



**NOTTINGHAM BUSINESS SCHOOL**

**Factors influencing the business growth of women-owned sewing businesses  
(WOSBs) in Lagos-State, Nigeria: A gender-aware growth framework**

By

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for the Degree of Doctor of Philosophy (PhD)

## **DECLARATION**

This is to certify that this thesis has not been submitted in part or whole as paperwork for an academic award at any other university or institution of learning. I also declare that the study was carried out in accordance with the regulations of Nottingham Trent University. The results and conclusions embodied in this thesis are the work of the named candidate. You may copy up to 5% of this work for private study, personal and non-commercial research. Any re-use of the information contained in this document should be fully referenced.

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To God alone be all the praise!!!

## **ABSTRACT**

The purpose of this study is to introduce a new comprehensive gender-aware growth framework. To do that, this study: (I) provides in-depth insights into women's perception of growth; (II) evaluated and modified Brush et al.'s gender-aware conceptual model, which is a framework developed for the study of women-owned firms in the USA. By doing that, this study offered a new gender-aware growth framework which scholars acknowledged is lacking in the field of gender and entrepreneurship.

The objectives of this study were addressed using a qualitative research design that involved the interview of 35 women entrepreneurs, who operated sewing businesses, and other key stakeholders. NVivo is utilised for coding significant statements which were presented using textural and structural descriptions of the way that women perceive growth; and their experiences of utilising the 6Ms (money, management, market, motherhood, meso-environment and macro-environment) within their enterprises.

The finding indicated that women entrepreneurs primarily associated growth with the change in their clientele. Growth was also perceived using other inconsequential growth descriptors (i.e. increase in assets) that reflected the business challenge that women currently face. Contrary to Brush et al., the findings showed that the 6Ms were categorised as direct and indirect determinants of growth. The direct elements (i.e. money, management and market) strongly supported their venture growth when their usage aligns with the way women perceived growth. The indirect determinants (motherhood, meso-environment and macro-environment) improved women's access to the direct determinants; while their macro-environment and motherhood respectively inhibited women's access and the utilisation of the direct growth determinants.

The new gender-aware growth model enriches the limited knowledge about women entrepreneurs, their entrepreneurial and growth activities within the developing economies. That contribution to knowledge will enable policymakers to develop effective support mechanisms that can assist women-owned businesses to grow. The new model also provides women entrepreneurs with useful information that will enable them to develop valuable growth strategies. With regards to theory, the new model advances Brush et al.'s theoretical framework as a practical tool that can be used to enhance understanding on women entrepreneurship in emerging economies. Its contextualised constructs form a broad base whose interpretations and interrelationships are useful for scholars in terms of understanding that women entrepreneurship is subjected to social, spatial and institutional contexts.

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## PERSONAL DEVELOPMENT

### **i) Research articles extracted from the thesis**

#### **Research articles published**

Ogundana, O., Galanakis, K., Simba, A. and Oxborrow, L., 2020. Growth perception amongst women entrepreneurs: an emerging economy perspective. *International Journal of Entrepreneurship and Small Business*, In Press (ABS 2\*)

Ogundana, O., Galanakis, K., Simba, A. and Oxborrow, L., 2018. Factors influencing the business growth of women-owned sewing businesses in Lagos-State, Nigeria: a pilot study. *Organisational Studies and Innovation Review*, 4(2), pp.25-36. (ABS 1\* Equivalent)

#### **Research articles under review**

Ogundana, O., Galanakis, K., Simba, A. and Oxborrow, L., Factors influencing the growth of women-owned enterprises: A gender-sensitive growth model. Submitted to the: *Journal of Small Business and Enterprise Development* (ABS 2\*)

Ogundana, O. Obstacles facing women-owned enterprises in Sub-Saharan Africa. Submitted to the: *World Review of Entrepreneurship, Management & Sustainable Development* (ABS 1\*).

### **ii) Other research articles co-authored with others and related to the thesis**

Igwe, P.A., Ogundana, O.M., Egere, O.M. and Anigbo, J.A., 2018. Factors affecting the investment climate, SMEs productivity and entrepreneurship in Nigeria. *European Journal of Sustainable Development*, 7(1), pp.182-200. (ABS 1\* Equivalent)

### **iii) Conference Proceedings Extracted from the thesis**

Ogundana, O., Galanakis, K., Simba, A. and Oxborrow, L., 2018. Women-owned sewing businesses in Lagos-State, Nigeria: a study of the factors influencing their business growth. In: *BAM 2018 Conference proceedings*. London: British Academy of Management.

Ogundana, O.; Galanakis, K.; Simba, A. and Oxborrow, L., 2018. Motherhood Factors Influencing the Business Growth of Women-Owned Sewing Businesses in Lagos, Nigeria: A Mixed Method Study. *World Academy of Science, Engineering and Technology International Journal of Economics and Management Engineering*, 12 (6), 135.

Ogundana, O.; Galanakis, K., Simba, A. and Oxborrow, L., (2017) Women's Enterprise: Factors Influencing the Business Growth of Sewing Businesses in Lagos, Nigeria. In: *Borders', prosperity and entrepreneurial responses, Belfast, 2017*. ISBE conference.

## CHAPTER 1: INTRODUCTION

According to, Hechavarria, Bullough, Brush and Edelman (2019; p.6) "there is no single theoretical framework that captures all of the factors influencing growth in women's entrepreneurship". In that light, this study aims to develop a gender-aware growth model especially as several scholars (such as Bruin, Brush and Welter, 2007; Brush, de Bruin and Welter, 2009; Wiklund, Patzelt and Shepherd, 2013) have also made a similar claim stressing that a growth model is required to advance the field of women entrepreneurship. This knowledge gap continues notwithstanding that growth activities in women-owned businesses<sup>1</sup> have significant implications for different stakeholders, including the government and women entrepreneurs (Davidsson, Achtenhagen and Naldi, 2010; Costin, 2012; Kiviluoto, 2013; Bulanova, Isaksen and Kolvereid, 2016). For the government, growing women-owned firms can be pivotal to job creation and economic prosperity (Storey and Greene, 2010; Bulanova, Isaksen and Kolvereid, 2016). Hechavarria, Bullough, Brush and Edelman (2019) explained that one per cent of growing firms generate about 40 per cent of job creation worldwide. In a developing country context, the Global Entrepreneurship Monitor's (GEM) report on women's entrepreneurship showed that growing women-owned businesses account for about 1million jobs in Angola; 4million in Nigeria; 1.08million in Burkina Faso; and 1.64million in Zambia – see Table 1 (GEM, 2014; GEM, 2015). Moreover, GEM (2017) reported that women entrepreneurs<sup>2</sup> would create more jobs as 30% of all women-owned businesses in East, North and Sub-Saharan Africa are projected to hire six or more employees by the year 2022. The employment projection within GEM's report on women entrepreneurs suggests that growing women-owned businesses will reduce unemployment in Africa by an average of 6% (GEM, 2017). A large proportion of that anticipated decrease in unemployment is likely to be contributed by the sewing and fashion industry that currently accounts for the second-largest number of jobs in Sub-Saharan Africa, following Agriculture (AFDB, 2016).

Aside from their contribution to the reduction of unemployment, entrepreneurial activities amongst women have reduced the number of child trafficking and prostitution in Nigeria (Ifeanyi and Elehibi, 2011); improved the rate of child education in Ghana and the Republic of

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<sup>1</sup> Consistent with IFC and McKinsey Women SME mapping exercise 2011, Women-Owned Businesses (WOBs) are described as those businesses that are at least 51% owned, operated and controlled on a daily basis by one or more (in combination) women.

<sup>2</sup> A women entrepreneur refers to any woman who organizes and manages an enterprise, especially a business (Hossain and Roy, 2017).

Niger (Chea, 2008; Otoo, Ibro, Fulton and Lowenberg, 2012); improved family nutritional rates by 33% in Botswana (Ama, Mangadi and Ama, 2014); reduced the level of crime by 23.3% in Ogun State Nigeria (Iyiola and Azuh, 2014); and played a crucial role in alleviating hunger and poverty in Kenya (Misango and Ongiti, 2013; IFC, 2014). In other words, women enterprises and their growth activities are beneficial to society.

*Table 1: Women entrepreneurs contribution to employment in developing countries*

Countries	The proportion of jobs created by women entrepreneurs	Percentage reduction in the level of unemployment
Angola	10%	4%
Burkina Faso	10%	9%
Mali	17.1%	5.2%
Nigeria	5.2%	4%
Sierra Leone	13.7%	19.1%
Tanzania	23.6%	34%
Togo	27.6%	12%
Zambia	27.9%	37.8%

*Source: World Bank (2018) Enterprise Surveys from Developing Economies 2009-2017.*

In developed countries, the Federation of Small Businesses (FSB) reported that women-owned businesses (WOBs) in the UK grew their workforce by 600,000 people between 2012 and 2015 (FSB, 2018). This represents a 33% reduction in the proportion of people not in work but are seeking and are available for work in the UK (ONS, 2015). In the USA, Women's Business Enterprise National Council (WBENC) identified that women-owned businesses that grew over a period in the USA employed 9.2 million people which represents 8% of the total private workforce (WBENC, 2018). In 2013, Statistics Canada reported that between 2012 and 2013, women-owned enterprises in Canada recruited 31,400 persons. That is, Canadian women entrepreneurs accounted for 29% of jobs from the private sector and a 2% reduction in the proportion of unemployment (Grekou, Li and Liu, 2018). Moreover, the Global Entrepreneurship Monitor (GEM) projected that the contribution of women-owned businesses towards job creation would increase as more than 20% of women-owned companies in Europe, Asia and North America will hire at least six additional employees by the year 2022 (GEM Women's report, 2017). Aside from creating jobs, growing women-owned enterprises contribute about 40% of GDP in Australia, more than 12% of GDP in the United States and 7% of the gross value-added total in the United Kingdom (Small Business Survey, 2013; FSB, 2018; American Express, 2017).

Several studies (Davidsson, Delmar and Wiklund, 2006; Golovko and Valentini, 2011; Loscocco and Bird, 2012; Muhos, 2015) demonstrated that business growth is closely

associated with firm overall survival. Among their four 'stylised facts' for business growth, Storey and Greene (2010; p. 206) asserted that women-owned businesses that grow - even at a modest level - are more likely to survive. In their routinely cited study about small firm dynamics, Phillips and Kirchhoff (1989) clarified that if a business grows, even just by the addition of one employee, the survival rate increased to 65%. Moreover, firms that grow are associated with increased personal wealth for women entrepreneurs (Bulanova, Isaksen and Kolvereid, 2016). This is particularly crucial for women in developing countries who according to the United Nations are the most deprived group in the world (United Nations, 2015). This implies that venture growth will perhaps reduce the level of poverty among women in the developing country context (Misango and Ongiti, 2013; IFC, 2014). On the contrary, research shows that business growth could also have undesirable effects on women entrepreneurs (Cliff, 1998; Davidsson, Achtenhagen and Naldi, 2010; Costin, 2012). According to, Ukanwa, Xiong and Anderson (2018) women entrepreneurs believe that business growth comes with an increase in the number of hours spent at work which may lead to work-family conflicts. From that perspective, business growth in female-owned firms is considered something of a dilemma for female business-owners (Davidsson, Achtenhagen and Naldi, 2010; Burns, 2018). Nevertheless, to answer the research objectives and questions of this study, this research study will only focus on growth-oriented women entrepreneurs.

