



# Contextual entrepreneurship and gender: The case of Nigeria in relation to developed countries





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**Purpose:** There is a need to better understand the impact of different contexts depending on their economic and social development on women's entrepreneurial experience, that is how belonging to certain cultures may affect women entrepreneurs' experiences differently.

**Design/methodology/approach:** Using interviews, this research explores the narratives of 35 women entrepreneurs in Nigeria (sub-Saharan Africa) in a context of scarcity and where the burden of care and support falls on women. It is important to understand how entrepreneurs feel and think about the barriers and catalysts they have encountered and their identity in specific contexts.

**Findings/results:** In Nigeria, the discourse around women entrepreneurship revolves around personal characteristics that women should emphasise, such as self-confidence, self-efficacy and determination. Therefore, they build their identity in a communitarian and pluralistic way, which is not common in developed countries that are more individualistic.

**Practical implications:** We cannot assume that a developed world perspective, however dominant, is well-equipped to explain entrepreneurship everywhere. In developing countries, women still must fight for their legitimacy as entrepreneurs, while in developed countries women show greater agency in trying to counteract the gendered construction of entrepreneurship.

**Originality/value:** The article follows calls in the literature, specifically that dealing with women's entrepreneurship, to contextualise the analysis, focus on developing countries and use a qualitative approach.

**Keywords:** Female entrepreneurship; developed and developing countries; patriarchal culture; qualitative study; gender construction; Nigeria.

## Introduction

Female entrepreneurship is considered a strategic issue within the global development agenda and the African Union's Agenda 2036 (Konte & Tirivayi, 2020). It represents an important engine of economic growth for developing countries as it has a considerable impact upon employment, upon achieving gender equality and upon poverty reduction, thus contributing to the development of society. For this reason, promoting women's access to participation in economic, political and social issues is one of the Sustainable Development Goals (SDG5) of the United Nations (UN) (Naguib, 2022).

The first research conducted on female entrepreneurship was done in the 1990s and in developed countries, but recently it has spread to developing countries because of its importance for economic development (Roy et al., 2021). That is, most of the published articles on entrepreneurship and gender come from the United States (US), Germany, Spain, the United Kingdom (UK) and the Netherlands (Joyce et al., 2021). In recent years, a significant number of studies have been conducted on women entrepreneurs in different socio-economic contexts, providing new insights and raising new questions (Aladejebi, 2020; Naguib, 2022; Umar, 2022; Roomi & Parrott 2008). However, research on this topic is still scarce when focussing on developing countries, especially with regard to the strong impact on economic growth and poverty reduction that female entrepreneurship can achieve in this context, making this area of research of greater interest (Banu & Khanam, 2020; Mehtap et al., 2017).

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Recent global research highlights important differences between developed and developing countries, both in the level of gender equality in society and in the level of entrepreneurship. Firstly, at the level of gender equality, the World Economic Forum's Global Gender Gap Index measures the size of the gap between women and men in terms of health, education, economic and political indicators. It is used to understand the extent to which the 155 surveyed countries are distributing their resources and opportunities equally between men and women. It measures the size of the gender inequality gap in participation in the economy and skilled labour market, in politics, access to education and life expectancy. According to 2023 data, while a developed country like Spain is ranked 18th (with an index of 0.79 implying a gender gap of 21%), Nigeria is ranked 130th (with an index of 63.7% implying a gender gap of 36.3%). Nigeria is therefore one of the countries with the highest gender gap. There is a need to reduce the gender gap in order to improve the situation of women, which in turn would lead to an improvement in the country's competitiveness.

Secondly, there are differences between developed (high-income) and developing (low-income) countries in terms of entrepreneurship. The Global Entrepreneurship Monitor (GEM) Women's Entrepreneurship Report regularly analyses the state of women's entrepreneurship globally. The most recent report (GEM, 2023) states that in low-income countries women show the highest rates of business creation (13.3%) and typically these rates are because of necessity entrepreneurship (venturing into business out of necessity when alternative options seemingly do not exist) and not opportunity entrepreneurship. In addition to this, the gender gap in start-up rates tends to be larger in high-income economies, particularly those with large welfare states such as Europe, where entrepreneurship is more often associated with innovation and large export markets. Similarly, entrepreneurial intentions were also higher among women in low-income countries (28.2%) and lower in high-income countries (11%). Rates of established businesses were similar for women at all national income levels: around 1 in 20 women (5%) reported owning a business that was more than 3.5 years old. The gender gap is much larger for women owners of established businesses; women to men ratio (W/M 0.68) than for start-ups (W/M 0.80). When we focus on the specific countries that have higher rates of established business ownership, it becomes clear that the national income level is not always a good predictor, as both formal and informal entrepreneurial activity is included. Although women's exits from firms tend to increase with the country's income level, from 2.2% in low-income countries to 5.3% in high-income countries, this should be interpreted with caution as the adjusted exit rate (exit-entry ratio) suggests that entrepreneurial activity is more stable for women in high-income countries. As we can see, there are clear differences between low- and high-income countries.

Nigeria, along with other sub-Saharan African countries, has one of the highest rates of women entrepreneurs in the world (27%) compared to 11% of women in Southeast Asia

and the Pacific, 9% of women in the Middle East, and 6% of women in Europe and Central Asia, although they face numerous challenges (Hernández-Martínez, 2022). At the moment, Nigerian women entrepreneurs are beginning to compete in international markets and are leading innovations in various sectors, from technology to sustainable agriculture, which positions the country as a benchmark in female entrepreneurship worldwide (Ruiz-Rosa et al., 2023). Female entrepreneurship in Nigeria is undoubtedly a driver of social and economic change.

In this line, previous literature has emphasised the contextual embeddedness of female entrepreneurship (De Bruin et al., 2007; Welter, 2011), as the peculiarities of each country's specific socio-cultural and institutional environment play a major role in determining women's access opportunities, the entrepreneurial path and the success of their businesses (De Vita et al., 2014). However, according to Bullough et al. (2022), the interaction and nuances of women's entrepreneurship, growth and culture are understudied. Previous work suggests that the normative context towards women's entrepreneurship is an important predictor of their efforts (Baughn et al., 2006). Therefore, there are calls for research to better understand the impact of context on women's entrepreneurship. By context, we mean both the level of economic development and the level of social development when it comes to the role of women in society. In developing countries, the combination of poverty, low levels of formal education and women with very low social status creates special challenges for women entrepreneurs. In contrast, in developed economies, women have access to the same education and jobs as men, but there are still important gaps that seem to be narrowing at a very slow pace.

