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Women entrepreneurship in developing economies: A gender-based growth model

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ABSTRACT

Women entrepreneurship research in the developing world relies on theoretical perspectives derived elsewhere. Hence, understanding the original business-development approaches adopted by women entrepreneurs in developing economies remains elusive. Accordingly, we collected and analyzed rich data generated through 31 in-depth interviews and artifacts of Nigerian women entrepreneurs in the garment manufacturing business. Our analysis revealed distinct constructs that account for their business-development activities. It shows money (access and utilization), market (customer intelligence), and management (nonformal education and experience) as crucial enterprise development components in women entrepreneurship. Motherhood (household responsibilities), meso- and macro-environments (socioeconomic and cultural factors) not only affected business development but also inhibited women entrepreneurs' access and utilization of money, management, and markets and shaped their business development actions. Theoretical and practical implications for entrepreneurship research and policy development initiatives in the developing world are offered.

KEYWORDS

Gender-based growth model; growth determinants; women entrepreneurship

Women entrepreneurs in West Africa generally operate their businesses within an institutional environment characterized by corruption, lack of government transparency, incoherent policies, bureaucracy and inefficiency, excessive red tape, disproportionate taxes, and poor infrastructures (Dana, 2018; Ogundana, *Forthcoming*). The legal and judicial systems in many West African countries suffer from the (a) absence of law and criminal sanctions explicitly addressing sexual harassment in business; (b) lack of legislation that ensures that married women and men have equal property ownership rights; and (c) presence of laws requiring married women to obey their husbands (World Bank, 2013). African culture, religion, and family systems generally assume that women are subordinate to men. Accordingly, women carry the

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primary responsibility of caring for their family members and children (Lincoln, 2012; Ojong et al., 2021). These institutional voids and uniqueness in West African sociocultural values indicate that women entrepreneurship in this context may likely play out differently from women entrepreneurship in developed countries, where business operating environments are more potent and effective.

Many studies have investigated the factors influencing the growth and survival of women-owned businesses (Bogren et al., 2013; Mitchelmore et al., 2014; Roomi et al., 2009). Although these studies offer insight into how women manage their businesses, other scholarly research, including Hechavarria et al. (2019), reports a lack of theoretical perspectives accounting for business growth factors applicable to women-owned enterprises in the developing world. This lack of theorization is amplified by the scarcity of research exploring women entrepreneurship in developing countries. This knowledge gap has led to a lack of understanding of the activities of women entrepreneurs (Wiklund et al., 2009, 2013), especially in the developing world. Crucially, the absence of contextualized models of growth and the shortage of prior studies is a significant factor inhibiting policy initiatives supporting the development of women-owned businesses, especially those operating within a developing country context (cf., Kiviluoto, 2013; Ogundana, [Forthcoming](#)).

In considering this gap in our understanding, the primary purpose of this research is to develop a gender-based model of growth and map out the essential business development factors pertinent to women-owned enterprises in a West African context. Accordingly, this article explores, contextualizes, and extends Brush et al.'s (2009) model to represent the growth determinants of women-owned businesses in a developing economy. In doing so, it advances women entrepreneurship by helping address two questions:

- (i) Does Brush et al.'s (2009) framework characterize the determinants of growth within women-owned businesses in a developing country?
- (ii) How can the framework evolve to account for growth factors pertinent to women-owned businesses in a developing country?

Guided by these questions, we inductively analyzed data from 31 women entrepreneurs and crucial documents (including press briefings and minutes of meetings) related to the garment manufacturing sector in Lagos, Nigeria. The findings presented in this article have a profound effect on entrepreneurship-policy-development initiatives and provide instructive guidance needed for developing programs that can be influential toward supporting women-owned enterprises operating in the developing world.

Theoretical background

Brush et al. (2009) developed a gender-related framework that they perceived to be appropriate for observing entrepreneurial activity among women entrepreneurs in general. Since then, several studies (e.g., Brush et al., 2010; Ettl & Welter, 2012; Gupta et al., 2019; Iakovleva et al., 2013; Ogundana et al., 2018; Wang, 2018; Welsh et al., 2018; Welsh et al., 2014) have applied its constructs in investigating women entrepreneurship, particularly in developed countries. Notwithstanding the theoretical contributions of these studies, the context of developing economies remains overlooked. Accordingly, we modify Brush et al.'s (2009) gender-related framework to test, contextualize, and extend our understanding of growth using the context of women entrepreneurs in West African settings.

Money

The relationship between money and growth is commonly framed in an access-oriented or a usage-oriented approach (Hechavarria et al., 2019; Klyver & Schenkel, 2013; Rosa & Carter, 1998). Prior studies often utilize the access-oriented approach, which advocates for investigating the extent to which business growth for women-owned firms is determined by their limited access to money (Iakovleva et al., 2013; Treichel & Scott, 2006). As much as such focus has generated valuable insights that have advanced knowledge on women entrepreneurship, more needs to be done to develop a usage-oriented approach to better understand how money can be an influential factor in the growth of women-owned businesses in underexplored West African settings.

Regarding how women entrepreneurs utilize money within their enterprises, studies on women entrepreneurship that have focused on the developed world recognize that women entrepreneurs in such contexts often use money to acquire capital equipment (Ndururi et al., 2019); for employing people, training, and retraining their employees (Yacus et al., 2019); to advertise and export their products or services (Alsos et al., 2006; Storey & Greene, 2010); and for addressing cash flows variations (Burns, 2018). Despite this level of understanding, it remains unclear how women entrepreneurs in developing economies use money to grow their enterprises while dealing with institutional, spatial, business, and social context challenges (De Bruin & Lewis, 2015; Welter, 2011). However, developing such contextualized and granulated insights is useful in evaluating how women entrepreneurs operating businesses in developing economies are utilizing money within their enterprises (Grande et al., 2011; Klyver & Schenkel, 2013).

Management

According to Stokes and Wilson (2021), management equates to women's level of education and prior managerial experience. However, there are conflicting perspectives on the way women's level of education and previous experiences influence the growth of their businesses. Galanakis and Giourka (2017) found that higher education and previous experience strengthen women's resolve to grow their businesses. Furthermore, women's higher education (university degree or equivalent) enhances problem-solving skills and cognitive abilities and improves efficiency within their workforce (cf., Bendell et al., 2019; Devine et al., 2019; Estrin et al., 2016; Marvel et al., 2016; Pergelova et al., 2019; Santarelli & Tran, 2013). Besides, women entrepreneurs with prior experience often leverage this experience for opportunity recognition and exploitation (Harris et al., 2014; Prasad et al., 2013).