*Table 2: Percentage of women-owned businesses that experienced growth between 2015 and 2016 disaggregated by regions*

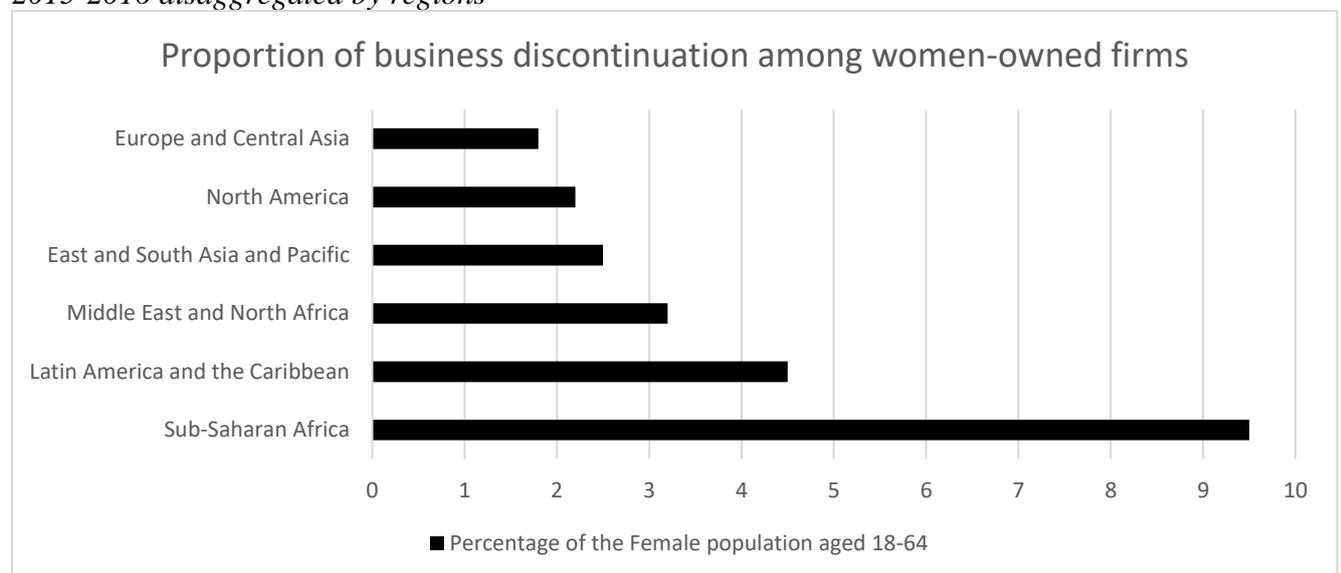
<b>Continent</b>	<b>The proportion of growing women-owned businesses</b>
Latin America and the Caribbean	17%
Sub-Sahara Africa	22%
East and South Asia and Pacific	24%
Europe and Central Asia	28%
North America	30%
The Middle East and North Africa	37%

*Source: Global Entrepreneurship Monitor (2017) Women's Entrepreneurship Report*

In a special report concerning entrepreneurial activity amongst women that covered 83 economies, the Global Entrepreneurship Monitor (GEM, 2017) reported that only 22% of women entrepreneurs in Sub-Saharan Africa (SSA) were able to grow their businesses between 2015 and 2016 (Table 2) – in comparison, for example, to 30% in North America. Moreover, the Sub-Saharan region represented one of the least continents, where few women entrepreneurs experienced venture growth (Table 2). This implies that the SSA region,

compared to other continents, is yet to fully exploit the benefits that accrue from women’s entrepreneurial activities. Drawing on the conclusion that growth is linked to survival (Phillips and Kirchoff, 1989; Storey and Greene, 2010), women entrepreneur’s inability to grow their businesses is perhaps responsible for a fivefold higher discontinuation rate among women-owned businesses in the Sub-Saharan region compared to Europe, Central Asia and North America (Figure 1). This suggests that there is a need for research to investigate the factors determining the growth of women-owned businesses in the Sub-Saharan region. The outcome of such research is significant as it can assist key policy institutions in sourcing essential resources that can have a profound effect on the growth of women’s enterprises (Perren, 1999; Frooman, 1999; Kiviluoto, 2013).

*Figure 1: Proportion of business discontinuation among women-owned enterprises between 2015-2016 disaggregated by regions*



Source: *Global Entrepreneurship Monitor (2017) Women's Entrepreneurship Report*

Several scholars have directed their efforts toward investigating the factors controlling the growth of women-owned businesses (see Table 3). However, these studies (i.e. Table 3) are few and are concentrated on examining venture growth among women entrepreneurs mainly from the developed country context (Pathak, Goltz and Buche, 2013; Yadav and Unni, 2016; Kothari, 2017). The growth determinants identified in these studies may not apply to developing countries because of their disparate business, social, spatial and institutional settings (Verheul, Stel and Thurik, 2006; Welter, 2011; 2016). Besides, many scholars (e.g. Hill, Leitch and Harrison, 2006; Azmat, 2013; Azmat and Fujimoto, 2016) recognise that women entrepreneurs are not a homogenous group which strongly implies that the factors that

determine the growth of women-owned businesses in developed countries are perhaps different from those that affects women entrepreneurs in the developing country context.

Additionally, few or no studies have attempted to integrate the factors influencing the business growth of women-owned enterprises into a gender-aware model that offers a complete picture of their growth activities (Bruin, Brush and Welter, 2007; Wiklund et al., 2009; Brush, de Bruin and Welter, 2009; Wiklund, Patzett and Shepherd, 2013). Hechavarria, Bullough, Brush and Edelman (2019; p.6) confirmed this recently stating that "there is also no single theoretical framework that captures all of the factors influencing growth in women's entrepreneurship". Each existing study covered only a fraction of the growth determinants considered necessary in other prior studies— see Table 3 (Storey, 1994; Wiklund, 1998; Bruin, Brush and Welter, 2007; Berger and Kuckertz, 2016). While this approach has made contributions to our understanding of some aspects of growth in women-owned businesses (particularly regarding direct growth determinants), readers are left with the difficult task of attempting to bring together the variables to “see the big picture” (Wiklund et al., 2013; p.15). It is more problematic in the developing economies region, where few studies have considered this phenomenon. This is evidenced by the lack of an overarching gender-aware model of growth in women-owned businesses from the developing countries context (Bruin et al. 2007; Brush et al. 2010; Yadav and Unni, 2016).

The lack of a holistic gender-aware growth model limits our understanding of the indirect effect that constructs might have on business growth through other variables. (Wiklund, Patzett and Shepherd, 2009). In the absence of a gender-aware framework that applies to businesses that operate in developing economies, stakeholders are inhibited from having a complete understanding of the growth activities within women-owned enterprises operating in that region. According to the 2017 Edelman Trust Barometer, this knowledge gap is the primary factor that contributed to the ineffectiveness of policies intended to support the growth of women-owned businesses in the developing country context (Kiviluoto, 2013; Edelman, 2017; Andrews, 2018). In other words, the development of a gender-aware growth model that offers a comprehensive understanding of growth determinants and growth activities in women-owned enterprises can perhaps mitigate the ineffectiveness of gendered policies (OECD, 2000). It is this knowledge gap that this present research intends to fill.

To address the identified knowledge gap, the researcher evaluated and developed Brush, de Bruin and Welter's (2009) gender-aware model (that comprises of money, market, management, motherhood, meso-environment and the macro-environment) which was initially developed for studying entrepreneurial activities amongst women in general. Since its introduction, several studies (e.g. Brush, Allen, de Bruin and Welter, 2010; Ettl and Welter, 2012; Iakovleva, Solesvik and Trifilova, 2013; Welsh, Memili, Kaciak and Sadoon, 2014; Welsh, Kaciak and Shamah, 2018; Welsh, Kaciak, Memili and Minialai, 2018; Wang, 2018) have used it in the study of women entrepreneurship, particularly in developed countries. The proportion of researchers that have utilised the model in the study of women entrepreneurship demonstrates the potential usability of Brush, de Bruin and Welter's gender-aware model. Besides, there are no studies that the researcher is aware of that have applied Brush de Bruin and Welter's (2009) framework to explore firm growth using a developing economy context, including Lagos Nigeria. Therefore, the extension of Brush de Bruin and Welter's (2009) model will increase methodological rigour and ensure the quality of the gender-aware growth framework (Wang, Norris and Bero, 2018).

### **1.1. Research Aim, Objectives and Questions**

The aim of this research is to extend Brush, de Bruin and Welter's (2009) model and offer it as a gender-aware conceptual framework that represents the specific context of growth in women-owned sewing enterprises in Lagos Nigeria. To build this model, the researcher has defined three research objectives: (a) to understand how women who own sewing businesses perceive growth in Lagos Nigeria; (b) to explore the way money, management, market, motherhood, meso-environment and the macro-environment (i.e. the 6Ms) influences the business growth of women-owned sewing businesses (WOSBs) in Lagos, Nigeria; and (c) to propose a gender-aware framework that articulates the factors influencing the growth of WOSBs in Lagos, Nigeria. To achieve those objectives, the researcher has designed a methodology (Chapter 3) that answers the following research questions:

*Research Question 1: In what way(s) do women entrepreneurs who own sewing businesses perceive business growth in Lagos Nigeria?*

*Research Question 2: In what way(s) does money, management, market, motherhood, meso-environment and the macro-environment influence the business growth of women-owned sewing businesses in Lagos, Nigeria?*

*Research Question 3: What model demonstrates the factors influencing the business growth of women-owned sewing businesses in Lagos, Nigeria?*

*Table 3: Scholars that have investigated factors controlling the growth of women-owned businesses.*

<b>Growth Determinant (s) investigated</b>	<b>Research Context</b>	<b>Existing Study</b>
High quality of products/services; Effective networking; Appropriate marketing Development of new products/services; Effective web site; Appropriate business training; Easy access/availability of finance; Reliable after-sales service; Dedicated workforce Appropriate location; Availability of skilled labour; Effective selling; Smooth supply and distribution channels; Ample parking for customers.	UK	Roomi, Harrison and Beaumont-Kerridge (2009)
Female entrepreneurs' motives	Canada, Mexico and the United States	Robichaud, McGraw, Cachon, Bolton, Codina, Eccius-Wellmann and Walsh (2013)
Human and Social Capital Resources	India	Prasad, Naidu, Murthy, Winkel and Ehrhardt (2013)
Risk Tolerance, Motivations, Expectations and Culture	USA	National Women's Business Council (NWBC, 2013)
Socio-economic factors	Kenya	Muthathai (2017)
Individual, venture, resources, location and environment	Conceptual	Hechavarria, Bullough, Brush and Edelman (2019)
Human and Financial capital	USA	Coleman (2007)
The stereotype of business owners, cultural differences, a shortage of premises for new businesses and the lack of appropriate childcare.	UK	Fielden, Davidson, Dawe and Makin (2003)
Funding perceptions and behaviour	Norway	Alsos, Isaken and Ljunggren (2006)
Social Capital and Training on resource acquisition	USA	Kickul, Gundry and Sampson (2012)
Firm resources, individual, venture concepts and institutional financial resources	Conceptual paper	Brush, Carter, Gatewood, Greene and Hart (2006)
Social Capital	UK	Roomi (2009)
Contacts and social networks	Mid-Sweden &-Norway	Bogren, Friedrichs, Rennemo, and Widding (2013)
Planning horizons	England and Wales	Mitchelmore and Rowley (2013)
Undertaking training; Formal networking; Superior marketing or selling skills; New market opportunity; Access to finance / capital; Conducting your business over the Internet; Achieving export sales; Securing a major contract/customer; Government support; Carefully prepared business plan; Using professional business advice	Australia	Breen and Karanasios (2010)
Owner-manager gender	Australia	Johnsen and McMahon (2005)
Entrepreneurial competencies	UK	Mitchelmore, Rowley and Shiu (2014)
Perceived Desirability and feasibility	Norway	Bulanova, Isaksen and Kolvereid (2016)
Human capital and Networking	Bulgaria	Manolova, Carter, Manev and Gyoshev (2007)
Level of education and gender	South Africa	Brijlal, Naicker and Peters (2013)
Financing option, owners' entrepreneur skills, working capital management and government regulations	Kenya	Kamunyu and Theuri (2017)
Debt/Equity finance, industry gender distribution	USA	Yacus, Esposito and Yang (2018)

*Source: Author's compilation during the review of works of literature*

## **1.2. The approach used for studying business growth**

This study adopted a deterministic approach to explain the business growth of women-owned enterprises. The deterministic approach was adopted because it is a paradigm which aims to identify a stable set of explanatory variables that might explain observed variations in business growth rates in an enterprise (Becchetti and Trovato, 2002; Dobbs and Hamilton, 2007). The objective of the deterministic approach strongly aligns with the research questions of this current study which is to evaluate whether the concepts contained in Brush, de Bruin and Welter's framework explains what determines growth in women-owned sewing businesses (WOSBs) in Lagos, Nigeria. By testing Brush, de Bruin and Welter's framework in this study, a set of growth determinants are identified for women-owned sewing businesses in a developing country, Lagos Nigeria. In doing that, strategies for enhancing/improving the growth-determinants can be suggested.