The objective of this study is to better understand the context of female entrepreneurship in Nigeria and to determine which factors are determinants for achieving economic and social development in developing countries. Identifying the main barriers and catalysts can be useful for developing successful entrepreneurship-related policies and for fostering the country's competitiveness and growth potential. In addition, it is important to analyse how belonging to certain cultures may affect the experiences and attitudes of women entrepreneurs differently. By developing experimental research on women entrepreneurs in Nigeria, from a qualitative approach and statistical analysis of Nvivo12 software, we follow the call in the literature to put qualitative research methods on the agenda in the field of female entrepreneurship (Henry et al., 2016).

The structure of the article is as follows: firstly, we engage in framing previous literature on the importance of context, especially culture, in how women experience entrepreneurship and the external and internal barriers they may face in relation to the institutional context. We argue that agency and/or identity is constructed depending on these opportunities and challenges. Secondly, we present the situation in Nigeria with respect to women's entrepreneurship, as this is the context of the empirical

study. Thirdly, we develop a qualitative study based on semi-structured interviews, involving 35 women entrepreneurs in Nigeria. The data are analysed using the NVivo software package (QSR international, Denver, US), which performs thematic coding and classifies the main factors that influenced entrepreneurship. Finally, we discuss our contributions and conclusions.

## Theoretical framework

### The importance of context for women's entrepreneurship

From the initial idea and throughout the entrepreneurial process until the business is consolidated and established, women's enterprises are embedded in a complex and multi-layered cultural environment. This means that there is a dynamic interaction between gender and culture, which shapes, at the individual level, gender role expectations and identities and, at the macro-meso level, the economic and social environment in which women's entrepreneurship is embedded (Bullough et al., 2022). Women's entrepreneurship is highly dependent on the specific contexts in which it occurs, including the general political and cultural context, as well as family and household contexts (Welter, 2011). In addition to this, it is important to contextualise entrepreneurship, as Western perspectives dominate the literature on entrepreneurship, but this does not mean that they are well-equipped to understand how entrepreneurship develops elsewhere (Baker & Welter, 2018).

According to Scott (2005):

[I]nstitutional theory attends to the deeper, more resilient aspects of social structure; it considers the processes by which structures, including schemas, rules, norms and routines, are established as authoritative guidelines for social behaviour. (p. 2)

Studies based on this theory suggest that the success of women entrepreneurs is not only influenced by women's personal attributes and traits but also by the environment that surrounds them: social, political and cultural institutions (Aidis & Weeks, 2016; Coleman et al., 2019).

Evidence suggests that women are more sensitive than men to non-economic determinants of entrepreneurship (Minniti et al., 2005). Cultural indicators relate to 'values, beliefs, norms and behavioural patterns specific to a national group' (Leung et al., 2005, p. 357). This, together with the business environment in which women-owned businesses operate, affects their entrepreneurial experience.

The literature calls for multi-level models and theories that better address the inherent complexity of business creation and reflect the linkages between levels of analysis (e.g., De Bruin et al., 2007; Welter, 2011). Drawing on institutional theory, Brush et al. (2007) build on an existing framework that articulates what they call the '3Ms' necessary for entrepreneurs to launch and grow their businesses (Bates et al., 2007): 'market', 'money' and 'management' of human

and organisational capital. They extend to a '5M' framework to enable the study of women's entrepreneurship by adding: 'motherhood' and the 'meso/macro environment'. This framework reflects factors that affect entrepreneurship and serves the authors to group the different obstacles faced by women entrepreneurs. Their reasoning is that when adding the gender variable to entrepreneurship, it is necessary to include two fundamental aspects: motherhood, referring to the domestic and family context (Jennings & McDougald, 2007); and the macro/meso environment, which encompasses factors such as social expectations, cultural norms, national policies, regional support or including all those aspects that go beyond the market itself (Clarke & Pitelis, 2005; Dopfer & Potts, 2010).

Many studies have investigated the factors that act as barriers to female entrepreneurship and have found that they are numerous and, in some cases, interrelated (Akehurst et al., 2012; Coleman & Robb, 2012; Fairlie & Robb, 2009; Hussain et al., 2015; Kelley et al., 2011; Klyver et al., 2012; Ming-Yen & Siong-Choy, 2007). These barriers could be classified, on the one hand, into exogenous factors, which would include all those external aspects that prevent women from developing their entrepreneurial activity under the same conditions as men. Previous research has highlighted the problems faced by women when it comes to entrepreneurship, based on a dominant culture and a machismo of subjugation, which makes it impossible for them to carry out certain professional activities (Alsos & Ljunggren, 1998; Kantor, 2002). In addition, among these factors, Sharma (2013) identified aspects related to a male-dominated society (social barriers) that are related to those at the entrepreneurial level, such as difficulty in accessing financing, insufficient capacity to obtain raw materials, operating in sectors with intense competition and high production costs, among others.

Aladejebi (2020) argues that these exogenous issues ultimately limit access to the resources needed for entrepreneurship, such as land, credit, education, technology, information networks and markets. Mehtap et al. (2017), in a study conducted in Jordan, argue that, in the Arab world, gender stereotypes are reinforced by society, where the man is the breadwinner and the woman's number one priority should be her family and home. Lack of regulation, lack of access to infrastructure and technology, and lack of social awareness towards entrepreneurship have also been barriers that some authors have identified as exogenous factors (Jaiyeola & Adeyeye, 2021).

However, previous research also finds individual and psychological aspects that act as barriers to female entrepreneurship. For example, Sharma (2013) found aspects such as a lack of entrepreneurial skills, insufficient management skills, low risk-taking ability and a lack of self-confidence. Along these lines, Brindley (2005) concludes that women tend to reduce entrepreneurial risk by doing what they normally know in low-growth sectors and relying solely on family support. The study conducted by Tripathi and Singh (2018) also reveals some causes related to individual

and psychological aspects such as lack of motivation, the need to reconcile work and family life, lack of experience or fear of failure, among others.

As can be seen, the number of barriers that have been identified are numerous and, in most cases, they have been treated with equal importance, although some studies try to prioritise them. For example, Raghuvanshi et al. (2017) out of 14 barriers identified 5 as the most important causes limiting women's entrepreneurship: lack of education, experience and training opportunities; spatial mobility and lack of family support; lack of institutional support; lack of business management; and problems in obtaining financial resources. Similarly, Panda (2018) identifies and ranks the constraints faced by women entrepreneurs in developing countries emphasising: gender discrimination; work-family conflict; difficulty in raising capital; lack of infrastructure; unstable business, economic and political (BEP) environments; lack of training; and educational and personality differences. The study suggests that financial constraints and unstable BEP environments should be addressed as top priorities by policymakers, as they are related to resource requirements (as opposed to enablers) and represent external (as opposed to internal) barriers.