Scholarship on women entrepreneurship recognizes that high educational achievement and prior business experience among women has little to do with the growth of their firms (Manolova et al., 2007; Prasad et al., 2013). Khan et al. (2019) note that this may be due to other factors (such as financial capital and network ties) considered essential to the growth of women-owned enterprises. Additionally, Prasad et al. (2013) contend that women-owned businesses often encounter numerous growth challenges unlikely to be overcome by higher education and prior experience. Such contradictory views in the literature suggest that the way management influences the growth of women-owned enterprises is inconclusive. In developing countries, given their unique context, women's educational attainment level and prior experience might affect the growth of businesses differently.

Market

The general literature defines market as identifying, attracting, and retaining customers within women-owned firms (Bates et al., 2007; Ettl & Welter, 2012; Ogundana et al., 2018). Scholarship on women entrepreneurship acknowledges that market influences affect the growth of women-owned businesses by improving their customer base and cash flow (cf., Ettl & Welter, 2012; Lam & Harker, 2015; Stokes & Wilson, 2021). Women-owned businesses' liquidity position is improved through increased revenue and their customer base is enhanced through the retention and attraction of customers (Stokes & Wilson, 2021; Storey & Greene, 2010). This implies that the market places greater emphasis on customer intensity. However, extreme customer orientations are known to inhibit the breakthrough of innovations that create markets and disrupt equilibrium since these radical changes occur in front of customers (Becherer et al., 2008). Access to markets is often associated with an increase in trading (Amoako et al., 2020; Dana et al., 2007; Paul & Boden, 2011; Pergelova

et al., 2019). Consistent with that, Lincoln (2012) found that the market might record little or no influence on business growth in terms of sales and turnover in unfavorable economic conditions, especially in women-owned enterprises, despite the significant role markets are conceptualized to have in much of the entrepreneurial ecosystem literature (cf., Isenberg, 2010; Liguori et al., 2019).

Motherhood

Motherhood is a metaphor representing the household and family context of women-owned businesses (Duberley & Carrigan, 2013; Brush et al., 2009; Nel et al., 2010). It symbolizes the medium for demonstrating meaningful gender-awareness and analysis in the study of women-owned enterprises (Joon, 2018; Leung & Ashe, 2011). The need for gender sensitivity is notably higher in the developing countries, which are primarily patriarchal societies, where women entrepreneurs are primarily responsible for household chores that they frequently combine with their entrepreneurial activities (Lincoln, 2012; Ogundana et al., *Forthcoming*; Olawepo & Fatulu, 2012; Otunaiya et al., 2013). This implies that motherhood, in the developing world, is a crucial factor in studying women's entrepreneurship. Arguably, without empirical evidence on the impact of motherhood on women entrepreneurship in developing economies, literature focusing on such economies remains largely incomplete.

Studies (e.g., Aldrich & Cliff, 2003; Rønsen, 2014) present motherhood as an enabler for women entrepreneurs to generate the financial and human resources required to support growth in their businesses. In other words, relatives of women entrepreneurs often provide monetary contributions or even join the workforce within women-owned enterprises at little or no extra cost (Dana et al., 2020; Neneh, 2017; Thébaud, 2016). Some of their family members also support their access to markets (Jamali, 2009; Mazonde & Carmichael, 2016). On the contrary, there is evidence that motherhood can restrict the growth of women-owned firms, particularly in contexts wherein entrepreneurship is considered a masculine realm (Jamali, 2009; Mazonde & Carmichael, 2016) or where relatives are of the view that women are unlikely to succeed in entrepreneurship (Adom et al., 2018; Azmat & Fujimoto, 2016) and where there are conflicts with women's family-work (Hurley & Choudhary, 2016; Joon, 2018; Okpara et al., 2011). In such instances, motherhood could inhibit the growth of women-owned enterprises. This might mean that there are factors that determine whether motherhood positively or negatively influences the growth of women-owned enterprises. Thus, the way motherhood affects the growth of women-owned businesses in developing countries needs to be fully understood.

Meso-environment

The meso-environment includes professional networks, business, and trade associations (Cabrera & Mauricio, 2017; Iakovleva et al., 2013; Omeihe et al., 2020). However, its role as a determinant of growth within women-owned businesses is often distorted. Research evidence has shown that women entrepreneurs tend to utilize their affiliation in business networks and the advice they receive from such trade associations to drive their access to resources, markets, and business opportunities (Stokes & Wilson, 2021; Welsh et al., 2018). Specifically, through their trade union membership, women entrepreneurs are able to enhance their skills and access loan facilities that they can use to support growth in their enterprises (Scott et al., 2014; Talavera et al., 2012). However, in other situations, trade union membership may not be beneficial to women entrepreneurs, especially when they are affiliated with a trade union whose leadership structure has a woman at the helm (Madichie, 2011; Woldie & Adersua, 2004). The literature acknowledges that African women political leaders, consciously or unconsciously, do not help their fellow women (Madichie, 2011). Furthermore, Roomi et al. (2009) found that trade networks often provide information and advice to women entrepreneurs, and they serve as a catalyst enabling financial growth for their businesses. However, the advice they often receive from trade associations does not always support growth in their enterprises. This is often the case when the advice they receive is of low quality or is displaced from the actual needs of the business owners (Roomi et al., 2009; Tundui & Tundui, 2012).

Macro-environment

The macro-environment comprises national-level policies, laws, culture, religion, and economy (Ettl & Welter, 2012; Brush et al., 2009; Huq, 2012). From an institutional perspective, these macro-environment variables support or inhibit women's access to entrepreneurial opportunities for their enterprises (Dana, 1999; DiMaggio & Powell, 1983; Jimenez & Calabrò, 2019). Particularly, those elements within the macro-environment (including national-level policies, culture, and religion) shape the decision-making processes of gatekeepers of resources and powerholders (Hechavarria & Ingram, 2016; Iakovleva & Kickul, 2011; Mazonde & Carmichael, 2016). Furthermore, the macro-environment (e.g., national-level policies, laws, economy, and religious bodies) provides support mechanisms to assist the growth of women-owned enterprises (Dana, 1999; Farr-Wharton & Brunetto, 2007; Ogundana, 2020). However, these support mechanisms have been criticized, particularly in the developing economy region, for being primarily ineffective and lacking gender sensitivity (Gender-GEDI, 2014; Madichie & Hinson, 2015; Okpara et al., 2011). In light of that, it is difficult to predetermine whether the macro-

environment supports or inhibits the growth of women-owned enterprises, especially in resource-constrained and institutionally weak settings (Ngoasong & Kimbu, 2019).