To adopt the random/stochastic approach in this study was unsuitable because it proposes that growth in female-owned small firms is mostly random (Dobbs and Hamilton, 2007; Almsafir, Nassar, Al-Mahrouq and Hayajneh, 2014). This assumption is based on Gibrat's law of proportionate, which advances the idea that the size of female-owned firms follows the lognormal distribution very closely (Gibrat, 1931; Hedija, 2017). In other words, the stochastic growth approach suggests that many factors influence the business growth of women-owned businesses; however, each of the influencing factors occurs by chance (Dobbs and Hamilton, 2007; Hedija, 2017). However, proposing that business growth happens by chance or luck defies the human agency of individuals, limits the choices of entrepreneurs and says that there is very little that anyone can do to promote growth in women-owned businesses (Storey and Greene, 2010). In the context of this research study, the assumptions of the stochastic approach suggest that there is no need to investigate the factors influencing the business growth of WOSBs since growth occurs mainly by chance. Storey and Greene (2010) claim that though luck is crucial, however, people with the "right stuff" can influence business growth. Furthermore, Welter (2011) argue that a female entrepreneur's institutional and social context can provide opportunities and set boundaries for growth. This implies that other than luck, there are factors (such as the social and institutional contexts that women operate within) that might enhance or constrain the chance that female-owned businesses will achieve growth in their businesses. Thus, it was unsuitable to use the random/stochastic approach in this present study.

The evolutionary/stage model which postulates that business growth happens in clearly predefined stages also lacked alignment with the aim of this study. The stage model believes that businesses linearly progress through predefined stages; that every business belongs to a particular phase in a life-cycle; and that female-owned businesses face specific problems in each stage in the growth model (Greiner, 1972; Churchill and Lewis, 1983; Gartner, 1985; Muhos, 2015). This suggests that the factors influencing the business growth of a female-owned business might be different at different stages of women-owned firm's life. Various scholars propose stage-models with a different number of stages: two stages - Levratto and Ntouko and Ramadan (2017); three stages - Xiao (2011) and Hornberger, Konig, Zerr and Baltes, (2017); and eight stages- Abdullah, White and Thomas (2016). In the field of gender and entrepreneurship, scholars propose three stages-Billore (2011); four stages- Roomi, Harrison and Beaumont-Kerridge (2009); and five stages -Dalborg (2015). According to Davidsson, Achtenhagen and Naldi (2010), those models share the problem of lacking systematic empirical evidence. Notwithstanding, the stages or lifecycle models are appealing as they seem to fit with business behaviour and point at the gradual nature of firm evolution (Storey and Greene, 2010; Davidsson, Achtenhagen and Naldi, 2010). Storey and Greene (2010) assert that the stage-model might provide practical help to women entrepreneurs as the model depicts the lifecycle of women-owned businesses in predefined stages; which can be helpful for developing the future strategy of the business. However, critiques (such as Levie and Lichtenstein, 2010; Muhos, 2015; Bordon, 2016) claim that it is difficult to determine accurately which stage in the lifecycle model a female-owned firm belongs to.

### **1.3. Research Context**

The contexts that are used to address the research objectives in this current study are Lagos Nigeria and the sewing business sector. Those two contexts provide a fruitful ground that contributes to the field of gender and entrepreneurship. The basis for the selection of these contexts are further elaborated in the subsections below:

#### **1.3.1. Women-owned sewing businesses (WOSBs)**

Women-owned sewing businesses (WOSBs) are those businesses that are at least 51% owned, controlled and operated by one or more women entrepreneur who works in the sewing industry (Andrea and Beckman, 2013; IFC, 2014). The Nigerian sewing sector is mostly dominated by women entrepreneurs (AFDB, 2016) and is suggested by the Nigerian government to replace the fast-diminishing oil-sector (Federal Government of Nigeria, 2017).

In the year 2015, the sewing and fashion industry in Sub-Saharan Africa (SSA) was estimated to be worth \$31 Billion<sup>3</sup> - with Nigeria contributing the most significant proportion (CNBC, 2017) – and this value is expected to double in the next 10years (Euromonitor International, 2015; AFDB, 2016). Besides, the sewing and fashion industry accounts for the second-largest number of jobs in Sub-Saharan Africa, following Agriculture (AFDB, 2016). Apart from its significant contribution to employment generation, the Nigerian Fashion Industry (including the sewing sector) contributes 0.47% (₦380 Billion<sup>4</sup>) of Nigerian rebased GDP (Nigerian Observer, 2015; Ogundana, Galanakis, Amon and Oxborrow, 2018). Although the oil and gas sector contribute more (13.8%), yet with the petrodollars fast diminishing, the Federal Government of Nigeria has recognised that the sewing and fashion industry has the potential to diversify the economy, generate more employment and reduce the poverty level (Federal Government of Nigeria, 2017; Ogundana, Galanakis, Simba and Oxborrow, 2018). With the ban on sale and importation of second-hand clothing to Nigeria (Adow, 2012) and the movements to buy locally (GEM, 2015), the sewing and fashion industry is a fruitful ground for making a theoretical contribution.

Similarly, since this industry is primarily dominated by women, the sewing and fashion industry is considered a means for improving the living conditions of women and youth in Nigeria (AFDB, 2016). Consequently, in 2015 the Nigerian Bank of Industry launched a ₦1 Billion<sup>5</sup> fashion fund for women entrepreneurs operating in the sewing and fashion industry (BOI, 2015). Besides, the potentials of the Nigerian sewing and fashion industry has attracted other stakeholders ranging from foreign investors (such as African Development Bank) to international celebrities (especially the former US first lady) who have been clothed by a Nigerian WOSB (see CNN Style, 2015; CNN, 2017). However, despite the existing and potential benefits derived from the sewing sector, scholarly attention is lacking in this industry. Thus, women's dominance of the SSA sewing business sector, the growth of this industry and its social contribution – makes this sector an impressive representation for the study and development of a gender-aware growth model for women-owned enterprises in Africa and other developing countries.

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<sup>3</sup> £23,485,600,000 (at \$1.32 US Dollars= £1 Pound as at 23/10/17)

<sup>4</sup> £801,065,503.47 (at ₦474.37 Naira= £1 Pound as at 23/10/17)

<sup>5</sup> £2,107,516.86 (at ₦474.37 Naira= £1 Pound as at 23/10/17)

### **1.3.2. Lagos Nigeria**

Lagos is Nigeria's largest state and its economic capital, located along the Atlantic Ocean (Sherifat, 2013; Adebisi, Alaneme and Ofuani, 2015). It is the most populous state in Nigeria and the largest in Africa (Fapohunda, 2012; Otunaiya, Ambali and Idowu, 2013; WorldAtlas, 2019). In a study conducted by the Heinrich-Boll-Stiftung (HBS) Foundation in 2013, it was discovered that Lagos is the 7th fastest growing State on the planet, with a population of 21 million (NPopC, 2017). Unlike other states in Nigeria that depend on the revenues generated from the oil sector; Lagos State's economy is diversified to manufacturing, transport, construction, service, wholesale, and retail industries (Lincoln, 2012; Adebisi, Alaneme and Ofuani, 2015). Moreover, Lagos accounts for over 60 per cent of all industrial and commercial ventures in Nigeria (Heinrich-Boll-Stiftung Foundation, 2013; Adebisi, Alaneme and Ofuani, 2015; WorldAtlas, 2019). According to The Economist (2015), it is reported that Lagos State generates 90 billion dollars in goods and services annually. In another report, WorldAtlas claimed that if Lagos State were a country, its economy would be number 7 in Africa making it more significant than that of Kenya, Cote D Ivoire, and Ghana (WorldAtlas, 2019). As such, BBC (2015) described Lagos as the economic hub of Nigeria and Africa.

Consequently, Lagos State is the preferred destination for women-owned businesses operating in the sewing sector (Andrea and Beckman, 2013; Sherifat, 2013). According to the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Lagos State accounts for a substantial number of women-owned sewing businesses in Nigeria, an estimate above 25% of the national figure. Therefore, the women-owned sewing businesses operating in Lagos State can be considered a representative of female-owned enterprises in other African countries (e.g. Ghana) and even in the developing world (e.g. India).

### **1.4. Research Contribution**

This study attempts to cover the knowledge gap caused by the absence of a holistic gender-aware growth conceptual model, as indicated by Bruin et al. (2007) and Wiklund et al. (2013). Building this model, the researcher unveils the different growth perspective of women entrepreneurs in a developing nation, Lagos Nigeria. Primarily, it investigates the existence and role of gender-specific barriers and also gender-specific benefits. The study advances knowledge about women entrepreneurs and their growth activities in the developing economies region. This has theoretical and practice-based implications which are discussed below.

#### **1.4.1. Theoretical contribution**

There are many benefits arising from the advancement of a gender-aware growth model for women-owned sewing businesses in Lagos Nigeria. To begin with, Brush, de Bruin and Welter's (2009) model, which was developed using evidence from advanced economies, provides a springboard and direction for developing a context-specific comprehensive growth framework that illustrates the growth activities of women-owned businesses in a developing country context such as Lagos Nigeria. Based on the dissimilarities in women's entrepreneurship caused by the diverse business, spatial and institutional contexts (Welter, 2011; 2016); this research modified Brush, de Bruin and Welter's (2009) gender-aware model to that which adequately explains the growth of women-owned sewing businesses that operate in Lagos Nigeria. Moreover, Brush, de Bruin and Welter (2009) recommended the need for future studies to refine their conceptual framework and its applicability, especially to different contexts. In that sense, this study adds to the field of gender and entrepreneurship by building on the significant theoretical contribution that Brush, de Bruin and Welter (2009) have made (Gerring and Barresi, 2003). The improvement of an existing theoretical model (such as Brush, de Bruin and Welter, 2009) can itself represent a value-added contribution to theory in the field of gender and entrepreneurship (Whetten, 1989; Gerring, 2005; Byron and Thatcher, 2016).