### Entrepreneurial identity and agency

Many studies have gone a step further by analysing the construction of entrepreneurial identity that depends on the opportunities or catalysts and constraints or barriers encountered by entrepreneurs in a given context (Ahonen et al., 2014; Barba-Sánchez et al., 2021; Rubio-Andrés et al., 2015). For example, Díaz-García and Welter's (2013) findings indicate specific ways of constructing gender identity that result in gendered practices, that is they found that women act as entrepreneurs 'doing' ('juggling act' and 'overcoming obstacles' in relationships) and 'remaking' gender ('Finding things that women bring to the entrepreneurial field, women's weapons'; 'Finding things within the entrepreneurial field that empower women as a group'; and 'Seeking companionship with women of higher or similar status'). The authors found that because identity construction occurs contextually, other variables intersect with gender in establishing women's status position and that higher-status women engage in 'remaking' gender, trying to add value to it.

This links to the concept of agency. Giddens' structuration theory has been used in the field of entrepreneurship; however, the relationship between entrepreneurs' agency and the opportunity structures of their context has not yet been fully developed (Ozasir-Kacar et al., 2023; Radu-Lefebvre et al., 2021). In addition to this, some authors argue that the literature on entrepreneurship and entrepreneurial identity is 'Western-centric and geographically biased in favour of developed economies' (Tlaiss, 2019, p. 227). In such contexts, entrepreneurship is often seen as masculine, economic and individualistic, and is supported and facilitated by established institutions

such as higher education institutes, incubator centres and networking agencies (Radu-Lefebvre et al., 2021), but the level of institutionalised support for entrepreneurship varies greatly in different countries. Imas and García-Lorenzo (2023) discuss Pan-African feminism and stress 'the need to focus on "agency" and the right of women to express their (entrepreneurial) identities in an empowering and autonomous way'. Several authors explain that Western 'identity' has no meaning in Africa as it is 'communal' or that agency and/or identity in Africa is subjective, plural and relational (Coetzee, 2018), that is 'I am because we are and because we are. I am, therefore, I exist' (Mbiti, 1969, p. 108). According to Imas and García-Lorenzo (2023):

African women have struggled against a colonial past that preserves patriarchal norms, depriving them of opportunities to create, innovate and organise their own initiatives. This past deprives them of their voices to assert their own identities as entrepreneurs. (p. 392)

This is why Coetzee (2018) points out that it is necessary to challenge the notion of agency and/or identity upon which colonial and patriarchal oppression is built and this requires women to narrate their own stories and experiences in order to reappropriate femininity performative acts that display their relational identities.

### Women's entrepreneurship in developing countries: A special focus on Nigeria

The African continent, despite high economic growth and having made remarkable progress, needs to further promote entrepreneurship and foster gender equality policies to ensure sustainability and women's inclusion in entrepreneurship (Moreno-Gavara & Jiménez-Zarco, 2019). The World Bank concludes that, compared to men, African women are at the bottom rung of economic progress. Although both operate in the same business environment, women tend to have fewer resources and are more affected by adverse economic and social situations. The McKinsey Global Institute's (2019) report 'The Power of Parity: Advancing Women's Equality in Africa', states that Nigeria scores low on progress towards gender equality in society, but slightly better on progress towards gender equality in the context of work.

The UN Secretary's 2016 report on women's economic empowerment shows that women lag behind men in terms of the number of women running businesses, access to economic resources and the size of their businesses (Aladejebi, 2020). Reports from developing countries indicate that only 11% of women are self-employed compared to 36% of men (Calvin, 2012). Subordination to male domination, a legacy of colonial vestiges, conditioned women's entrepreneurship in Africa. The lack of support from men and a male-dominated government, among others, means that women continue to struggle to develop their entrepreneurial activities (Jaiyeola & Adeyeye, 2021).

In Nigerian culture, women have traditionally been regarded as homemakers and guardians of family honour and there

are tribal tendencies that promote a patriarchal culture and present certain barriers to entrepreneurship (Blomberg et al., 2021). Therefore, historically, women entrepreneurs have had to struggle with all kinds of barriers, such as gender discrimination, financial constraints, work-family conflicts, lack of infrastructural support, unfavourable business and political environments, lack of entrepreneurship education and personality-related barriers. All these barriers negatively impact the profitability, growth and survival of women-owned businesses (Nwachukwu et al., 2021) and have a negative impact on economic growth, new job creation, innovation and business productivity (Tuyishime et al., 2015). Aladejebi (2020) highlights the institutional barriers imposed on Nigerian women that prevent them from fully participating in economic programmes. For example, there are few women in the national assembly or state houses in Nigeria compared to the number of men. In addition, lack of adequate training, limited access to start-up capital and poor family support are seen as major obstacles to entrepreneurship and economic development. Woldie and Adersua (2004) point out that the greatest challenge for Nigerian women in business is to be taken seriously by society and their male counterparts, and therefore the greatest reward for women in business ownership is gaining control over their own working lives.

However, in recent years, the rate at which Nigerian women are starting businesses is increasing (GEM, 2021; Madichie, 2009). This may be related to the fact that in countries like Nigeria, entrepreneurship remains the main gateway to sustainable wealth creation (Idris, 2015; Nwala & Alfred, 2013). Nigeria has great entrepreneurial and investment potential because of the abundance of dynamic, vibrant markets and natural human resources (Ihugba et al., 2013). This change is undoubtedly the result of all the efforts that have been made in recent years to reverse this situation. In Nigeria today, there are no laws prohibiting women from working in certain fields and the Nigerian Constitution recognises the principle of 'equal work, equal pay' without discrimination based on sex and seeks to eliminate all forms of discrimination in employment. In addition, three of Nigeria's leading financial services agencies, notably the Chartered Insurance Institute of Nigeria (CIIN), the Chartered Institute of Bankers of Nigeria (CIBN) and the Institute of Chartered Accountants of Nigeria (ICAN), have incorporated women into their governing bodies and have taken measures to encourage female entrepreneurship (Jimoh, 2006; Obichukwu, 2007; Odunfa, 2006).