Modeling the interrelationships between the 6 Ms

Brush et al. (2009) illustrated the relationships between their constructs on women entrepreneurship through the 6 Ms model. Motherhood was placed at the center of the model to demonstrate the centrality of the family context as a conduit for accessing money, market, and management. The meso-/macro-environments we perceived as all-encompassing constructs mediating and shaping motherhood, money, market, and management (Figure 1). Notwithstanding these perceived connections, the debate on their connectivity has reached an impasse. For instance, Berger and Kuckertz (2016) stressed that motherhood and the macro-environment should be a single construct, especially as the characteristics of the family system flow from norms, values, and attitudes, representing the macro-environment. Likewise, Munkejord (2017) argued that motherhood, meso-environment, and macro-environment are intertwined and mutual because women entrepreneurs are changing places where they have lived (meso/macro-environment), and these places made a difference in the way women entrepreneurs practiced entrepreneurship. Furthermore, Ettl and Welter (2012) commented that the meso-environment and macro-environment had little or no relationship with money, market, and management. They further added that the meso-enviro

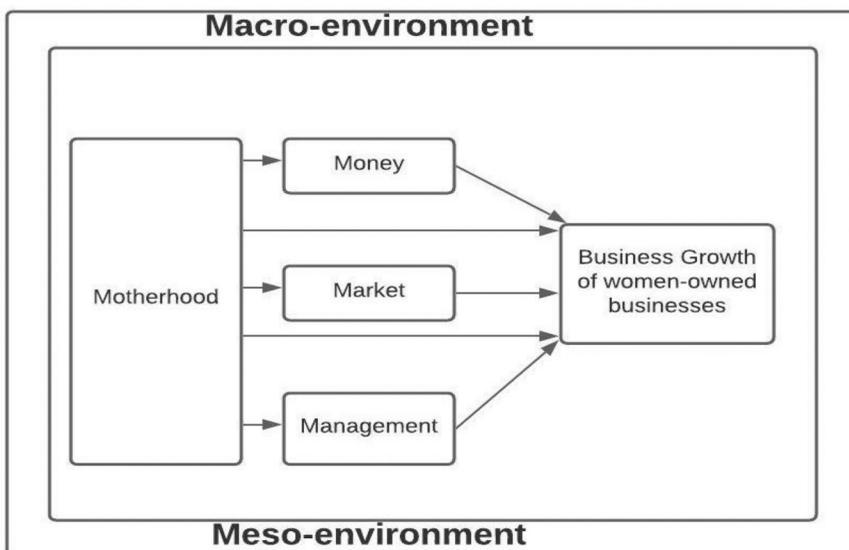


Figure 1. Proposed theoretical framework of the factors that determine the growth of women-owned businesses. *Source:* Adapted by the authors from Brush et al. (2009).

nment and macro-environment mainly set boundaries for women's behavior, intentions, and their entrepreneurial activities. As such, the conflicting opinions indicate that the proposed relationship between the 6 Ms is still very loose.

Research methodology

This exploratory study follows an interpretive research paradigm that lends itself to interactionism (Groenland & Dana, 2019; Guba & Lincoln, 1994). By adhering to this qualitative research framework, we construct comprehensive insights into the interplay between the various factors women entrepreneurs in the garment manufacturing industry in Lagos, Nigeria, considered influential to the growth of their businesses. Thus, we explored and built new knowledge representative of the contextual factors women entrepreneurs in Lagos, Nigeria, associated with business growth. Given that this research began with an established theoretical model of women entrepreneurs as a guide for assessing the applicability of its variables in the Nigerian context (viz., Brush et al., 2009), the approach is best described as abductive (Gray, 2018). Through adopting an abductive approach in developing knowledge about the factors that influenced growth among enterprises owned by women in Nigeria, we are consistent with Perry (1998), who argued that it is unlikely that researchers will engage in research without prior theory. In other words, Brush et al.'s (2009) model of women entrepreneurship represented "pre-structured research" (Miles & Huberman, 1984) but from a general point of view. Thus, we anchored our research on existing knowledge to theorize women entrepreneurship in the garment manufacturing industry in Nigeria.

Sampling method

The data for this study were collected using two sampling techniques: purposeful and snowball sampling. First, we purposefully selected respondents from the researchers' contacts within the Nigerian garment manufacturing sector. These women entrepreneurs referred other women, creating a "snowball" effect (Baltar & Brunet, 2012; Eager et al., 2019; Watson & McGowan, 2019). This process continued until the return of new data ceased, implying data saturation had been reached (Mason, 2010).

Case study strategy

The case study approach we employed enables rich insights (Yin, 2009) into the factors influencing growth in women-owned enterprises. Since the main goal was to develop a new theory representing specific factors influencing

business growth among women entrepreneurs in the garment industry in West Africa, we acquired detailed narratives of their experience. Notwithstanding the criticisms associated with generalizing results from case-oriented research, this study does achieve analytical generalization (Crick, 2020; Yin, 2009)—that is, generalization from data about factors militating women-owned enterprises in Nigeria to theory (see Figure 3), which can be further tested in a similar context. Interviews was the primary method for data collection, consistent with case study best practices (Groenland & Dana, 2019; Saunders et al., 2018).

In total, we interviewed 31 women entrepreneurs (See Table 1). Each interview was audio-recorded and lasted 45 to 60 minutes. In addition to interviews, archival data (such as newspaper articles, press briefings, and minutes of meetings) available through trade associations these women entrepreneurs were affiliated with (including Lagos State Tailors and Fashion Design Association of Nigeria-LASTFADAN and the Nigerian Union of Tailors–NUT) enabled us to gain further insights into the factors the women considered influential to the growth their enterprises within the garment manufacturing industry in Lagos, Nigeria. Thus, this research benefited from data triangulation (Crick, 2020; Mason, 2010).

Sample-size justifications

While we acknowledge the possible limitations of our sample size, we adopted rigorous procedures to ensure our data's richness (Groenland & Dana, 2019). The entrepreneurs we first contacted volunteered to provide information about other potential participants. In other words, we utilized

Table 1. Profile of the respondents.