Notably, this study contributes to theory as it evaluates each construct within Brush, de Bruin and Welter's gender-aware model (money, market, management, motherhood, meso-/macro-environment) as that which controls growth in women-owned businesses in Lagos Nigeria. In their seminal study of what constitutes a valid and legitimate value-added contribution to theory development, Whetten (1989) argued that the evaluation and subsequent modification of construct(s) within an existing model in itself constitutes a theoretical contribution. Besides, Byron and Thatcher (2016) aptly described factors/constructs as cooking ingredients that one requires to cook up or use to enhance a functional theory. This means that as key ingredients enhance the taste of a meal; the refinement and inclusion of new constructs within Brush, de Bruin and Welter's model will contribute to theory (Weick, 1995; Gerring, 1999; Gerring and Barresi, 2003). Thus, journals focussed on theory development, such as *Academy of Management Review* and *Administrative Science Quarterly* consider the inclusion, exclusion or modification of construct(s)/factors within an existing model as one of the standards for making theoretical contribution to management theory (see Crane, Henriques, Husted and Matten, 2016; p.783).

In conclusion, this study contributes to the theory on gender and entrepreneurship by demonstrating the new connections among the modified constructs/factors that control the business growth of WOSBs within the context of Lagos Nigeria which provides the basis for analytical generalisation in this study (Gerring and Barresi, 2003; Byron and Thatcher, 2016). The benefit and importance of connecting the modified constructs are captured succinctly by Poincare (1983) who described the constructs within a model as a pile of stones which only becomes a house when the stones are carefully connected. According to Corley and Gioia (2011), these new connections among the new concepts are the domain of contribution to theory. To identify the unique relationships between the new ideas, this study utilised empirical data gathered through a qualitative research design. Additionally, the modified relationships between the new constructs are graphically depicted to clarify the author's thinking and increase the reader's comprehension (Eisenhardt, 1989; Corley and Gioia, 2011). As Whetten (1989) so aptly noted, “visual representation of models aids theory development as it ensures the balance between parsimony and completeness”.

#### **1.4.2. Practice-based implications**

The study is valuable to several critical female entrepreneurship stakeholders. It has implications for women entrepreneurs, investors, social leaders and policymakers (e.g. the Nigerian government, and government of other developing nations similar to Nigeria). This study modified Brush, de Bruin and Welter's (2009) gender-aware framework in order to offer comprehensive insights into the gendered growth activities of women-owned businesses in Lagos. Such knowledge is crucial as the Organisation for Economic Co-operation and Development (OECD) reported that entrepreneurship stakeholders in the developing economies lack adequate information about women-owned enterprises and their growth activities. The lack of insights into gendered growth activities is one of the factors responsible for the high failure rate of supportive mechanisms targeted at aiding the growth of women-owned enterprises in the SSA region and other developing countries (Edelman, 2017; Andrews, 2018). Therefore, by offering a robust gender-aware growth framework, this study enhances the level of information that stakeholders (such as investors, social leaders and policymakers) possess about women-owned businesses and their growth activities in the developing countries mainly in Sub-Saharan Africa region. That knowledge advancement, with regards to the complete gender-aware framework, will contribute to the development of effective support mechanisms targeted at the growth of women-owned businesses in the developing economies.

The lack of information about women entrepreneurs and their growth activities can also adversely impact women entrepreneurs themselves. As such, the development of a gender-aware framework is useful for women entrepreneurs operating in the developing country contexts. The gender-aware growth model contributes to women's understanding of the sources of barriers and supports they encounter when attempting to grow their businesses. The framework also provides insights into how these factors interplay to influence the growth of their businesses. With this knowledge, these women can prioritise and develop strategies for mitigating the growth barriers within their businesses. Furthermore, the framework offered in this study will also assist women in ranking and developing tactics for enhancing the growth of their businesses. To create stakeholder awareness about the refined gender-aware growth framework for the developing countries context, the researcher intends to disseminate the findings of this research through research publications such as the International Journal of Entrepreneurship and Small Businesses, Entrepreneurship and Regional Development, Journal of small business and enterprise development and by presenting at seminars during the Nigerian Fashion week involving critical entrepreneurship stakeholders especially those in the sewing sector. The researcher intends to work as a consultant for WOSBs championing strategies for mitigating the challenges that they encounter while attempting to grow their businesses.

### **1.5. Structure of the thesis**

The entire thesis, including the introductory chapter, is divided into seven chapters. The introductory section (Chapter 1) is followed by Chapter 2 that reviewed the literatures on entrepreneurship context, including institutional voids, formal and informal institutions. The inclusion of Chapter 2 unwraps the institutions that makes the developing country context unique. This is followed by Chapter 3, which focuses on exploring past studies that have considered growth in women-entrepreneurship in order to draw from the necessary elements to expand the existing Brush, de Bruin and Welter (2009) gender-aware model and build the proposed framework. Doing so was necessary to synthesise areas where a plethora of studies exist and uncover areas where research is needed. Therefore, Chapter 3 sifts through existing studies to examine and provide insights into the meaning of business growth, women entrepreneurs' perception of growth, approaches to studying business growth and factors influencing business growth. Chapter 3 concludes by introducing the conceptual framework that this study will adopt, evaluate and modify (Brush, de Bruin and Welter, 2009) using evidence derived from the review of prior studies.

The methodology chapter (Chapter 4) discusses the methods used to conduct this research and answer the research questions. The research aim, objectives and questions of this study drove and shaped the researcher's choice of philosophical paradigm, research logic, and the research design (Teddlie and Tashakkori, 1998; Thomas, 2011; Farquhar, 2012). The chapter also discusses the research paradigm that best fits the research questions and objectives posed in this study (Creswell, 2014). After that, research logic, research design, data collection procedure and method of data analysis were discussed. This chapter concluded by discussing the researcher's ethical considerations.

Following the methodological steps from Chapter 4, the relevant findings are presented and analysed in Chapter 5. The findings chapter is organised using themes deduced from the research objectives of this study. Thematic analysis is used to analyse the data collected within this study. Textural and structural descriptions were used to present the way that women perceive growth; and their experiences of utilising the 6Ms within their enterprises. The analysis draws its explanations from the data collected through qualitative interviews, documentation, the literature review and qualitative analysis techniques. The chapter also unravels, from the data, the interrelationship between the 6Ms; and the associations between the 6Ms and growth.

Based on the analysis of the findings, the modified gender-aware framework that explains the growth of women-owned sewing businesses (WOSBs) in Lagos is presented in Chapter 6. The section deliberated on the role of the growth determinants within the modified gender-aware framework for WOSBs in Lagos Nigeria. Furthermore, the chapter deliberates on the contribution of this research study which is to demonstrate a deeper understanding of how the initial theoretical concepts within Brush et al. 's (2009) gender-aware framework transit into the modified model that presents the factors influencing the growth of WOSBs in Lagos, Nigeria. This approach for conducting the discussion chapter was adopted to provide answers to the research objectives, and questions itemised at the commencement of this and identified the analytical generalisations from the data to the propositions.

The final chapter (Chapter 7) that concludes this study is divided into five sections. The first section discusses the key findings of this study. After that, the chapter discusses the research contribution, newness and recommendations to the key stakeholders. That was followed with the discussion of generalisation of the findings, its limitations and suggestions for future study.

## **CHAPTER 2: BUSINESS GROWTH IN WOMEN OWNED BUSINESSES**

The purpose of this chapter is to critically review previous research on women entrepreneurship. In doing so, the chapter explores the identified gap (the absence of gender-aware growth model) and synthesises knowledge from complementary areas of study in order to construct a tentative gender-aware growth framework for women-owned businesses in the developing countries context. In doing so, it critically reviewed prior studies that focusses on: (1) the conceptualisation of business growth in women entrepreneurship; (2) Women's perception and expectation of growth; (3) the way elements from Brush, de Bruin and Welter's (2009) framework (i.e. the 6Ms: money, market, management, motherhood, meso-environment and macro-environment) may likely influence the growth of women-owned businesses, and (4) the way these growth determinants might perhaps interrelate with one another. This chapter concludes by illustrating the provisional conceptual model that would guide this study.

### **2.1. The Conceptualisation of Business Growth**

Growth is a multifaceted concept (Cliff, 1998; Walker and Brown, 2004; Weber and Schaper, 2007; Actenhagen, Naldi and Melin, 2010; Naldi and Davidsson, 2014; Stosic, 2016). Existing studies in the literature on women entrepreneurship conceptualises growth using the increase in sales revenue, size of the workforce, number of assets and profit growth (Kemp and Verhoeven, 2002; Gilbert, McDougall, and Audretsch, 2006; Coleman, 2007; Dobbs and Hamilton, 2007; Prasad, Naidu, Murthy, Winkel and Ehrhardt, 2013). The relevance of each description of growth presented in the literature remains unclear. For example, Kiviluoto (2013) argued that the use of sales to illustrate growth tells too little of a complicated phenomenon. Furthermore, increase in the number of assets and profit growth have been considered as overly simplistic and inconsistent with the practitioners' understanding of growth (Davidsson and Wiklund, 2000; Lacobucci and Rosa, 2010; Leitch, Hill and Neergaard, 2010; Dalborg, Friedrichs and Wincent, 2012). The ambiguity of existing growth descriptors highlights the confusion that is widespread in the study of business growth within the entrepreneurship domain.

In an attempt to clarify the confusion about how growth should be conceptualised, Eddleston and Powell (2008) put forward a person-centred approach as a medium for identifying the most effective way of interpreting and studying growth. However, in the field of gender and entrepreneurship, there are four critical persons from whose perspective's growth can be considered which include: entrepreneurs, policymakers, public investors and venture capitalists

(Leitch, Hill, and Harrison, 2010; Kiviluoto, 2013). In their investigation of how these key entrepreneurship stakeholders perceived growth in Finland, Kiviluoto (2013) found little convergence in their views. From that perspective, it is conceivable that entrepreneurs in Finland perceive growth as profitability, policymakers and public investors as increased employment, and venture capitalists as sales growth (Kiviluoto, 2013). A similar conflict in the stakeholder's perceptions of growth was observed by Achtenagen, Naldi and Melin (2010) who investigated whether scholars and practitioners have the same interpretations of growth. Achtenagen, Naldi and Melin (2010, p.289) found dissimilarities in their growth perspective as academic scholars described it as increasing the number of employees while entrepreneurs described it as an increase in company value. Likewise, many other scholars (such as Shepherd and Wiklund, 2009; Ettl and Welter, 2012; Ramadani, Hisrich and Gërguri-Rashiti, 2015) concluded that key entrepreneurship stakeholders perceived growth differently. However, it is unclear what factors are responsible for the divergence observed in the way entrepreneurship stakeholders perceive growth. Existing studies acknowledge that the divergence can be traceable to stakeholders' goals and motivation (Ettl and Welter, 2012; Weber and Geneste, 2014), gender issues (Fischer et al., 1993; Eddleston and Powell, 2008) and to the fact that growth is a socially constructed phenomenon (Dana, 2000; Leitch, Hill and Neergaard, 2010). In that regard, it is not probable that entrepreneurship stakeholders will come to an agreement in the way they perceive growth. This means that one is unlikely to develop a growth model that explains growth as perceived by all entrepreneurship stakeholders. Perhaps, to develop a useful growth model, it is reasonable to identify clearly which of the stakeholder's perspective of growth the framework represents. However, it is not clear which of the stakeholder's perspective of growth should be adopted in the development of a gender-aware growth model.