But Nigerian women have less interest in entrepreneurship compared to men (Uchenna et al., 2015), which leads them to be considered the most vulnerable group and bear a greater burden of underdevelopment, having a higher level of unemployment and poverty than men (Isiwu & Onwuka, 2017). In addition to this, women-owned businesses are not as economically developed as those of their male counterparts (Aladejebi, 2020). Given that the gender entrepreneurship gap has narrowed, it is important to understand what barriers have been reduced and what

factors have served as catalysts in achieving this progress in female entrepreneurship in Nigeria.

With respect to catalysts, different studies on women entrepreneurs in Nigeria found that having family, social and government support and a favourable work culture and environment along with individual factors (awareness and confidence, education and training) act as facilitators of entrepreneurship (Isiwu & Onwuka 2017; Singh & Belwal, 2008) highlight self-efficacy as the most important predictor of women's participation in entrepreneurship. Thus, it can be concluded that women who develop greater knowledge about their capabilities and confidence to start a business are more likely to become entrepreneurs.

Recently, Nwachukwu et al. (2021) set out several actions to improve women's participation in entrepreneurship in Nigeria. Among these, they suggest that the government should: provide adequate infrastructure focussed on supporting women microentrepreneurs, improve credit facilities for women entrepreneurs, ensure that loans provided meet set standards and encourage women microentrepreneurs to register their businesses, so that access to finance and support can be facilitated.

In our work, we seek to corroborate whether the barriers perceived by Nigerian women remain the same as those established in the existing literature and whether we can identify which factors have acted as catalysts for women's increased participation in entrepreneurship.

## Methodology

Some authors point out that there is a strong positivist approach to research (Baker et al., 1997), recommending the use of qualitative methods and a constructivist/interpretivist paradigm in which the researcher has a more complete picture of women's entrepreneurship to unravel the complex issues of women's entrepreneurship (Carter et al., 2003). The objective of this part of the study is twofold: on the one hand, to identify the main obstacles and barriers faced by women entrepreneurs that hinder their success and growth in entrepreneurship; and on the other hand, to determine the main catalysts that have led to an improvement in women entrepreneurship in Nigeria in recent years.

This research was conducted through semi-structured interviews with 35 Nigerian women entrepreneurs. This method is one of the most widely used in qualitative research, as it focusses on delving deeper into the respondents' behaviour and the reasons behind it. In addition, we found multiple studies on female entrepreneurship using this methodology (Banu & Khanam, 2020; Brush et al., 2009; Díaz-García & Welter, 2011; Jaiyeola & Adeyeye, 2021; Naguib, 2022; Roomi & Loro, 2008; Tripathi & Singh, 2018).

Following the study of the aforementioned articles, the qualitative approach was considered appropriate and relevant, because it enables in-depth knowledge to be

obtained from the real-life experiences and cases expressed by Nigerian women entrepreneurs. Qualitative approaches enable researchers to uncover experiential meanings and understand worldviews through the eyes of the research participants (Chaluisa et al., 2022). Thus, in this research, the in-depth interviews detailed rich and in-depth information about the experiences, perceptions and business models of each of them, allowing the researchers to recognise the main barriers, as well as opportunities and catalysts of Nigerian female entrepreneurship.

In the words of Sepulveda and Gutiérrez (2016), qualitative approaches are considered opportune in entrepreneurship research when it comes to delving into processes, emotionality and the development of the entrepreneurial experience, as this can be difficult to achieve using quantitative approaches; therefore, the interview, the circular model of qualitative research (see Figure 1) and grounded theory (see Figure 2) are the strategic allies for good qualitative analysis (Strauss and Corbin, 2016). Furthermore, the use of a qualitative approach is a common choice in fields where research is scarce, such as entrepreneurship opportunity recognition (Chaluisa et al., 2022).

Purposive rather than random sampling was used to select the entrepreneurs, as they needed to have quality information and knowledge of the issues related to the objectives of this study (Hamilton, 2006). A dispersion of activities was sought across different industrial and service sectors and according to age and degree of experience as business owners. Of the 35 respondents, 19 were from the service sector and 16 from the industrial or manufacturing sector, aged between 30 years and 45 years, with dependents, either children or family ties, and all with at least 5 years of business management experience. Educational levels ranged from primary education to university studies.

In turn, the 35 women participating in the study are Nigerian women from different provinces. Of the 35 women interviewed, it was decided to choose a considerable number of 10 women who had their entrepreneurship in Lagos, the capital of Nigeria. The choice of the final sample was shaped by the intentionality of the research objectives, the entrepreneurial capacity of the women and the veracity of the entrepreneurship.

As a means of information gathering, interviews are a widely used method. In this study, interviews were conducted using different media as not all the women were from the same place. The interviews were conducted face-to-face, via telephone and through the Teams platform for approximately 1 h.

For the interviews, the researchers used a semi-structured script, which included five open-ended questions on the main motivations for entrepreneurship, barriers to overcome, views on the socio-cultural situation in Nigeria and its influence on entrepreneurial decisions, and social changes that will favour women's entrepreneurship in the country.

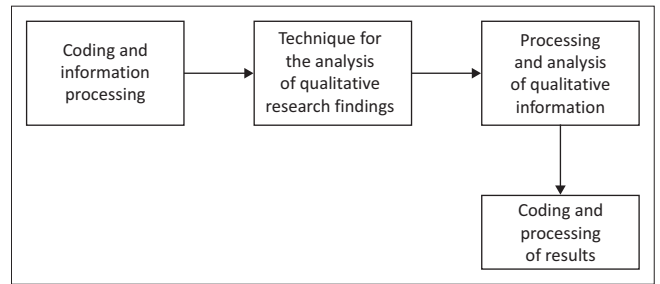
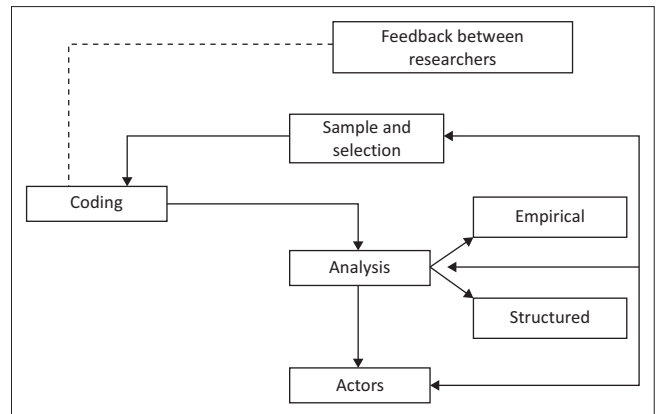


FIGURE 1: Process flowchart for analysis in qualitative research.



