in a male dominated community is really a challenging thing to go out there and do the marketing. Hausa/Fulani woman and as you know. We have a more, and our women are more restricted to going out and to doing things. Hausa women are always known to be house wives, so it is a really challenging thing to be out there working. Before you know it, they would say, who is staying in the house to do this. So, I think with that ethnic thing and that cultural barrier is really a challenge, but we are getting through it.	Themes from narratives on the daily business experiences of Nigerian women entrepreneurial leaders	1) daily challenges to a woman's success; 2) the importance of building social capital; 3) aggressive challenges to women's leadership from external stakeholders
Participant 5	"However, women are beading up and facing all these with a straight face and standing firm against such oppositions. You must be vast, well groomed, professionally stable, continuous developmental growth and strong willed. Without these and more, women will be relegated to the background with regards to entrepreneurship. The challenges we face leads to new lessons on daily bases.	Agentic behavior of Nigerian women entrepreneurial leaders	1) decisive; 2); independent; 3) collaborative

	Such brings us to the place of being resilient, focused, empowered, and adventurous. I have learnt never to take any challenge especially from men in the industry and the culture personally. In fact, now I train myself to look forward to such oppositions because it invariably helps me fortify myself and organization".		
Participant 6,	"There is a way people view women and men in business. And men generally except you have the fear of God, they look like they are supposed to be the head and they carry that mentality into the work place. So, when a woman is the boss, they tend not to show the amount of respect they will show to a man that is a boss. These things actually do cause frictions most of the time. You know, and bring problems that just keeps on rolling, rolling, like that. I've had challenges like that that men don't want you to talk to them because they feel that you are a woman. Even though I am the boss. Because they are men, they feel they have a wife at home, why will women be talking to me but if it was a man, it will not be like that. For the women's side, they will be like, me I won't work with women".	Challenges to women entrepreneurs in Nigeria.	1) challenges due to family; 2) challenges due to gender; 3) patriarchal attitudes of the culture
Participant 7	I am a female and I leave in the North. Northern Nigeria is more like a very restrictive society for the women. There is a lot of norms, do this, you can't do this. Our dressing is checked. Just by dressing the wrong way and going to somewhere can actually be the determinant of you getting a deal or not. And there is nothing you can do about it. So, you need to always be properly dressed to reflect the northern woman. You need to always put your head down, be seen and not be heard in some certain	Challenges to women entrepreneurs in Nigeria.	1) challenges due to family; 2) challenges due to gender; 3) patriarchal attitudes of the culture

circles really.

Participant 8	First thing you learn as a business owner is to be your own leader. At first how much time you put in, how much discipline you exert, because you're automatically a role model to people who work with you. So, it's highly important that you take leadership first of all of yourself and then begin to lead other people. So, one thing you have to do as a business owner is to define the scope. People need to know what their goals are, they need to understand it. You have to also not just cater for their pockets but also attend to their emotional needs. The need for recognition, the need for appreciation and encouragement sometimes when it's necessary. But also to push them to keep going when they feel like no I've messed up things, I can't go any further. I think you just cannot be a successful business owner if you're not a leader.	Leadership style of Nigerian women entrepreneurs.	1) situational leadership style 2) highly knowledgeable in business and management skills; 3) role modeling
Participant 9	The fact is that there are a lot of frustrating factors, that it takes a resilient spirit, it takes a diligent person, and it takes a much-focused person to break through and not to be discouraged. To keep going on and believe that one day you will get it and one day you will get it. Just be dogged, not to easily give way. I found out that doing business in Nigeria, you must be a very determine person, if not, there are a lot of things that will want to make you to quit.	Agentic behavior of Nigerian women entrepreneurial leaders	1) decisive; 2); independent; 3) collaborative
Participant 10	So the major challenge I had was finance. In Nigeria, it is very difficult to access a loan, they will want you to bring something that is three times greater than what you want as loan. The banks and facility providers don't take women seriously. Another challenge I	Themes from narratives on the daily business experiences of Nigerian women entrepreneurial	1) daily challenges to a woman's success; 2) the importance of building social capital; 3) aggressive challenges to women's leadership

had is family. You know emmm, is one thing to want to do something and another thing to have the support of your partner. My partner was not really in support of what I want to do, because it was going to take me out of town. Another thing is your children, you have to take care of the home front. Also the way the society sees the women that are enterprising, they will always say 'this woman is always travelling'. At times, they term us to be wayward, where is she going to without her husband. They tend to believe that any woman who travels without her family or husband has gone to sleep outside with a man.	<u>leaders</u>	from external stakeholders