Many scholars (such as Ettl and Welter, 2012) have differing opinions regarding whose perspective should guide the study of growth. In a study of Irish female entrepreneurs, Costin (2012) believed that growth should be studied from the perspective of women entrepreneurs for three reasons: (1) women decide whether to grow their businesses or not; (2) to avoid arriving at the wrong conclusions about growth activities in women-owned businesses; and (3) to support the development of practical support structures. Likewise, Achtenagen, Naldi and Melin (2010) claimed that entrepreneurship is a practitioner-oriented field, and thus, it is more appropriate to consider growth from the perspective of women entrepreneurs. Ettl and Welter (2012) argued for a comprehensive approach which considers female entrepreneurs'

perspective of growth. Besides, they explained that women entrepreneurs are more likely to exploit or effectively utilise support mechanisms that are associated with their perspectives of growth. However, it could be challenging to adopt the growth perspective of women entrepreneurs when developing a gender-aware growth model, especially when women possess differing growth perspectives within the same context. In other words, if growth is truly a socially constructed phenomenon, the growth perception of women entrepreneurs is unlikely to be harmonised, and the confusion about how to describe growth remains. Perhaps, women's perception of growth may possibly converge if the growth model focusses primarily on a specific business industry (Achtenhagen, Naldi and Melin, 2010).

On the contrary, it could be perhaps useful to describe growth from the perspective of external stakeholders, including policymakers, because the adoption of women's perspective may possibly align with the shareholders theoretical perspective-an approach that may ensure that the growth of an enterprise benefits the individuals rather than a communal interest (Friedman, 1970; Freeman, 1994; Kiviluoto, 2013). Besides, Buttner and Ronsen (1988) explained that the consideration of growth from the perspective of external stakeholders would generate information that can assist women entrepreneurs in accessing and obtaining support offered by external stakeholders. In that regard, Buttner and Ronsen (1988; p.250) concluded that the lack of external stakeholders' perception of growth is perhaps responsible for women entrepreneur's inability to receive assistance from bankers and venture capitalists. However, it is not clear whether that conclusion applies in contemporary times. Nevertheless, many scholars (such as Dana, 2000; Ramadani, Hisrich and Gërguri-Rashiti, 2015; Adom and Asare-Yeboah, 2016) recognise that the growth perspective of policymakers and venture capitalists have been mainly employed in the development of support mechanisms for women-owned businesses, especially in the developing country contexts. The 2017 Edelman Trust Barometer showed that these support mechanisms developed from the perspective of external stakeholders have been mostly ineffective in assisting the growth of women-owned firms, particularly in the developing countries – such as South Africa, Nigeria and Liberia (Edelman, 2017; Andrews, 2018). Scholars (such as Dana, 2000; Manolova, 2012; Weber and Geneste, 2014) believed that the consideration of women's perspective of growth might mitigate the ineffectiveness of support systems targeted at supporting the growth of women-owned businesses. Moreover, Ramadani, Hisrich and Gërguri-Rashiti (2015) mentioned that the focus on women's perspective of growth

would generate the information that stakeholders require to develop active social and educational programs and training sessions in the transitional economies.

## **2.2. Growth Perspective in Women Entrepreneurship**

In the current literature on gender and entrepreneurship, women entrepreneurs mainly describe growth using many perspectives which were often dissimilar. According to Cheraghi, Setti and Schøtt (2014), these variations have been linked to the women's level of education, competencies, motives, business networks and the culture around women. However, it remains unclear whether these factors were associated with a particular growth perspective. Some scholars attempted to identify women's growth perspective and the reasons behind their choice. For example, Dalborg, Friedrichs and Wincent (2012) explained the way 191 Swedish women entrepreneurs described growth by using a hierarchical model containing five themes: (1) survive and live off the business- increase in profit, production and sales (which were the most frequent definition of growth); (2) stability- increase in customers and new products; (3) create work- hiring staffs; (4) appreciation- recognition and fun; (5) personal development-self-development and employee's skill improvement. They believed that those women's description of growth was determined by their current position in their businesses' life cycle. However, it is likely to be problematic to determine accurately the present position of women-owned businesses in an enterprises' life cycle (Levie and Lichtenstein, 2010; Muhos, 2015; Bordon, 2016). Moreover, there are different life cycle models: i.e. two stages - Levratto and Ntouko and Ramadan (2017); three stages - Xiao (2011) and Hornberger, Konig, Zerr and Baltes, (2017); and eight stages- Abdullah, White and Thomas (2016). This means that it is unlikely that Dalborg, Friedrichs and Wincent's (2012) model would be able to adequately explain women's perception of growth, particularly in a developing country context.

Subramaniam and Islam (2014) observed that the sampled Singaporean women entrepreneurs perceived business growth principally as constant innovation and improvement of human capital. Subramaniam and Islam (2014) explained that those women preferred that growth perspective mainly because they operated in a highly competitive market- the Information Technology (IT) sector. In their study, Manolova, Brush, Edelman and Shaver (2012) examined the growth intentions of U.S. women nascent entrepreneurs. They found that women entrepreneurs depicted growth mainly as self-realisation, recognition and innovation. Moreover, they further explained that the sampled women's choice of growth perspective was

motivated by their relational and social concerns. Overall, women entrepreneurs within the studies of Dalborg, Friedrichs and Wincent (2012), Subramaniam and Islam (2014) and Manolova et al. (2012) perceived growth differently which were associated with the stage of their businesses' life cycle, the industry sector they belong and the motivational factors. However, what is unclear is whether any uniform factors can be used to determine women's choice of a growth descriptor irrespective of context. This, perhaps, means that the women entrepreneurs in this present study may perceive growth differently from the way women perceived growth in prior studies. However, it is uncertain how these women would perceive growth and what factors would propel their choice of growth perspective.

### **2.2.1. Financial and Non-financial categories of growth perspective**

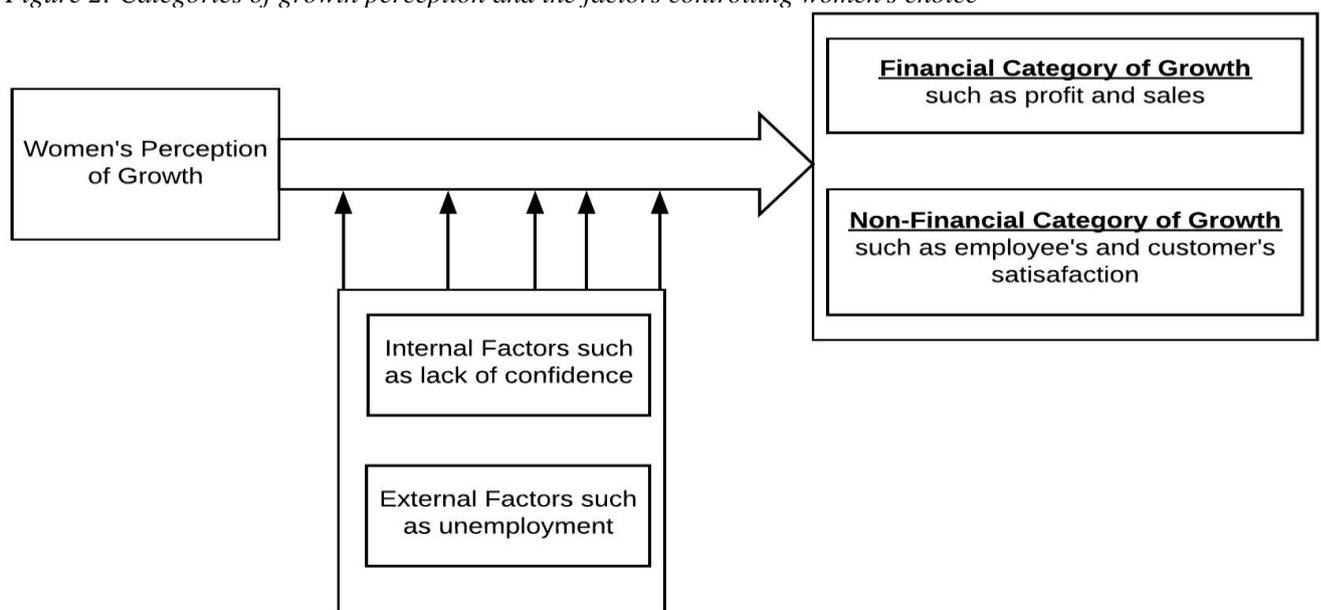
Many scholars have investigated if women entrepreneurs perceive growth mainly from a specific classification of growth perception and the reasons behind their choice. For example, Penrose (1959) classified the various ways that women entrepreneurs perceived growth into financial and non-financial categories. Weber and Genester (2014) described financial growth categories as that which are related to extrinsic rewards such as profit and turnover. They defined non-financial growth categories as those growth perspectives, which are "intrinsic in nature" such as customer's and employees' level of satisfaction (Weber and Geneste, 2014; p. 17). Drawing from the achievement motivation theory (McClelland 1958; Cacciotti and Hayton, 2015), many studies suggested that women entrepreneurs could refuse to pursue the financial perspective of growth out of fear (Bhardwaj, 2013; Pathak et al., 2013; Rouse et al., 2013). Women entrepreneurs often deal with the fear of losing clients, of failure, of taking risks, of losing control, not being paid, not delivering on time, out of control cashflow, as well as the fear of not having enough time to spend with family, friends and loved ones (Baker et al., 1997; Nawaser et al., 2011; Cacciotti and Hayton, 2015; GEM, 2017). According to Shahriar and Shepherd (2019), the issue of fear could impair a woman's self-images of capability (i.e., self-efficacy). In relation to that, Stosic (2016) found that Serbian women entrepreneurs who possessed lower confidence in the area of financial management (i.e. low self-efficacy) prioritised non-financial components of business growth such as customer satisfaction and loyalty, employee satisfaction and development, and improved relationships with employees and customers. In addition to their low self-efficacy, Stosic (2016) used the prism of relational perspectives to further explain that Serbian women favoured non-financial growth perspectives because it was typical of most women to practice empathy, accept others'

ideas and possess a sense for others' emotions. Moreover, Stosic (2016) claimed that the disinterest in financial growth perspective occurred because their revenue was in most cases a secondary source of finance. However, taking into consideration the small sample size used in his investigation, it is ambiguous whether the linkage between internal factors (i.e. fear, low self-efficacy, the lack of confidence and the practice of empathy) and the non-financial classification of growth perspective applies to all women irrespective of context. Moreover, Lincoln (2012) observed that women entrepreneurs in the Sub-Saharan African region continue to improve their level of self-efficacy and are now breadwinners of their families. However, it is highly unlikely that women entrepreneurs from SSA and other developing economies will stop practising empathy, accepting others' ideas and possessing a sense for others' emotions because these features might probably represent their innate characteristics (Lincoln, 2012; Oke, 2013). Thus, it is uncertain whether the positive internal characteristics (high self-efficacy and their roles as breadwinners of their family) are sufficient enough to encourage women in the SSA and other developing economies regions to support the financial category of growth perspective.

Costin (2012), in a study of 170 Irish women entrepreneurs, found that women placed a stronger emphasis on the non-financial perspective of business growth (such as improving customer service, building a reputation, personal development and loyalty from staff) more than the financial categories of growth (such as increase in profit and turnover). He also found a relationship between their choice of non-financial categories of growth, their growth objectives and the strategies they utilised within their enterprises. Walker and Brown (2004) believed that women's perception of growth could be linked with the level of entwinement between the business and the owner. In that case, Walker and Brown (2004) stated that a female entrepreneur with a high degree of entanglement with their businesses would often perceive business growth using their personal developments as growth descriptor. However, the determination of women's level of entanglement with their businesses will probably be problematic, especially as this measurement is mainly subjective. In a qualitative study of 25 Ghanaian women entrepreneurs, Adom and Asare-Yeboah (2016) found that 70% of the sampled women entrepreneurs were mainly interested in non-financial growth measures (such as the number of clients, quality of family life, customer satisfaction, self-fulfilment and number of outlets). However, it is uncertain why the Ghanaian women preferred a non-financial perspective of growth.