Individual characteristics	Number of respondents
Number of staff	
Less than 10 employees	27
More than 10 employees	4
Total	31
Location of business within Lagos administrative divisions	
Ikeja	14
Badagry	6
Ikorodu	2
Lagos (Eko)	7
Epe	1
Others	1
Total	31
Types of garment manufactured	
Male only garments	0
Women only garments	21
Both male and women garments	10
Total	31

the principles of snowball sampling. The snowball technique led us to 36 potential participants, of which 31 were interviewed. At this point we achieved data saturation (Saunders et al., 2018). To validate having achieved data saturation, we compared and evaluated the contents of each transcript against the others (Crick, 2020). Specifically, we observed that similar data-driven and a priori themes reoccurred from respondents 27 to 31. Rather than continuing to carry out additional interviews with the other participants identified through snowball sampling, we stopped in order to avoid what Groenland and Dana (2019) described as data overload. To supplement data obtained through interviews, we collected and analyzed artifacts, including newspaper articles, press briefings, and meeting minutes detailing stories about women entrepreneurs in the garment business. Much of this evidence was provided by the trade associations these women entrepreneurs were affiliated with. This data triangulation process enabled us to receive objective and well-rounded insight (Decrop, 1999; Eisenhardt, 1991) into the factors women considered influential to the growth of their enterprises.

Data analysis

All the interviews were transcribed into word-processed text and analyzed thematically (Braun & Clarke, 2006; Clarke & Braun, 2013) with the aid of NVivo qualitative data analysis software. We commenced the initial analysis of the data by reading the interview transcripts to establish a sustained engagement with the text and the process of interpretation (Smith, 2004; Smith & Osborn, 2007). By doing that, we understood the content and extracted meanings from the qualitative data (Smith & Osborn, 2007; Watson & McGowan, 2019). Thereafter, we assigned data-driven codes to segments of the data, ranging from one sentence to multiple paragraphs, based on the criteria of capturing the richest level of description and context (Braun & Clarke, 2006; Easterby-Smith et al., 2012). These codes were rigorously analyzed and categorized under overarching a priori themes (secondary codes) associated with the 6 Ms that we derived from Brush et al.'s (2009) framework. Moreover, [Figure 2](#) summarizes our analysis by showing how we progressed from data-driven codes to secondary codes and from secondary codes to aggregate (relational) dimensions. The codes and themes were analyzed further to reveal the connections and interrelationships between them. We vetted the interconnections that emerged against the transcript to make sure that the connections worked for the primary source material—the actual words of the participants.

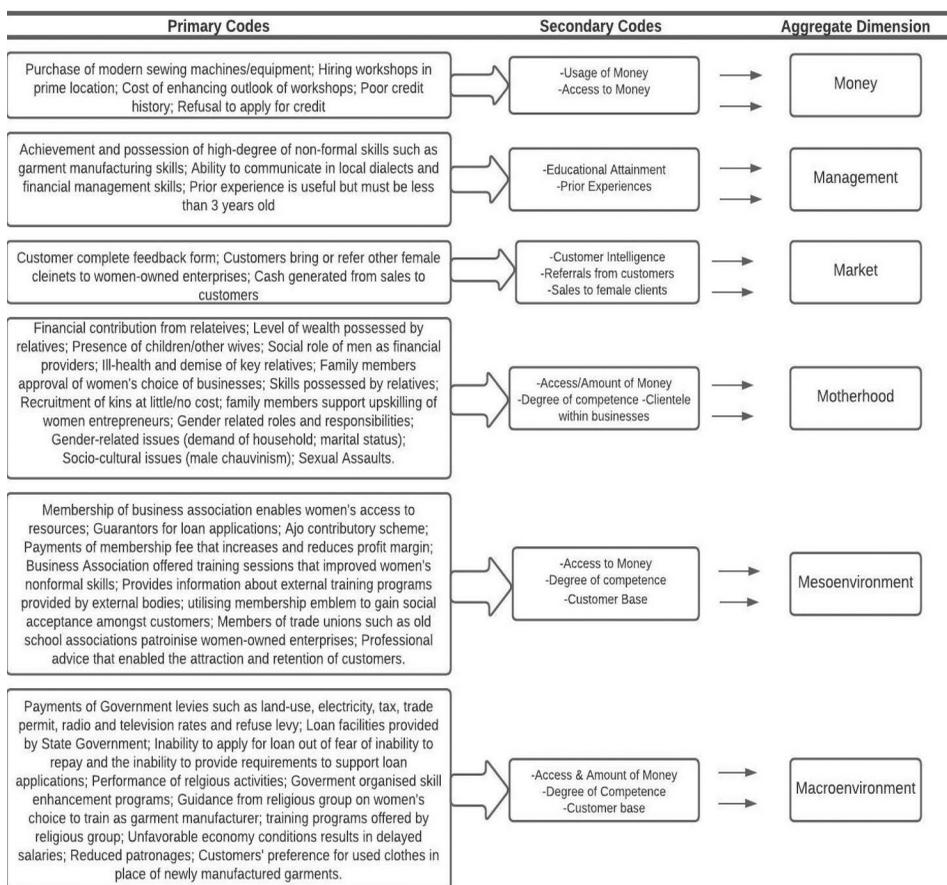


Figure 2. Category and analytical themes from qualitative data analysis.

Findings

The findings of this study offer a comprehensive understanding of how money, market, management, motherhood, meso-environment, and macro-environment influenced growth from the perspective of women entrepreneurs in Nigeria. In the following sections, we provide our findings using the themes derived from Brush et al.'s model, our qualitative conversations, and documentary pieces of evidence (including press briefings and minutes of meetings).

Money and growth

Women entrepreneurs, in our research sample, utilized money to grow their businesses through the acquisition of assets and by paying for their overhead expenses. In one of NUT/LASTFADAN's regular forums, held on October 10, 2019, at the National Theater Iganmu-Lagos, the meeting minutes suggest that

money is utilized efficiently for growth when it enables women-owned businesses to attract and retain customers within their enterprises. In agreement, 44 percent of the women entrepreneurs in our sample explained that they utilize money to grow the number of assets within their enterprises. They used an example of when they purchased modern sewing machines to make their shops more productive and relevant to potential customers. Respondents Z10, Y10, W2, U13, S13, M14, O18, and ZA9 reported that the presence of these modern sewing machines in their workshop had helped them to attract and grow their workforce and clientele. Thus, from their perspective, money was an essential element that determined business growth in terms of assets, workforce, and clientele in their businesses. Regarding the overhead expenditures, a significant proportion (30%) of our entrepreneurs stressed that they had utilized the money to grow their enterprises by renting their workshops in prime locations. Concerning that, respondents H4, Y10, M14, S13, ZB10, and Z10 explained that growth in their enterprises was realized through footfall, sales, profit, and liquidity. Furthermore, a quarter (26%) of our entrepreneurs stressed that they had utilized money to grow their businesses by paying their overhead expenses, especially costs related to redecorating their workshops.