Source: Adapted from Tamayo, M. (2001). *The process of scientific research*. Editorial Limusa

FIGURE 2: Circular model of qualitative research.

The use of the script was carried out with the steps proposed by Faria-Schützer et al. (2021), but in all cases, flexibility accompanied the interviewer. These facts allowed for a better outcome and greater confidence in the encounter. The steps proposed by Faria-Schützer et al. (2018) are as follows:

1. Textual editing for the transcription of the recorded interviews and notes collected by the interviewer.
2. Textual transcription of the interviews and grammatical correction to facilitate re-reading by independent authors.
3. Documenting impressions of the re-reading by recording emerging and significant themes in the margin of the transcribed text.
4. Organise the content by generating categories and subcategories to identify patterns of significant units and main features of the text.
5. This is done in relation to the frequency of discussing disagreements raised by independent authors, in order to reach a consensus.
6. Establishing categories based on authors' interpretations and debates.
7. Validation by peers and by the different members of the research group.

In Figure 2, based on Tamayo (2001), we present the circular model of qualitative research that has been carried out in the study.

Subsequently, Figure 3 shows the grounded theory research process proposed by Strauss and Corbin (2016).

The first step for data analysis is to generate an identification of concepts, ideas and meanings (Strauss & Corbin, 2016); patterns necessary to inform open coding.

In the second step, the correlation of concepts is conjugated through distinctive features, which represent key actions or phenomena that are defined as significant for the interviewees (Strauss & Corbin, 2016). This process is known as axial coding.

In the third step, a central category is obtained, which acts as an integrating agent for the concepts, ideas, categories or subcategories exposed in both open coding and axial coding. Strauss and Corbin (2016) emphasise this category in a reduced number of keywords or products that unify the researcher’s concept and in the same line, this category must contextualise what was exposed by the analysed population group.

Figure 4 links the object of the research study to grounded theory analysis also following Strauss and Corbin (2016).

### Analysis and findings

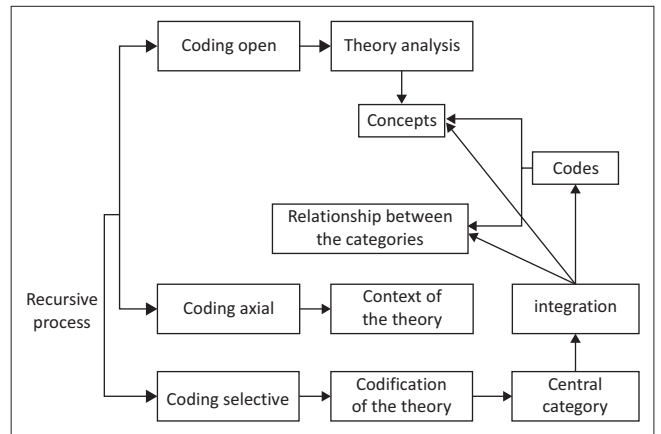
In this study, several concepts were identified, which were: interest in entrepreneurial life, barriers encountered at the time of entrepreneurship, stigmas of society, difficulties of entrepreneurship as a woman and the future vision of society in relation to women entrepreneurs.

Because of the concepts presented and being faithful to what was expressed in the methodology, the decision was taken to group them into two categories: ‘barriers and catalysts of female entrepreneurship (Table 1)’. Likewise, once the information was obtained from the interviews, triangulation was carried out, using the technique of identifying coincidences and differences in the statements according to the axial coding previously designed, then the organisation of these was carried out according to the objectives of the study, together with the theories and concepts of entrepreneurship, to report the true and most outstanding findings (Okuda & Gómez-Restrepo, 2005) (see Figure 3).

Thus, based on the interviews, each statement made by the entrepreneurs was structured and interpreted according to the grounded theory, the subcategories and the category of study (see Figure 2). For this research, the category of study corresponds to female entrepreneurship (Mehrad & Tahriri, 2019; Navarro et al., 2017).

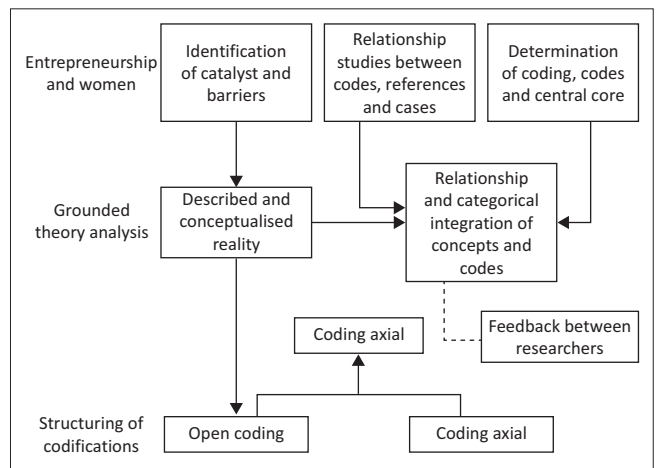
Figure 5 shows the most common words expressed by the entrepreneurs interviewed, after coding them in the Nvivo12 software. This frequency of words allows us to conceptualise, understand and categorise the entrepreneurs’ discourse through statistical analysis.

The analysis of the different texts resulted in first-degree codes that led us to formulate questions increasingly focussed on categories and scrutinise the answers given



Source: Adapted from Strauss, A., & Corbin, J. (2016). *Bases of Qualitative Research: Techniques and Procedures for Developing Grounded Theory*. University of Antioquia

FIGURE 3: Grounded theory research process.



Source: Adapted from Strauss, A., & Corbin, J. (2016). *Bases of Qualitative Research: Techniques and Procedures for Developing Grounded Theory*. University of Antioquia

FIGURE 4: Relationships between the grounded theory analysis and the object of the research study.

TABLE 1: Coding of concepts and categories: Catalysts and barriers to female entrepreneurship.

Perception	Open coding (concepts)	Axial coding (categories)	Selective coding (central categories)
Staff	Identifying skills, abilities and characteristics with female empowerment	Similarity between discourses and constructs.	Catalytic converters Obstacles
Social	Context and definition of the realities of traditional entrepreneurship	Dissimilarity between discourses and constructs	
Social	Social aspects and representations		
Social	Social stigmas		
Personal/social	Equal recognition		
Personal/social	Example of women's empowerment		
Social	Barriers and impediments to being a woman		
Staff	Discrepancy of patriarchal social concepts		

by the participants (Varela & Sutton, 2021). This process took place through an empirical and interpretative approach with readings from different angles of the data, the categories and codes led to having in the first degree of codes a very broad list of frequency of words with which to work on the coding of interest for the research.