Even though the women mainly preferred the non-financial perspective of growth; Adom and Asare-Yeboah (2016) identified that 30% of the sampled Ghanaian female entrepreneurs preferred financial measures such as profits, sales turnover and income. However, it was equivocal why these sampled women favoured financial categories of growth. Dalborg, Friedrichs and Wincent (2012) observed that 28% of their sampled Swedish women entrepreneurs perceived growth using financial categories of growth perceptions (such as an increase in profit and higher volume of sales in the business). Dalborg, Friedrichs and Wincent (2012) utilised Maslow's (1943) theory of motivation as a basis for explaining that those women who perceived growth using financial growth descriptors did that because they were motivated by push factors such as unemployment, financial hardship and the need for additional revenue for the family. These socio-economic issues represent factors that are external to women-owned businesses. However, Moses (2014) identified that women entrepreneurs in the Sub-Saharan African region (such as Nigeria) experienced both internal and external factors (i.e. the practice of empathy; lack of confidence unemployment and financial hardship). In that regard, it is not clear how a combination of internal and external factors will impact on women's choice of the category of growth perception (figure 2). Moreover, it is likely that either of these factors (i.e. internal or external factor) might have a significant influence in determining women's choice of the category of growth perspective.

Figure 2: Categories of growth perception and the factors controlling women's choice



Source: Author's Idea

### **2.3. Factors influencing the business growth of women-owned businesses**

According to Bates, Jackson and Johnson (2007), entrepreneurs require money in the form of financial capital (Penrose, 1959; Stoke and Wilson, 2010; Burn, 2018), market's access to customers for its product (Stokes and Wilson, 2017) and management in the form of human resources (Aldrich, 1999; Burn, 2018) to launch and grow an enterprise. Iakovleva, Solesvik and Trifilova (2013) questioned the applicability of Bate, Jackson and Johnson's (2007) growth framework on the basis that it was not entirely suitable for explaining women's entrepreneurship. Brush, de Bruin and Welter (2009; p.10) queried that "what is the difference between a female entrepreneur with low levels of human capital resources (i.e. management) and a male entrepreneur with similarly low levels of human capital resources?" From that perspective, Brush, de Bruin and Welter (2009) suggested that Bates, Jacksons and Johnson's framework was biased towards the study of women entrepreneurship; not necessarily by purpose but rather by oversight, namely: the failure to consider the underlying reasons why and how female entrepreneurs and their enterprises are different. As such, they advanced Bates, Jackson and Johnson's (2007) framework by suggesting additional constructs (i.e. motherhood, meso-environment and macro-environment) in order to make the model gender-aware and suitable for explaining women entrepreneurship generally.

In their gender-aware framework, Brush, de Bruin and Welter (2009) defined motherhood as a metaphor representing the household/family context which had a more significant influence on women entrepreneurs than their male counterparts. They explained that women's meso-environment reflects business and professional associations while their macro-environment relates to national policies, cultural, religious and economic influences. Brush, de Bruin and Welter (2009) adopted a Venn diagram (figure 3) to depict the projected relationships between all the constructs within their proposed gender-aware model (i.e. the 6Ms: money, market, management, motherhood, meso-and macro-environment). They placed motherhood at the centre of the Venn diagram to demonstrate the centrality of the family context in accessing money, market and management. They further stated that the meso-/macro-environments are the all-encompassing constructs that mediate and shape motherhood, money, market and management.

Figure 3: Gender-aware conceptual model for studying women's entrepreneurship generally



Source: Brush, de Bruin and Welter, 2009.

Since the development of Brush, de Bruin and Welter's gender-aware framework, many studies (see table 4) have used the model for the study of women entrepreneurship mainly in developed countries. However, it is undecided whether the gender-aware framework is capable of explaining the growth of women-owned businesses, especially in a developing country context such as Lagos Nigeria. Dana and Dana (2005) stated that female entrepreneurship is ethnocentric and context-bound. Welter (2011; 2016) explained that the environment of developing and developed countries possesses divergent business, social, spatial and institutional contexts. Azmat and Fujimoto (2016) argued that women entrepreneurs in developing countries are likely to operate their businesses differently from those women entrepreneurs in developed countries. In that regard, the Brush, de Bruin and Welter's (2009) model requires to be extended in order to explain the growth of women-owned businesses in an environment different from a developed country context. Nonetheless, the proportion of scholars that have adopted their gender-aware framework (see table 4) demonstrates the potential usability of the model. Moreover, their conceptual model marks a starting point for understanding the various factors that may influence the business growth of women-owned businesses in developing countries such as Lagos Nigeria. To the best of the researcher's knowledge, no prior study has considered whether Brush, de Bruin and Welter's (2009) framework is able to explain the business growth of women-owned businesses operating within a developing country context. Therefore, in the next section, each construct within their framework (i.e. the 6Ms: money, management, market, motherhood, meso-environment and the macro-environment) are critically discussed as that which influences and determines the growth of enterprises owned by women. These concepts were collectively referred to as the 6Ms.

Table 4: Empirical studies that adopted the Brush, de Bruin and Welter's framework

SCHOLAR	OBJECTIVE OF THE STUDY	COUNTRY CONTEXT	RESEARCH METHOD
Brush, de Bruin and Welter (2009)	Developed a conceptual model for studying women's entrepreneurship in general	Conceptual Paper- with a focus on the USA	Conceptual paper
Brush, Allen, de Bruin and Welter (2010)	Focus on the effects of motherhood/family embeddedness on perceptions of opportunity and business aspirations of female entrepreneurs.	Fifty-four countries based on data obtained from the Global Entrepreneurship Monitor (GEM).	Quantitative
Ettl and Welter (2012)	Use the gender-aware framework to study the factors influencing the success of women-led businesses.	West and East Germany	Qualitative
Iakovleva, Solsvik and Trifilova (2013)	Explore the role of the macro/meso-environment in the availability of financial resources (money) to female entrepreneurs.	Russia and Ukraine	Qualitative
Welsh, Kaciak, Memili and Zhou (2017)	Considers whether motherhood and market influence Chinese women entrepreneurs firm performance.	Chinese	Qualitative
Wang (2018)	Examine what role the 5Ms framework plays in women entrepreneurship process and how women entrepreneurs' experiences shape and are shaped by their communities.	USA	Qualitative
Atkinso, Netana, Pickernell and Dann (2017)	Explores the pathways taken by women in Wales at start-up and while running their businesses	Wales	Phenomenological approach
Hetland (2013)	Examine women entrepreneurship in the regional context of Norway, and how factors in their micro and meso/macro-environment affect their success.	Norway	Qualitative
Munkejord (2017)	Explored why immigrant women entrepreneurs choose entrepreneurship in Norway. This is done by exploring the start-up stories of 18 female immigrants.	Norway	Qualitative fieldwork/in-depth interviews
Berger and Kuckertz (2016)	Investigated the reasons for the high proportion of female founders in the ecosystem.	Twelve developed nations such as USA, France, Israel, Singapore and Canada, etc.	Fuzzy-set Qualitative Comparative Analysis
Welsh, Kaciak and Shamah (2018)	Examine the extent to which the gender-aware framework explains the firm performance of women entrepreneurs in an emerging hostile economy.	Hostile emerging economy context (Egypt).	Quantitative
Carter, Mwaura, Ram, Trehan and Jones (2015)	Examined the barriers to ethnic minority and women's enterprise: existing evidence, policy tensions and unsettled questions	United kingdom	Survey

Source: Author's Idea

### 2.3.1. Money and Growth of women-owned businesses

It is widely acknowledged that money represents a useful resource for women-owned businesses (Barney, 1991; Conner and Prahalad, 1996; Wiklund, Patzelt and Shepherd, 2009; Kozlenkova, Samaha and Palmatier, 2013). Barney and Arikan (2001) asserted that money is valuable for women-owned businesses as it enables them to implement their strategies and convert concepts into reality. Moreover, money is often characterised as a rare and imperfectly imitable resource (Barney, 1991; Bates, Jackson and Johnson, 2007). Because of those features, Barney and Hesterly (2012) believed that women-owned businesses that possess adequate money might gain a competitive edge over other related enterprises that lacked it. However, Amit, MacCrimmon, Zietsma and Oesch (2001) implied that gaining a competitive edge over

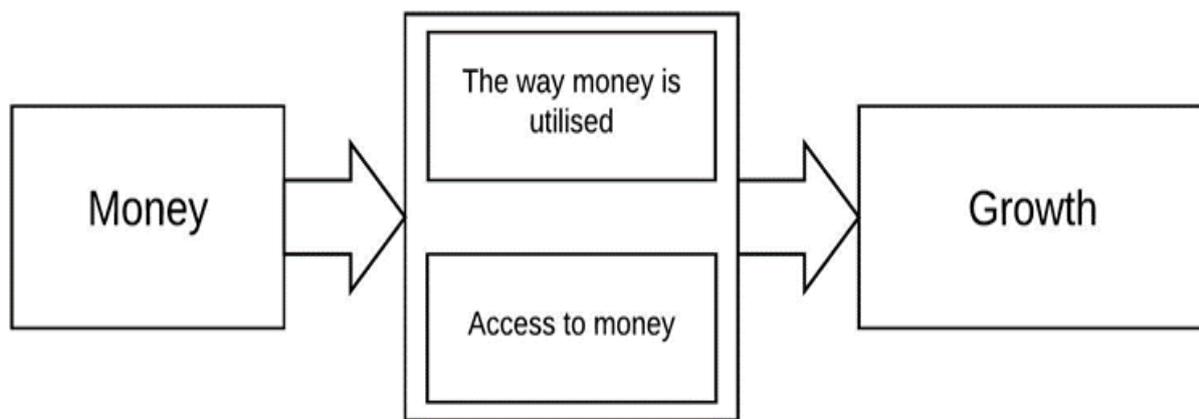
other enterprises is unlikely to translate into venture growth. In that regard, empirical investigations have been conducted to understand the relationship between money and growth (see for example, Storey, 1994; Aldrich, 1999; Davidsson, 2004).

The issue of money and growth can be discussed from an access-oriented perspective or a use-oriented approach –see figure 4 (Carter and Rosa, 1998; Klyver and Schenkel, 2013; Hechavarria, Bullough, Brush and Edelman, 2019). Klyver and Schenkel (2013) explained that a large proportion of prior studies that focussed on money and growth did so using the access-oriented approach. In other words, prior studies (see Treichel and Scott, 2006; Iakovleva, Solesvik and Trifilova, 2013; Brush, Greene, Balachandra and Davis 2017) have primarily investigated what factors inhibited women’s access to money for the growth of their enterprises. A similar trajectory was also observed in prior studies that have focused on the context of developing countries (see for instance Hossain, Naser, Zaman and Nuseibeh, 2009; Madichie and Nkamnebe, 2010; Kamunyu and Theuri, 2017). Although, the access-oriented approach to studying money and business growth has generated exciting insights into the factors that limit women’s access to money (Iakovleva, Solesvik and Trifilova, 2013; Kothari, 2017). Consistent with Klyver and Schenkel (2013), more still needs to be done to understand the way women entrepreneurs utilise money to grow their businesses (i.e. use-oriented approach). Grande, Madsen and Borch (2011) believed that the adoption of the use-oriented approach would assist stakeholders in evaluating whether women entrepreneurs are utilising their money in efficient ways. In light of that, this section focuses on the way that women use money to grow their enterprises. However, studies that have investigated the factors which influence women’s access to money will be discussed under sections 2.3.4., 2.3.5 and 2.3.6. These sections will be centred on the way growth is influenced by motherhood, meso-environment and macro-environment.