From the perspective of 26 percent of the respondents, decorating their workshops enabled them to attract additional clients, resulting in an exponential growth of their customer base. The need to make their workplace appealing highlights shop design and visual merchandising as entrepreneurial marketing strategies that women-owned sewing businesses in Nigeria employed to attract new customers and grow their customer base. Regarding the factors limiting women's access to money, 17 percent of our participants revealed that their poor credit history had inhibited them from being able to access credit facilities from the bank. This is because they found it challenging to meet their repayment obligations with the banks. Additionally, most of these entrepreneurs had never applied for credit even when they required financing to support the growth of their enterprises. For instance, 31 percent of the women entrepreneurs revealed that they intentionally did not apply for external financing because of their inability to provide collateral security and the fear of being unable to repay the loans. Results suggest that women's access to money in Nigeria is inhibited by internal-related factors rather than issues arising from the loan providers, as claimed by prior studies.

Management and growth

A substantial proportion of our entrepreneurs (22) expressed that they were semi-literate and possessed mainly secondary school qualifications. This finding is consistent with GEM's (2017) report on women in business. Related to that, 35 percent of our women entrepreneurs downplayed formal education. They stressed that it had little or no influence on the growth of their business.

From that perspective, it is unequivocal that formal education did not impact running their businesses. For instance, respondent C9 stressed that most of her customers were semi-literate, just like herself. Thus, these clients did not have a problem with her communicating with them using local Nigerian dialects. Likewise, respondents E1 and K5 believed that their interactions with their customers using any local Nigerian dialect appealed more to potential customers than interactions with customers using English language. Through such interactions, 35 percent of the interviewed entrepreneurs stressed that they had experienced growth in their clientele.

Furthermore, our key participants mentioned that management influenced growth in women-owned enterprises by possessing garment manufacturing skills, the ability to communicate using pidgin English and their local dialects, and financial management skills. The OECD generally classifies these competencies as nonformal skills (OECD, 2000). Our interviews clarified that garment manufacturing and financial intelligence skills are acquired outside of the formal education context. In that regard, women owner-managers' non-formal skills should be considered an element of management emanating from social interactions, especially for those enterprises in the developing country. Therefore, informal but practical education plays a role in Nigerian women's businesses, mainly helping them engage and meaningfully interact with customers at their level.

About 56 percent of our participants stressed that their skills in cutting, sewing, and designing garments were responsible for the attraction and growth of their clientele. This suggests that management, which is essential for the growth of women-owned businesses, is determined by the form of service they offer. Regarding the effect of our respondents' prior experiences, the women explained that they often acquire three years of working experience in garment manufacturing from their attendance at apprenticeship programs before starting their business. All the entrepreneurs explained that those experiences were mainly helpful in identifying and growing their clientele at the start-up phase of their businesses. However, they believed that the extent to which their prior experiences influenced the growth of their enterprises became less beneficial as their businesses matured. Eighty-seven percent of women entrepreneurs who took part in our research believed that as their businesses grew; the experience before starting their businesses became less applicable but their newly acquired skills in garment production became essential. Based on the volatility of the garment industry in Nigeria, it is conceivable that experience had a shorter lifespan, requiring the women entrepreneurs to draw on new competencies. Thus, it is clear that the usefulness of their experience is determined by the volatility of their industry and the general country conditions.

Market and growth

Our participants collectively agreed that the market influenced the growth of their businesses because it was a critical factor in accessing customer intelligence, referrals from female customers, and sales to female clients. All the entrepreneurs recognized that market access played a crucial role in growing their sewing enterprises. Apart from the financial resources they received from their relatives, 83 percent of them explained that their access to markets through selling to female customers significantly improved their commercial performance. Considering that, it is plausible that in a developing country where it can be challenging to acquire financial resources, the market can be an important factor in generating financial resources needed in daily business operations and growing women-owned businesses. Indeed, for these women, the market embodies various characteristics that provide opportunities for women entrepreneurs to exploit income-generating activities.

Furthermore, 13 percent of the entrepreneurs running sewing enterprises in Nigeria mentioned their customers brought other clients. This suggests an association between an existing customer base of women-owned businesses and their projected clientele growth. From that perspective, it seems that “customer referrals” were among the main strategies that helped these women-owned businesses grow their client base.

An important finding was related to the fact that because women-owned businesses served female clients, the referral approach predominantly attracted additional female customers. Interestingly, respondent X1 commented that when an existing customer felt that they did not receive the service they expected, they were likely to dissuade potential clients. Therefore, the strategy for growing their customer base through referrals from existing customers would only be effective when their existing clients were satisfied with the quality of the service they received. Furthermore, 4 percent of the women entrepreneurs who owned sewing enterprises revealed that their access to the market helped them to obtain essential customer intelligence. Concerning that, respondents L13 and W2, respectively, commented:

At the end of the year, I frequently send out feedback forms to my customers to assess myself and the quality of the clothes I produce. (Respondent L13)

Often time, my customer sends comments about the clothes I sew and paste on Facebook. Through this medium, they suggest whether the clothes are beautiful, or I need to make some amendments to the dress. The number of comments and likes will help me to evaluate the clothes sewn. (Respondent W2)

Using customer feedback, respondents L13 and W2 explained that with such intelligence, they could identify and appeal to the needs of their prospective clients. Through customer intelligence, some other women

entrepreneurs were able to identify areas for improvement within their business model.