Source: Nvivo12 Software

FIGURE 5: Word frequency.

Subsequently, a relational search was generated with the interview responses in the Nvivo12 programme, parameterising 100 codes and three longitudinal similarities for each code, but the result was again of little interest for the present research.

In the same order, the coding of the most important parameters of the research continued, identifying the frequency of the most concordant words to form the second-degree coding. The next round of coding continued until, by unanimous agreement of the researchers, the word frequency sample was set at 20 codes and the initial length range at three.

To make the sample more representative and on the premise that the Nvivo12 software is not intelligent but intuitive, we constructed our second-degree categories, grouping codes together to develop broader categories and make connections between categories (Strauss & Corbin, 1998). As an example of the above, the research team identified codes that had similarities with 'self-confidence', such as: 'trust me; trust my gifts; trust me'; among others. This was also evident with the code 'self-efficacy', which referred to the achievement of goals; setting goals and reaching them; from the expressions that are expressed in the context of decision making, goal setting or objectives. The above is collated under similarity or synonym coding and the second-degree categorisation is obtained.

The list of codes with various measures (search duration, repetitive frequency pattern or conceptual percentage) are presented in Table 2.

The analysis of women entrepreneurs' narratives on the main catalysts and barriers to entrepreneurship revealed the perception of self-confidence, self-efficacy and determination as the main catalysts. In contrast to social stigmas, patriarchal culture and access to adequate infrastructure were identified as the main barriers.

In relation to education, many of the female entrepreneurs interviewed are well-educated and, in some cases, have left their professional jobs (in the oil and banking sectors) to follow their passion, which has led them to take bold steps.

In relation to being a role model for other women, some entrepreneurs were determined to adopt new approaches or innovations in existing businesses, such as making cakes without using normal ingredients or demonstrating that you can paint in a unique way if you use the right tools. There are also women entrepreneurs who have ventured into new businesses that address social challenges in transport (shared commuting between cities), waste management (cleaning up the environment), use of local materials (reducing the importation of leather materials for handbags), food sauces and body creams (using local herbs) and providing specific medical care to local communities.

Table 3 relates the core coding categories to some quotes from Nigerian businesswomen to see how they express the codes in their own words.

## Results

In relation to the studies provided by Noguera et al. (2012) regarding women's conditioning factors when setting up a business, formal factors such as training, financing and policies to support entrepreneurship have a higher level of importance. Informal factors such as family roles, interpersonal relationships, skills and perceived entrepreneurial competencies are of significant relevance but do not play a determining role in the ability to sustain entrepreneurship, as formal factors do (Colombo & Grilli, 2005).

Our research plays a crucial role in the configuration of the formal factors described above, given that, from the results obtained, the businesswomen express the limitations related to governmental aid and the difficult access to bank loans. Likewise, because of the conditions of the country, formal education is not an easy path for them to follow, and for this reason, they train themselves in subjects related to their enterprises (see Table 2 and Table 3).

Similarly, Ordoñez-Abril et al. (2021) highlight in their research the difficulties that women have when applying for funding or government aid because of the so-called patriarchal culture. Currently, to change this perception with specific interventions in laws that benefit female entrepreneurship is to reduce gaps (Eagly & Carli 2003); for example, policies that promote female, rural and digital entrepreneurship can be implemented (Díaz et al., 2007).

On the other hand, our research highlighted non-formal factors as the main catalysts for female entrepreneurship in Nigeria. Researchers such as Brush et al. (2009), Minniti and Naudé (2010), Jha et al. (2018) and Nguyen et al. (2020) have focussed their studies on women's motivations for entrepreneurship. In this research, we highlight self-efficacy, confidence, determination and the desire for better welfare for their families (see Figure 5).



**TABLE 2:** Coded result per field of interest and simplification of the analysis of results per code.

Code	Code grouped according to value within the investigation	Search length	Repetitive frequency pattern	Conceptual percentage (%)	Categorisation conceptual	Simplified response results		
Self-confidence	Not applicable	13	97	75.99	Catalyst	It is specified as the importance of fighting from the conception of the being as a subject of development and not as an object of development (Alfaro Moreno, 2000)		
Barriers	Not applicable	8	102	49.71	Barrier	They are still very much present in Nigerian culture as an impediment to female entrepreneurship		
Culture	Patriarchal culture	7	70	38	30.17	71.24	Barrier	
Patriarchal		10	68	41.07				
Determination	Not applicable	13	54	43.13	Catalyst	It is classified as inner strength to achieve goals, dreams		
Undertake	Not applicable	9	54	29.76	Catalyst	The ability to materialise the idea		
Self-efficacy	Not applicable	12	35	25.43	Catalyst	It is understood from the perspective of bringing what has been undertaken to a successful conclusion		
Stigma	Not applicable	8	35	16.95	Barrier	They are still very much present in Nigerian culture as an impediment to female entrepreneurship		
Transport	Transport/road	10	20	33	43	23.82	28.55	Barrier
Roads		10	10	4.73				
Education	Not applicable	9	27	14.49	Barrier	They see the lack of access to education in Nigeria as a barrier to future entrepreneurship. It is important to note that while some women entrepreneurs are professionals, they are not oblivious to this reality		
Nigeria	Not applicable	7	10	3.75	Catalyst	Based on the love of working for the country		
Leader	Not applicable	5	7	2.2	Catalyst	Ability to make decisions and deal with challenges, opportunities and setbacks		
Friends	Not applicable	6	4	1.22	Catalyst	They are important, but not decisive, such as self-confidence, self-efficacy and determination		
Dominant	Not applicable	9	4	2.03	Barrier	Earlier theories have now been extinguished. Machismo is no longer scary		
Sexism	Not applicable	8	4	1.87	Barrier	Earlier theories, which have now been extinguished. Machismo is no longer scary		
Obstacle	Not applicable	10	2	1.19	Barrier	-		
Government	Not applicable	8	2	0.85	Catalyst/ barrier	It is classified according to the support (or lack thereof) for female entrepreneurship		
Credit	Not applicable	7	2	0.91	Barrier	While it is true that it is a barrier, it is not given as much importance as social barriers		
Gender	Not applicable	6	2	0.62	Barrier	It is understood as the social construction in which masculinity is the dominant gender		

Source: Adapted from Nvivo 12 Software

Note: For code: "self-confidence", please see Alfaro Moreno, R. M. (2000). *Culturas populares y comunicación participativa: en la ruta de las redefiniciones. Oficios terrestres*, 7–8, 199–208 for more information.