Scholars (such as Majenga and Mashenene, 2014; Ghosh, Ghosh and Chowdhury, 2017) believe that the way money is deployed within women-owned businesses would determine whether money would influence the growth of their enterprises or not. Women entrepreneurs often utilised money for the acquisition of capital equipment (Ndururi, Mukulu and Omwenga, 2019); to acquire their enterprises’ workplace (Paoloni and Dumay, 2015); to fund the research and development of new products and services (Coleman, 2007); to employ, train and retrain their employees (Yacus, Esposito and Yang, 2019); to advertise and export their products or

services (Alsos, Isaksen and Ljunggren, 2006; Storey and Greene, 2010); to expand into new markets (Coleman, 2007; Wong, Holmes and Schaper, 2018); and to iron out variations in cash flows (Burn, 2018). By using money for these purposes, Storey and Greene (2010) believed that money would probably influence the growth of women-owned businesses. In other words, utilising money for purposes related to women-owned enterprises would probably generate growth in assets, the number of employees and the customer base of female-owned businesses.

*Figure 4: The way money is linked with growth*



*Source: Author's Idea*

On the contrary, other scholars (e.g. Coleman, 2007; Costin, 2012) have identified that money had little or no impact on the growth of women-owned businesses that they investigated. Costin (2012, p.122) believed that the inadequacy of money in business growth was demonstrated by the fact that the sampled women-owned enterprises were “not seeking additional money to grow their businesses, considering they had growth objectives and pursued growth pro-actively”. However, it was inconclusive from these prior studies why money had no impact on the growth of women-owned businesses. According to scholars (such as Mahmood, 2011; Majenga and Mashenene, 2014; Ghosh, Ghosh and Chowdhury, 2017), money might not affect the growth of women-owned enterprises when they are misused. These prior studies suggested that women entrepreneurs misapplied money when they utilised it for purposes that were not related to their businesses, such as personal and family-related motives (Mahmood, 2011; Majenga and Mashenene, 2014; Ghosh, Ghosh and Chowdhury, 2017). Elsewhere, it was argued that money has little or no influence on the growth of female-owned businesses that utilised money for purposes related to their businesses such as for designing new products (see for example Coleman, 2007). However, little or no explanations were provided for the inefficacy of money on growth. Instead, it is presumed from those studies (especially Coleman,

2007) that money had little or no effect on growth possibly because growth was studied from a perspective other than that of the sampled women entrepreneurs. Achtenhagen, Naldi and Melin (2010) explained that there is a relationship between the way women perceive growth and the way they operate their enterprises. This suggests that money might influence the growth of women-owned enterprises when women entrepreneurs utilise money for purposes that align with their perception of growth.

Therefore, it is proposed that:

*Proposition 1: Money has a significant effect on growth when its utilisation aligns with women entrepreneurs' growth perspective.*

### **2.3.2. Management and Growth of women-owned businesses**

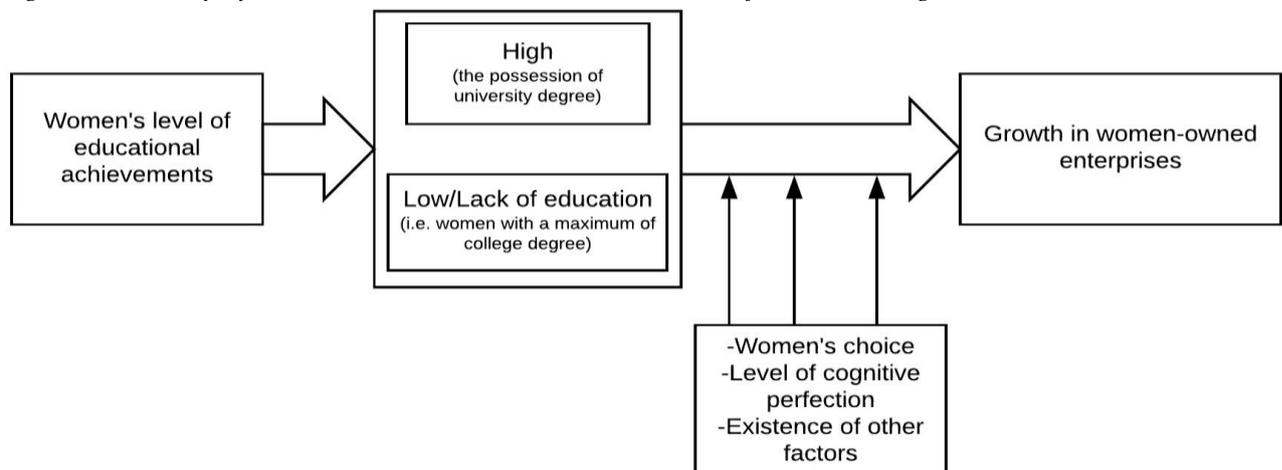
The human capital theory described management as the level of formal education attained, and the accumulated entrepreneurial and business experience (Schultz, 1961; Prasad, Naidu, Murthy, Winkel and Ehrhardt, 2013; Marvel, Davis and Sproul, 2016). In that regard, Santarelli and Tran (2013) pointed out that it was necessary to examine the way each of those managements' subcomponents influenced venture growth in order to fully understand the way management impacts the growth of women-owned businesses. That focus is essential especially as women's educational attainment and their level of experience are likely to have differing degrees of influence on the growth of women-owned enterprises (see, for instance, Lerner, Brush and Hisrich, 1997; Santarelli and Tran, 2013; Prasad, Naidu, Murthy, Winkel and Ehrhardt, 2013).

#### **2.3.2.1. Women Entrepreneurs' Educational Attainment and Growth**

According to Davidsson and Honig (2003), educational attainment among women is related to their skills and knowledge obtained from a formal education setting. With regards to the level of education achieved by women, existing studies have focused primarily on the effect of high educational achievements on women-owned businesses. Overall, there are conflicting conclusions about the way and extent to which high-level education among women entrepreneurs influence the growth of women-owned enterprises (See Le, 1999; Estrin, Mickiewicz and Stephan, 2016). On a positive note, Millan, Congregado, Roman, Praag and Stel (2014) investigated in a 8year panel data obtained from 15 EU countries and identified that women entrepreneur's high-level of educational attainment (i.e. the possession of university or its equivalent degree) assisted women-owned enterprises to attract employees

with high education which resulted in the growth and effectiveness of their workforce. They further identified that a high level of education assisted women entrepreneurs in that region in developing crucial expertise, including problem-solving skills and tenacity, which assisted them in achieving high performance in their enterprises. In a study of 4,928 U.S.-based entrepreneurial firms, Devine, Molina-Sieiro, Holmes and Terjesen (2019) argued that women with high educational qualifications had: a stronger knowledge base, more cognitive ability, more curiosity, increased openness to new ideas, were more receptive to innovation and change and had more productive social networks. They claimed that those attributes enhanced women's willingness and ability to identify, understand and act on information about growth opportunities which lead to the growth of their enterprises. In a Vietnamese context, Santarelli and Tran (2013) studied 1,398 firms and found that women's possession of high-level education enabled them to perform generic entrepreneurial tasks, discover and exploit growth opportunities, which resulted in the growth of their operating profits. Marvel, Davis and Sproul (2016) suggested that, on balance, a high level of education may likely support the growth of women-owned enterprises.

Figure 5: The way by which women's educational attainment influences their growth



Source: Author's Idea

On the contrary, some studies (such as Manolova, Carter, Manev and Gyoshev, 2007; Prasad, Naidu, Murthy, Winkel and Ehrhardt, 2013) argued that the high educational achievement of women did not influence the growth of their enterprises. For instance, Lerner, Brush and Hisrich (1997) found that Israeli women's high level of education did not affect their businesses performance measures such as the number of employees, profitability and income. They explained that the high level of education attained by those women was largely ineffective because it merely equalised their knowledge bases and did not distinguish better from worse

performers. Similarly, Khan, Li, Safdar and Khan (2019) identified that a high-level of education had an insignificant effect on growth. They explained that there were other factors (such as financial capital and network ties) that made the influence of educational attainment on growth inconsequential among women entrepreneurs operating within Pakistan. Prasad, Naidu, Murthy, Winkel and Ehrhardt (2013), on reaching a similar conclusion about the ineffectiveness of a high-level of education among Indian women entrepreneurs, clearly assumed that high-level education was not a significant factor for women entrepreneurs in the developing countries context because they encounter numerous growth challenges that a high-level of education was unlikely to overcome.

Nonetheless, those prior studies that assumed the inadequacy of education, proposed that women's high-level of educational attainment might perhaps in itself be useful for growth; but that there were mitigating factors that inhibited the degree of women's education from enhancing the growth of their enterprises. In that regard, Brush, Ali, Kelley and Greene (2017) investigated women-owned enterprises operating in 75 economies and concluded that the influence of a high-level of education was limited by women's low capability perceptions. They, therefore, concluded that the improvement of women's level of education would record little or no influence on the performance of their enterprises except this is followed by the enhancement of their capability perceptions. Thus, they are of the view that women's level of cognitive perception about their educational attainment is a factor that limits the effect of a high-level of education on growth. In another study, Devine, Molina-Sieiro, Holmes and Terjesen (2019) identified that women's educational attainment had an insignificant effect on high growth firms. They explained that women by choice (particularly to maintain work-life balance) did not allow their high level of educational attainment to influence the growth of their enterprises.

From that discussion, it is clear that the achievement of a high-level of education amongst women may likely positively influence the growth of their firms. However, there are numerous factors that could limit the positive influence of educational attainment on growth in women-owned enterprises. Nevertheless, it is uncertain: (1) how women's low-level or the lack of education (such as a maximum of a college degree) would influence the growth of their businesses; and (2) how women with little or no level of education react to their lack of education. Such evidence is required in the Sub-Saharan region (such as Nigeria) where an

average of about 67% of all female business owners in the same region have less than secondary degree level of education (see Table 5). In that regard, it is possible to propose that:

*Proposition 2a: The low level of educational attainment amongst women entrepreneurs in Sub-Saharan Africa is linked to the growth of their businesses.*

*Table 5: Proportion of Female and Male entrepreneurs in developing countries with at least a post-secondary degree or higher level of education*

<b>Developing Countries</b>	<b>The proportion of Female Entrepreneurs</b>	<b>The proportion of Male Entrepreneurs</b>
Burkina Faso	2%	4%
Malawi	4%	6%
Uganda	7%	11%
Ghana	7%	15%
Nigeria	33%	37%
South Africa	12%	23%
Angola	18%	39%
Libya	86%	82%

*Source: Global Entrepreneurship Monitoring Institution - GEM, 2015*

#### **2.3.2.2. Prior Experience and Growth**

Women's prior experience can be described as those skills obtained in the past by observing and dealing with a variety of situations (Storey and Greene, 2010; Soriano and Castrogiovanni, 2012; Bhardwaj, 2014). Empirical studies focussed on women's past experience have arrived at conflicting conclusions about whether prior experiences of women had an effect on the growth of their enterprises and also regarding what form its effect took. Some studies (such as Carter, Brush, Greene, Gatewood and Hart, 2003; Coleman, 2007) concluded that the previous experience of women did not influence growth ; while other studies (see for instance, Staniewski, 2016; Nasser and Ibrahim, 2018) acknowledged that women's prior experience had a positive effect on the growth of their enterprises.

Prasad, Naidu, Murthy, Winkel and Ehrhardt (2013) identified that Indian women entrepreneurs with experience capitalised on their experience to better recognise and exploit opportunities for the growth of their businesses. According to Davidsson and Honig (2003), women with experience gained from their previous salaried employment and experience in the industry and were able to grow their enterprises because they were more persistent during the early stages of venture growth. Harris, Gibson and McDowell (2014) found that prior experiences enabled women entrepreneurs in North Carolina America to create internal processes that promoted efficient business performance, primarily those related financial

outcomes. Nasser and Ibrahim (2018) identified that prior experience enhanced the performance of female-owned enterprises in Libya. In the context of Poland, Staniewski (2016) found that women entrepreneurs with prior experience achieved greater entrepreneurial success than women with no such experience. However, both Nasser and Ibrahim (2018) and Staniewski (2016) failed to explicate the reasons behind their conclusion.