Motherhood and growth

Motherhood supported women's access to money mainly through the financial contributions received from members of their household. About three-quarters (79%) of our participants disclosed that they had sourced financial capital for their businesses mainly through their relatives. Furthermore, 16 per cent of the participants only had received financial support from their relatives when they approved their choice of a start-up. For instance, respondent ZB10 commented:

I wanted to study accounting because I love maths and accounting. My fiancé came to my house and spoke to my dad and my senior brother. The three of them convinced me to learn sewing & open a sewing shop. (Respondent ZB10)

Similarly, respondents T0 and C9 confirmed that their relatives had to approve their sewing- business concept before obtaining any financial assistance. This provides a new and different perspective from prior work (e.g., Adom et al., 2017; Azmat & Fujimoto, 2016), which concluded relatives of women entrepreneurs often prevented them from practicing entrepreneurship because they perceived enterprise development to be a masculine activity. Respondent ZB10's comment indicates that family members determine the type of businesses that women in Nigeria pursue. Our sampled population of entrepreneurs also explained that motherhood determined the level of competence they possessed within their businesses. Forty-three per cent of these entrepreneurs expressed that they benefited from the skills and competence of their spouses, children, and other family members. Based on that assessment, there is compelling evidence indicating that the degree of competence possessed by the relatives of women entrepreneurs plays an indirect role in determining the growth of women-owned businesses in the developed countries. Furthermore, more than a quarter (24%) of the participants revealed that their relatives (who also owned garment production businesses) trained, encouraged, and supported them in enrolling in apprenticeship schemes to learn fashion design. Respondents Z10 and D8 stated explicitly:

My parents support me in this work. For instance, they took me to where I trained as an apprentice. (Z10)

My mother is a garment producer, and I learnt garment production from her. (D8)

Similar to Z10 and D8's statements, respondents G2, O18, T0, ZB10, and K5 confirmed that their relatives contributed immensely to developing their competence. This suggests that the relatives of women entrepreneurs influence their process of developing the competencies they need to run and grow their

businesses. The minutes of one of the regular meetings of NUT/LASTFADAN held April 1, 2019, at their national headquarters in Oshodi-Lagos suggested that the extent to which motherhood influenced women's level of competence was related to their gender-related roles and responsibilities. To that end, about 33 percent of our sample indicated they were unable to attend skills enhancement programs (that could improve their competency levels in garment fashion and design) because of the demands of housekeeping, including childcare. In keeping with that, respondents A13 and T0 explained that they could not attend training opportunities because of their young children. From this, we drew some parallels between the concept of femininity and housekeeping in Lagos, Nigeria. The inability of women entrepreneurs to attend training sessions also suggests that their household roles have priority over their sewing businesses. Among our women entrepreneurs, motherhood was essential for enabling access to customers. The women also explained that their relatives often referred potential customers to their businesses. For instance, respondent A13 mentioned explicitly:

My business benefitted from many referrals I received from family members and friends.
(Respondent A13)

Regarding the influential role of motherhood, 60 percent of our entrepreneurs explained that their marital status sometimes restricted them from having male customers. They emphasized that the restrictions arose from their socio-cultural beliefs, which prevented male customers from using their business services. Furthermore, entrepreneurs commented that within their businesses, motherhood signified inferiority to some of their customers, particularly male customers. Twenty-six percent of our participants experienced male chauvinism, which meant that some male customers would not use their business services because they perceived their garments to be of inferior quality. Furthermore, 7 percent of the entrepreneurs believed that their motherhood features exposed them to sexual assault. As such, these women deliberately avoided male customers to mitigate such risks. This was expressly revealed by respondent ZB10 who explained:

Some men bring clothes to me. They have hidden agenda.
By asking me to manufacture garments, these male customers attempt to move closer to me to have me as their girlfriend though they are married. This is why I avoid male customers.

In that light, motherhood could adversely impact women's access to customers. However, the adverse effect of motherhood in the Nigerian context results from the country's embedded sociocultural beliefs.

Meso-environment and growth

Our respondents indicated that their meso-environment included Lagos State Tailors and Fashion Design Association of Nigeria (LASTFADAN) and the Nigerian Union of Tailors (NUT). They acknowledged that LASTFADAN and NUT often acted as guarantors to support their access to the financial resources they needed for their enterprises. GEM (2017) found that 50 percent of women-owned businesses operating within emerging nations lack guarantors to support their loan applications. Our data showed that 11 percent of our women entrepreneurs accessed money through the Ajo scheme organized by members of LASTFADAN. The senior executives of both NUT/LASTFADAN described Ajo as a zero-interest savings contribution between a group of women entrepreneurs within NUT and LASTFADAN, who agreed to save a specified amount of money as their savings every month. The union executive leaders further explained that at the end of a stipulated period, a group member was awarded the funds—a system that was subsequently rotated among all the group members. The Ajo scheme was different from the micro-credit in which a micro-finance institution provided the loan amount requested and charged proportionate interest. In one of the regular meetings organized for members of NUT/LASTFADAN, held April 1, 2019, at their national headquarters in Oshodi-Lagos, the Ajo scheme was described in the minutes of that meeting:

A form of cooperatives where members put in money into a central fund and each member draws a loan over a period of time.

Also, borrowers must meet certain conditions before the credit was approved (Madichie & Nkamnebe, 2010). Contrary to those lending standards, senior executive members at NUT and LASTFADAN stressed that they did not charge interest, *plus* affiliated members are not provided conditions for receiving a financial reward (Ajo). Affiliation to either NUT or LASTFADAN was all that was required. Additionally, more than 11 percent of the participants had accessed money through Ajo, which suggested that women in Nigeria had a better chance of accessing finance through Ajo than standard credit from banks. Regarding their degree of competence, 52 percent of our participants explained that their affiliation to LASTFADAN/NUT (that is, their meso-environment) enabled them to access training sessions that positively impacted their skills in garment production. An instance of this is reflected in the excerpts below:

NUT usually gives us seminars. At the workshop, they teach us new styles. For example, last week, they showed us how to put diamond stones on clothes using gum instead of stove irons. They also teach us how to cut clothes using paper. (Respondent J3)

They usually advise us during the meeting day that we should keep our shop clean. They tell us to work well and avoid doing our work badly. (Respondent C9)

Furthermore, 24 percent of the interviewed women entrepreneurs revealed that their LASTFADAN and NUT memberships were also beneficial as they could access information about training opportunities offered by external bodies. This was made clear by respondents W2 and B3, who reported:

If not for the association, I would not have heard about the training offered by the technical school. There is a lot of benefit from the training they gave us at the technical school. They tutored us for three months. After we completed the program, they gave us a certificate. They tutored us a lot. (Respondent W2)

LASTFADAN informed us about a trade fair exhibition in China. (Respondent B3)

Additionally, participants T0, A13, B1, E1, S13, and W2 explained that such training sessions were beneficial toward staying current with contemporary designs in the fashion world. It was clear that women-owned businesses were more likely to retain and grow their customer base by keeping up-to-date.