**TABLE 3:** Contextualisation between categories and responses from women entrepreneurs.

Category	Businesswoman	The businesswoman's response
Self-confidence and self-efficacy	Emp.10.	'It stemmed from my interest in learning about other cultures, which is why I studied French. Although I studied HR at the Master's level, I did not feel fulfilled. Education was my passion, it was what gave me the self-confidence to undertake something, as I am good with languages'
	Emp.12.	'There is no medical care and I wanted to take up the challenge. Trust in my abilities and support the community'
	Emp.21.	'At the beginning, it was difficult as I was making myself known and showcasing my product. Although it was necessary, because my venture was needed, the community did not pay much attention to it. The secret is the confidence you have in yourself'
	Emp.1.	'I always wanted to do something with my hands, it is where I find my talent for making things. Accidental entrepreneur because I didn't plan it. You have to have objectives to achieve your goals'
	Emp.26.	'I started as a distraction and then I realised that I really liked my handicrafts, so I wanted to be an entrepreneur and I am doing it'
Determination	Emp.31.	'Someday the world will change its opinion about women, and they will realise that we are excellent entrepreneurs, excellent leaders, very intuitive and with a lot of strength to achieve great goals'
	Emp.13.	'Women have always been entrepreneurs in Nigeria, from selling clothes to selling fish, and they have always been successful. Only the modern woman is a different breed. Now you can dream and make those dreams come true'
	Emp.3.	'We must be the best we can be until our true selves are pushed to the limit of the talent God has given us. Because opportunities abound. Change happens when we understand how talented we are'
Referrer	Emp.16.	'Working hard and showing and demonstrating achievements and results to encourage other women'
	Emp.23.	'You must become a strong leader and tell society that women can be excellent entrepreneurs'
	Emp.20.	'Giving my best and being an inspiration to many women who do not take the step out of fear'
Patriarchal culture	Emp.4.	'Some jobs seem to be seen as exclusive areas for men and make women see themselves as lacking in mental capacity, self-confidence and, in some cases, prejudices about skills. Although things have been changing, we still have a very strong patriarchal culture in society'
	Emp.9.	'Society recognises that the man must provide for the family, so the mentality of 'someone is feeding you' tends to discourage women from venturing out. There is a very strong patriarchal culture on this issue'
	Emp.22.	'There is a misconception about the role of women, believing that they are not good at making decisions, being leaders or owning their own business. It is absurd to think of the damage that the patriarchal culture does and will continue to do if measures are not taken in time'
Social stigma	Emp.24.	'We still live in a very macho society, where women are not believed to be capable of making their own decisions and achieving results'
	Emp.35.	'When a woman decides to be independent and not have a man by her side to get ahead, she is often judged by society'
	Emp.29.	'Women who decide to be leaders and entrepreneurs are viewed with strange eyes in society'
	Emp.31.	'It was difficult to start with the part about the lack of access to education. Also, transport is complicated, as the roads are not very good'

Note: Response identifiers (Female, Transport Sector).

In conclusion, female entrepreneurship is increasingly recognised as a crucial factor for the economies of underdeveloped countries to improve. Alvarez and Grazzi (2018) identify it as one of the most pressing challenges facing these economies, where low rates of innovation, quality of life and entrepreneurial dynamism have hindered their progress and the region's economic performance. Thus, the female entrepreneurs interviewed expressed the difficulties in consolidating their ventures, although they are clear in stating that society today is more permissive and open to seeing a woman entrepreneur, especially in sectors that have been dominated by men. In this case, we had female entrepreneurs interviewed who have started in the transport sector (see Table 3).

## Discussion

Nigeria is one of the countries with the largest gender equality gap, which makes it impossible for women to engage in fair and equitable entrepreneurial processes. This, in turn, creates a competitive disadvantage for the country that fails to benefit from the possibilities of economic prosperity and an incentive to continue to seek ways, such as entrepreneurship, to ensure a decent life for its population.

The experimental and interpretative approach applied in this study gave us the opportunity to discover explicit and implicit information, both in the collection of the samples and in the coding and development of the work, about the lives of each of these women, and how, from their experiences, successes and failures, they expressed what, for us, were barriers and catalysts for female entrepreneurship. Clearly, their experiences in the world of entrepreneurship are shaped by the configuration of their social environment, which has enabled them to generate a truthful, reliable, critical and confident discourse in the construction of their entrepreneurial identity with attitudes and skills worthy of women's gender (Mamabolo & Lekoko, 2021).

The results highlight how obstacles such as traditional patriarchal culture, social stigmas, lack of access to gender education and lack of quality access to infrastructure and communication resources remain barriers to entrepreneurship in Nigeria today. It also highlights the importance of self-efficacy and self-confidence as catalysts for increasing female entrepreneurship.

While machismo and domination are still very much present in Nigeria, these entrepreneurs confirmed the gradual growth of female empowerment, in the face of new currents of equality and equity have helped to minimise fear and subjugation in the African country. Authors such as Amine and Staub (2009) identify female entrepreneurship as a key performance, because women in poorer countries turn to entrepreneurship not only to generate income and escape poverty (Minniti & Naudé, 2010), but are also motivated by factors that contribute to their well-being, such as the desire for independence and self-fulfilment (Gray & Finley-Hervey, 2005; Hisrich & Oztürk, 1999). Furthermore, according to

these results, another aspect that motivates women in these countries to become entrepreneurs is the desire to be a role model in their communities through their self-confidence, self-efficacy and determination to turn their experiences into a catalyst for female entrepreneurship in their environment.

Women, by the mere fact of being women, are burdened from birth with a stigma generated by a culture that makes it impossible for them from an early age to expose and exploit their full potential both in business and in other professions rigidly marked by male dominance. This leads them to perceive internal (mainly lack of self-confidence) and external (lack of opportunities) barriers to entrepreneurship. In this sense, our research contributes significantly to a better perception of female entrepreneurship, as successful women with their empowered behaviours provide role models for other women in their communities by changing cultural stereotypes.