The meso-environment significantly enhanced access to the market among entrepreneurs. Eighteen percent of our respondents explained that they often used the trade unions' (i.e., LASTFADAN & NUT) membership labels to gain the confidence of prospective customers. In other words, their affiliations with these business associations were vital in reducing the impact of the sociocultural challenges facing their enterprises, including the belief that women were inferior to men. Furthermore, 28 percent of our entrepreneurs stressed that they belonged to alumni associations and other community-based social groups, in addition to NUT and LASTFADAN. Accordingly, G2, P7, and S13 confirmed that their association with these social groups was beneficial as members of the group visited and purchased items from their garment production businesses. Moreover, 18 percent of the participants mentioned that these social groups were valuable as they offered professional advice to women entrepreneurs. For instance, respondent C9 commented:

They usually advise us during the meeting day that we should keep our shop clean. They tell us to work well and avoid doing our work badly.

In addition to that, the entrepreneurs (including respondents C9, E1, & H4) stated that advice was useful toward growing their client base. Besides, that professional guidance is vital, especially as many of the women were semi-literate.

Macro-environment and growth

The macro-environment played a key role in enabling business growth among women-owned businesses by regulating access to money through government levies, policies, and sociocultural norms. Regarding fees required by the state,

48 percent of our entrepreneurs commented that they had to pay for land-use, electricity, tax, trade permits, radio and television ads, and refuse collection. Respondents A13, E1, F4, M14, and N16 clarified that those various levies increased their overhead expenses and inhibited the growth of their enterprises' profit margin and financial position. Furthermore, about half (43%) of our entrepreneurs mentioned that the Lagos-State Government was supportive because they often granted loans to finance their business activities. Consistent with that, a ministerial press briefing held April 20, 2017, at the Bagauda Kaltho Press Center Alausa-Ikeja, revealed that the Ministry of Women Affairs and Poverty Alleviation had disbursed cash to 40,000 women entrepreneurs, in the form of loans, across Lagos state. However, 10 percent of the women entrepreneurs mentioned that they could not apply for those loans because they could not meet the requirements for the loan application. Notably, the minutes of two of the regular meetings of NUT/LASTFADAN held on the 1st of April 1, 2019, at their national headquarters indicated that female members of the trade association lack collateral security, business plans, external guarantors, and tax clearance certificates, which are mandatory to qualify for credit from the government. Regarding how the macro-environment influenced growth through sociocultural norms, about 90 percent of our entrepreneurs indicated that they practiced either Christianity, Islam, or traditional religion. In short, by performing religious activities, they gained access to money to support business growth. To that end, respondent N16 recounted:

I benefit from my faith as a follower of Jesus. When I need money and the day is almost gone, if I call upon Jesus, before the day ends, or sometimes it may be longer, but God will make a way for me. Moreover, my customer will pay me money for the job. (N16)

Similar to N16's comments, respondents H4, I2, and Z10 reported how their religious and spiritual activities' performance attracted additional customers and ensured that their debtors settled their debts on time. Arguably, these insights extend Mazonde and Carmichael (2016) view that the issue of religion mainly pervades the consideration of women's loan applications. That view was extended through the comments made by several entrepreneurs in our study (including respondents N16, H4, I2, & Z10). They reported consistently that by performing religious activities, they could reduce receivables and improve their businesses' liquidity while enabling their customer base to grow.

The macro-environment also influenced the growth of women-owned businesses by regulating the nonformal skills that women entrepreneurs possessed. Ministerial press briefings between 2016 and 2020 revealed that 17 functional Skill Acquisition Centers (SACs) were established in Lagos State by the Ministry of Women Affairs and Poverty Alleviation. Additionally, 47 percent of the entrepreneurs in our sample commented that the government

organized skills enhancement programs that were useful for growing their clientele. Additionally, these entrepreneurs emphasized that their religious group played a substantial role in developing their skills. About 22 percent of our respondents emphasized that their religious leaders determined their decision to train as fashion designers. Respondent ZB10 commented:

I went to one church; they call it Cherubim and Seraphim; the pastor went into a trance. The pastor said to me, young girl, God said I should tell you to go and learn Tailoring and that God will cover your destiny from enemies. (Respondent ZB10)

Similarly, respondent Z10 explained how she consulted a spiritualist concerning the type of business she should consider establishing. Respondents ZB10 and Z10's views reveal that women were expected to be subservient not only to their relatives but also to their religious and cultural leaders. Furthermore, two respondents mentioned that their religious group often provided skills enhancement programs that had the potential to improve their expertise. Consistent with the views of ZB10 and Z10, respondent D8 and V17 expressed this:

Sometimes, my church brings experienced entrepreneurs to train us from time to time. This has been very beneficial to me. (Respondent D8)

Regarding training, when we do the women program, they teach how to make soap and beads. (Respondent V17)

Similarly, respondents ZB10 and C9 explained more about the training programs provided by their religious bodies. Their explanations pointed to the fact that religious institutions in Lagos were making some efforts toward improving the skills of women entrepreneurs. Notwithstanding that, respondent V17 regarding upskilling suggests that some of the training opportunities provided by religious groups in Lagos were often not beneficial for women entrepreneurs operating sewing businesses. Thus, the macro-environment, represented by religious groups as training bodies, impacted the degree of expertise of women who could operate sewing businesses in Lagos, Nigeria.

The macro-environment also influenced the ability of women-owned enterprises to retain and grow their customer base. Seventeen percent of the women entrepreneurs disclosed that their clients could not pay their debts on time because of the delay in getting their salaries from the government. Besides, existing customers often stopped or reduced purchasing items from women-owned enterprises during unfavorable economic conditions. Additionally, five of our women entrepreneurs mentioned that the current financial situation in Nigeria influenced their customers to opt for secondhand clothes. Moreover, 11 percent of women entrepreneurs said that their religion and cultural activities often adversely impacted their customer base. They explained this usually occurs when they shut down their workshop to attend religious or

cultural rites and potential customers visited their shops when they were closed.

Discussion

The primary purpose of this study was to develop a new gender-based growth model to capture distinctive factors that account for the growth of women-owned businesses in Lagos, Nigeria. Accordingly, the new gender-based model of growth (see [Figure 3](#)) provides and connects granulated aspects of entrepreneurship inherent in women-owned enterprises. Specifically, the model connects money, management, market, motherhood, meso-environment, and macro-environment and represents how they were perceived in West Africa. Thus, this new theorization builds on [Brush et al. \(2009\)](#) and other studies that have utilized the gender-related framework to study women entrepreneurship (such as [Iakovleva et al., 2013](#); [Wang, 2018](#)). Indeed, our data analysis indicated that money and management shaped the growth of women-owned businesses operating in Lagos in different ways. For instance, the influence of money on business growth is driven by the extent to which women entrepreneurs had access to financial resources ([Treichel & Scott, 2006](#)). Additionally, the extent to which money influences growth is determined by how these women entrepreneurs utilized their money. Our findings reveal unique ways of how women entrepreneurs in a developing country used their financial resources to attract customers to venture into their stores. From a customer-oriented perspective, it is unequivocal that the strategic use of financial resources increased business viability and ultimately growth ([Olajide et al., 2018](#)).