In addition to contributions to the literature, our research brings together several practical insights into how women's entrepreneurship is experienced. The observed catalysts provide knowledge to society and policymakers that to foster successful female entrepreneurship, it is important for women to acquire skills and capacities to feel confident and be able to confront the patriarchal culture. It is also important to provide a favourable ecosystem (communication infrastructures, resources such as funding) to encourage women's entrepreneurial intentions. The perceptions of these women and the growth of their confidence, determination, struggle and non-submission are all-important skills when a viable enterprise has been established (Edelman & Manolova, 2008).

Some implications for policy makers are as follows. Firstly, there is a need to foster cooperation between different organisations to achieve this progress, such as the media, education policy makers and government agencies (Hisrich & Lerner, 1997). The social norms that continue to affect women entrepreneurs in Nigeria do not seem to be diminishing, but if properly identified through other means such as gender education, financial institutions, government intervention and the creation of awareness campaigns, the class ceiling could be broken (Scent et al., 2020).

Secondly, in line with Isiwu and Onwuka (2017), we propose the promotion of self-efficacy among women to boost entrepreneurship and that for its enhancement the role of education, training and skills acquisition programmes play an essential role. Along the same lines, authors such as Roomi and Parrott (2008), in a recent study carried out in Pakistan, propose a change in Islamic society and a modification of the mentality of women, through training exclusively for women.

A supportive education system has the potential to act as a catalyst to encourage active female participation in entrepreneurship, thus helping to stimulate economic development in the region. In addition to the education

system, this must be accompanied by a supportive environment and concrete initiatives; otherwise, it may worsen women's fears of entrepreneurship (Mehtap et al., 2017). Thirdly, then, it is important to improve the entrepreneurial ecosystem through the establishment of more flexible banking policies, closer regional support, institutional support for access to international markets and the creation of established mentoring networks of women entrepreneurs to facilitate the development of new women entrepreneurs (Roomi & Parrott, 2008).

## Limitations and future lines of research

It is important to note that studying the barriers and catalysts of female entrepreneurship in an underdeveloped country is not an easy task. This research contextualises an argument, which has many edges as it is a topic that involves different phenomena and actors prone to social realities, which leads to some limitations.

Our study was based on interviews with women entrepreneurs in different geographical locations in Nigeria, which made it difficult, in some cases, to communicate with the women under study, because of conditions of connectivity problems. It would be beneficial for future research to have sufficient resources to conduct interviews in person to eliminate possible distractions or lack of information on account of communication channels.

On the other hand, while more scientific weight is being given to qualitative research through software that assists in the processing of statistical data, we cannot ignore that interviews may involve embellishment of discourse by interviewees, as people need to compose, make sense and communicate meaning (Fletcher et al., 2007). To reduce this limitation, in future work, it is recommended that a questionnaire script with more specific questions on the different topics to be analysed be developed. This work has had a more experimental approach and aimed to identify more global issues; however, for future research, it would be desirable to focus on a more concrete objective and to have a more adapted tool for this purpose.

Nigeria is still a country with a culture where women are still seen as housewives and where their responsibilities should not leave the home. Female entrepreneurship is gaining strength in society generating a phenomenon of interest to academia, which leads us to anticipate that our analysis will be validated in different contexts. Therefore, as a line of research, we propose to carry out similar studies in developing countries. In this way, we could analyse whether there are overlaps between the main obstacles and catalysts identified in our study and analyse how the cultural context may alter the results.

Additionally, we propose to carry out a longitudinal study to identify whether changes are evident among the catalysts and barriers to female entrepreneurship identified in this

research. We understand that if the proposed actions are carried out, there will be significant changes over the years.

Finally, another line of research is to interview a wider sample of women entrepreneurs from different sectors of activity. This would help to get a better idea of the barriers and catalysts to which Nigerian women are constantly subjected, although we understand that there would not be significant differences as they are in the same cultural context.

## Conclusions

This study responds to calls for a contextualised understanding of entrepreneurship (Yousafzai et al., 2019) and to critically challenge dominant Western thinking (Tlaiss, 2019).

How women entrepreneurs construct their identity depends on opportunity structures (social, political and institutional factors). In Nigeria, successful women entrepreneurs aspire to be role models for other women in their communities by highlighting their determination, self-efficacy and self-confidence in order to cope with a patriarchal culture full of social stigmas that runs parallel to an underdeveloped entrepreneurial ecosystem. Thus, they construct their identity in a communitarian and pluralistic way, which is not common in developed countries that are more individualistic. The findings indicate that in developing countries women still have to fight for their legitimacy as entrepreneurs, while in developed countries women show greater agency in trying to counteract the gendered construction of entrepreneurship.

This article goes a step further than existing works that have focussed primarily on identifying the barriers and difficulties women face in entrepreneurship (i.e., Jaiyeola & Adeyeye, 2021). It analyses the issue of female entrepreneurship in developing countries from a holistic point of view. In this way, it is possible to identify not only the barriers but also the catalysts that serve as a benchmark for fostering female entrepreneurship in countries such as Nigeria, with deeply rooted discriminatory socio-cultural values and traditions.

It is therefore necessary, as Mirchandani (1999) suggested, to adapt theories of entrepreneurship, incorporating not only individual factors but also socio-cultural factors that affect entrepreneurship. We observe that in certain developing countries certain social structures support, perpetuate and even create gender differences in entrepreneurship (Roomi & Parrott, 2008).

However, when we focus on individual female entrepreneurship issues, such as self-determination and entrepreneurship education and link this to social structures that support women's entrepreneurship and do not hinder them in their journey, we find in Nigeria situations of successful entrepreneurship where women have built resilient identities and thus contributed to the economic and social development of their entire community and country.

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### Competing interests

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

### Authors' contributions

S.G.-B. and P.J.-E. were responsible for designing the research, defining the objectives, conceptualising the work and writing the first draft. J.O. defined the methodology of the study, conducted data collection and reviewed the final article. M.-C.D.-G. compared the results with respect to developed countries, and drafted and supervised the final document. C.G.-G. analysed the data and wrote up the results.

### Ethical considerations

Ethical approval to conduct this study was obtained from the University of Castilla-La Mancha Social Research Ethics Committee (SREC) (reference no.: CEIS-2024-H9J7).

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### Data availability

The authors confirm that the data supporting the findings of this study are available within the article.

### Disclaimer

The views and opinions expressed in this article are those of the authors and are the product of professional research. The article does not necessarily reflect the official policy or position of any affiliated institution, funder, agency or that of the publisher. The authors are responsible for this article's results, findings and content.

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