Furthermore, this customer-focused nature of the fashion industry also shapes the way management impacts business development in women-owned enterprises. Educational qualifications had little or no effect on the growth of women-owned enterprises. Indeed, formal education is ineffective in the attraction and retention of customers in the context of West Africa. It is reasonable to suggest that the characteristics of the industry that women-owned businesses operate within would principally determine the way theoretical concepts are defined within the gender-based growth model.

Our analysis of the findings suggested that the way 6 Ms (money, management, market, motherhood, meso-environment, and macro-environment) are interrelated in Lagos, Nigeria, is context-driven. Money, management, and market had a direct effect on growth (see [Figure 3](#)) and are “fundamental building blocks” for business viability ([Bates et al., 2007](#)). The market determined the amount of money available to women-owned businesses generated through customer sales. The amount of financial resources (denoted by money) available to women-owned businesses often impacted the competence level of management. Motherhood and meso- and macro-environment factors

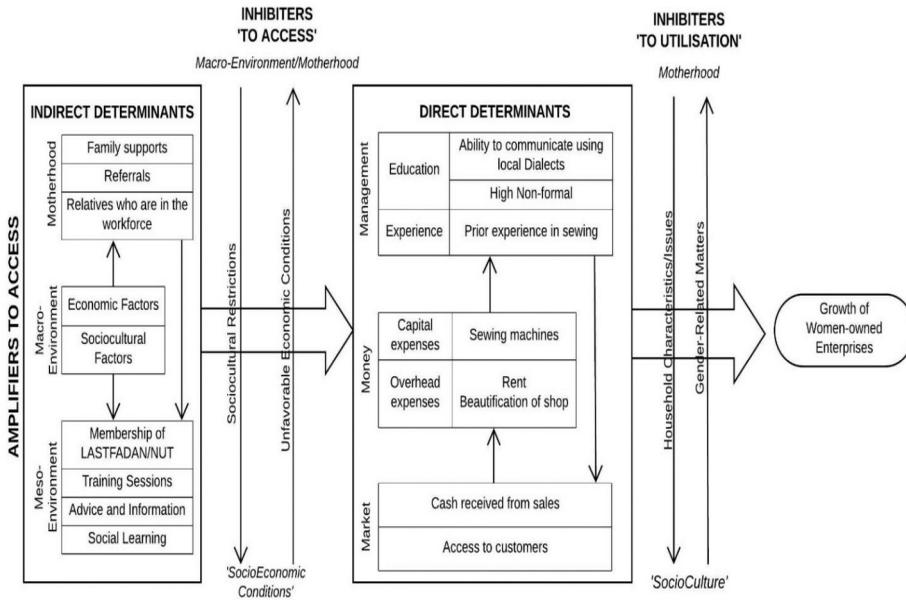


Figure 3. Gender-based framework that illustrates the factors influencing the growth of women-owned enterprises.

were the main determinants that amplified and enabled access to money and markets as well as facilitated management development for women-owned businesses (see Figure 3). However, motherhood and the macro-environment were the main factors that inhibited women’s access to money, management, and market because of adverse sociocultural norms and socioeconomic conditions (see Figure 3). There was little or nothing to suggest that the meso-environment had an adverse indirect influence on the growth of women-owned enterprises.

Contrary to our findings, Madichie (2011) suggested that the meso-environment could also inhibit women’s access to money, market, and management. That contradiction suggests that women entrepreneurs could reduce or eliminate the adverse impact of their meso-environment by disassociating themselves from trade unions that do not support their business growth initiatives in favor of those that do. Moreover, business associations (the meso-environment) benefited from women’s affiliations. Thus, they often attempted to support the growth of their businesses as an approach for maintaining their affiliation (Andrae & Beckman, 2013). Motherhood had a reverse effect on money, market, and management, and it significantly influenced growth among women-owned enterprises (see Figure 3). Figure 3 clearly illustrates that sociocultural issues such as household characteristics and gender-related matters were the main drivers.

Theoretical and practical implications

The newly developed gender-based model presents novel theoretical and practical implications. First, it advances Brush et al.'s (2009) theoretical framework as a practical and instructive tool to enhance our collective understanding of women entrepreneurship in emerging economies. Second, it contextualized constructs from a broad base whose interpretations and interrelationships are helpful in understanding how women entrepreneurship is subjected to social, spatial, and institutional contexts (Ogundana, [Forthcoming](#); Welter, 2011). Third, from a practical perspective, the contextualized gender-based growth model stimulates debate regarding policy development initiatives for supporting women entrepreneurship in emerging economies, a topic of interest to not just policymakers in developing contexts but also to many other policymakers and economic development organizations operating at a global level (e.g., Organization for Economic Co-operation and Development, United Nations, United States Agency for International Development, European Association of Development Agencies).

Conclusion

This paper focused on developing a new gender-based model of growth to account for the factors influencing the growth of women-owned businesses in a developing country. Clear evidence demonstrated money (usage and utilization), market (customer intelligence and referrals from fellow women), and management (nonformal education and experiences) are the direct influencers of growth. Motherhood, meso-environment, and macro-environment are the indirect determinants of growth. In contrast, motherhood (gender-related matters and household characteristics) and the macro-environment (socio-cultural restrictions and unfavorable economic conditions) inhibit women's access and utilization of money, market, and management. Thus, this paper contributes to the literature by demonstrating that Brush et al.'s (2009) gender-related model can be customized and used as a framework for exploring women entrepreneurship in the developing world.

Women entrepreneurs in Nigeria face a multitude of factors that militate the growth prospects of their enterprises. In Nigeria, women entrepreneurs face business conditions that often shape how they operate at varying levels, significantly impacting how their enterprises develop. Such an understanding provides practical and meaningful knowledge to several stakeholders. For academics, the newly developed model introduces new theoretical avenues for exploring women's entrepreneurship. Likewise, business practitioners gain practical knowledge about the main factors militating business growth in emerging economies. Combining both the theoretical and practical contributions of our gender-based model, we stimulate the debate on gender

entrepreneurship and policy development in emerging economies where women own the vast majority of small businesses and yet there is no meaningful support to enable their businesses to grow.

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