On the contrary, Coleman (2007) found that previous experience did not benefit sampled American women entrepreneurs. Instead, he found that those women entrepreneurs who lacked experience were able to achieve a higher year to year growth rate in sales than women who possessed prior experience. Besides, Coleman (2007) assumed that this was because less experienced women entrepreneurs were perhaps more aggressive in their growth expectations and less intimidated by risks that accompany growth in their enterprises. Moreover, Carter, Brush, Greene, Gatewood and Hart (2003) in a survey of US women business owners found that women's high level of experience had no impact on the growth of their cash balance. They suggested that the inefficacy of women's degree of experience could be linked with the present stage of the businesses within its lifecycle at the time of the study. In other words, they implied that women's experience might ultimately influence the growth of their enterprises at other phases within their enterprises' lifecycle. However, it is unclear at what stage in an enterprises' lifecycle that women's level of experience will be essential for the growth of their businesses. In a study, Santarelli and Tran (2013) found that women that possessed entrepreneurial experience failed to achieve growth in their businesses compared to women with little or no experiences. They explained that it was more likely that experienced female entrepreneurs were more risk-averse and less willing to capitalise on recognised, profitable growth opportunities.

From that discussion, it is probable to imply that the prior experiences of women entrepreneurs are unlikely to have a consistent influence on a single aspect of their business performance. In other words, the prior experience might influence an aspect of their business performance and fail to affect other aspects. In support of that view, Soriano and Castrogiovanni (2012) explained that the way female entrepreneurs' experiences might influence their businesses might depend on what aspect of business performance is considered. In terms of the efficiency of their businesses, they identified that women's experience was useful for enhancing productivity, notably as their past experiences assisted them in identifying and eliminating unnecessary tasks. Moreover, Soriano and Castrogiovanni (2012) found no relationship

between women's experience and the profitability of their businesses. They suggested that this may have occurred because of the environmental dynamism, which caused the value of knowledge gained from previous industry experience to erode very quickly. Likewise, Manolova, Carter, Manev and Gyoshev (2007) observed that the prior experience of Bulgarian women entrepreneurs was useful mainly when they were related to the internal practices of the firm. Manolova, Carter, Manev and Gyoshev (2007) concluded that it was ineffective when they evaluated the influence of women's experience with other performance measures that did not relate to their existing practices. In other words, it is perhaps useful and practical to evaluate the influence of women's prior experience against their growth perspective, which might represent a more efficient indicator of growth. On that note, it is proposed that:

*Proposition 2b: The extent to which women's prior experience is useful is determined by their perception of growth within their enterprises.*

### **2.3.3. Market and Growth of women-owned businesses**

The vast majority of the literature describes market as identifying and attracting customers (Bates, Jackson and Johnson, 2007; Ettl and Welter, 2012; Stokes and Wilson, 2017). Brush, Ceru and Blackburn (2009) suggested that women-owned businesses identified and attracted customers through personal relationships, word-of-mouth referrals, repeat business and niche marketing efforts. Brush, Ceru and Blackburn (2009) also found that those marketing activities assisted towards retaining and growing the customer base of their enterprises. Scholars such as Ettl and Welter (2012) and Lam and Harker (2015) concluded that the market influenced growth by improving the enterprises' clientele. In light of that, Becherer, Haynes and Helms (2008, p.46) were of the view that the "market places a greater emphasis on customer intensity". However, Becherer, Haynes and Helms (2008) argued that extreme customer orientations might inhibit the breakthrough of innovations that create market and disrupts the equilibrium as these radical changes are made in front of customers.

Furthermore, Stokes and Wilson (2010) explained that the market also influenced business growth by improving the cash position of women-owned enterprises through the receipt of money via sales to customers. Nevertheless, this might not always be the case especially as oftentimes, the market had generated receivables, which women entrepreneurs needed to spend time collecting, and sometimes women entrepreneurs had to write off unpaid receivables and took a loss (Paul and Boden, 2011; Amoako, Akwei and Damoah, 2018). In another instance,

Meyer and Crane (2013) suggested that the market influenced the growth of women-owned enterprises by enhancing the degree of customers' satisfaction. In Dalborg, Friedrichs and Wincent's (2012) opinion, the improvement of customer satisfaction is considered a qualitative perception of growth. Subramaniam and Islam (2014) argued that the market would likely influence growth in the level of customers' satisfaction when quality products are regularly introduced. Nevertheless, in a study of Chinese businesses based in Hong Kong and China, Lam and Harker (2015) found that the market influenced the growth of enterprises through the improvement in the level of sales and turnover within enterprises that belonged to women entrepreneurs. However, Lincoln (2012) observed that in an unfavourable economy, the market might record little or no influence on growth in sales and turnover within female-owned enterprises.

From that discussion, it is possible to imply that the market might influence the growth of women-owned businesses except where there are inhibiting factors such as an unfavourable economy condition. That is, on balance, it is probable that the market will influence the growth of women-owned businesses. However, it is unclear whether there are any factors that could be limiting the influence of the markets on the growth of women-owned businesses in a developing country context such as Lagos Nigeria. In that instance, it is proposed that:

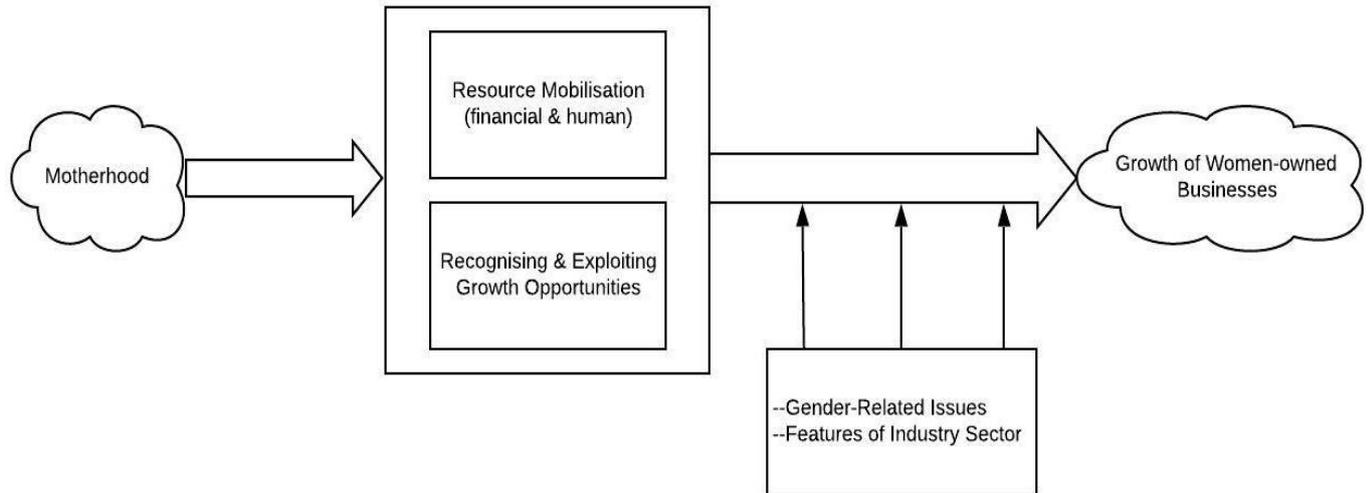
*Proposition 3: The growth of women-owned businesses is immensely dependent on their market.*

#### **2.3.4. Motherhood and the Growth of women-owned businesses**

Motherhood is a metaphor representing the household and family context of women entrepreneurs (Brush, de Bruin and Welter, 2009; Nel, Maritz and Thongprovati, 2010; Duberley and Carrigan, 2013). Existing studies acknowledge that it symbolises the medium for demonstrating meaningful gender-awareness and analysis in the study of women, their enterprises and growth (Brush, de Bruin and Welter, 2009; Leung, 2011; Joon, 2018). Moreover, other studies conceptualise motherhood (i.e. the family unit) and women-owned enterprises as inextricably intertwined institutions that are likely to have observable effects on each other (Aldrich and Cliff, 2003; Brush and Manolova, 2004; Jennings and McDougald, 2007). The association between both institutions is perhaps stronger in developing countries which are often described as patriarchal societies, where women entrepreneurs are primarily responsible for household care which they frequently combine with entrepreneurial activities (Olawepo and Fatulu, 2012; Lincoln, 2012; Otunaiya, Ambali and Idowu, 2013). In that

regards, Jennings and McDougald (2007) thought that motherhood might influence the performance of women-owned enterprises. Aldrich and Cliff (2003) suggested that motherhood might impact the growth of women-owned businesses through influencing opportunity emergence, recognition, growth decision and the resource mobilisation process (see figure 6). Mediums by which motherhood could influence the growth of women-owned firms are discussed critically hereafter:

*Figure 6: The way motherhood might influence the growth of Women-Owned Businesses*



*Source: Author's ideas*

#### **2.3.4.1. Motherhood, Resource Mobilisation and Growth**

Aldrich and Cliff (2003) explained that motherhood could influence the development of resources and subsequently, growth in women-owned businesses. These resources are generally classified into financial and human resources (Wernerfelt, 1984; Barney, 1991; Burt, 1995). Concerning financial resources, Ronsen (2014) suggested that motherhood could grow the cash position of women-owned businesses via monetary contributions and supports from the relatives of women entrepreneurs. In other words, the relatives of women entrepreneurs might influence the liquidity position of their enterprises when they offer financial assistance to women (Danish and Smith, 2012; Thebaud, 2016; Neneh, 2017; Khan, 2017). In that regard, Neneh (2017) observed that through motherhood, South African women entrepreneurs received money from their relatives; and consequently, experienced growth in the cash position of their enterprises. Furthermore, Neneh (2017) explained that the financial aid that South African women received from their relatives were crucial for the growth of cash position, especially as women in such region often struggled for financial supports from external stakeholders.

Wasihun and Paul (2010) identified that the relatives of women entrepreneurs operating in Addis Ababa often acted as guarantors or proxies during women's application for loan facilities. In the context of Russia and Ukraine, Iakovleva, Solesvik and Trifilova (2013) found that banks in Russia were more likely to approve loan facilities for women entrepreneurs who were in the motherhood position. Those studies suggested that motherhood benefited women's access to money. On the contrary, motherhood might restrict the growth of financial resources in women-owned businesses (Jamali, 2009; Gender-GEDI, 2013; Mazonde and Carmichael, 2016). This may occur in conservative societies where entrepreneurship is considered a masculine role (Jamali, 2009; Gender-GEDI, 2013; Mazonde and Carmichael, 2016). In such contexts (e.g. Zimbabwe), Mazonde and Carmichael (2016) found that motherhood might not influence the growth of the liquidity position of women-owned businesses. Motherhood might not influence the growth of the financial position of women-owned businesses because their relatives feared that women may not succeed in entrepreneurship (Azmat and Fujimoto, 2016; Mazonde and Carmichael, 2016; Adom, Asare-Yeboah, Quaye and Ampomah, 2018). Overall, gender-related issues (such as occupational stereotypes and motherhood roles) have featured prominently in the literature as factors that might inhibit the way motherhood might influence growth in the financial position of women-owned firms. However, it is undecided whether there are other factors, aside from gender-related issues (such as that found within their business sector), that might limit or inhibit the way motherhood influence the growth of financial resources.

As for human resources, there are conflicting views about how motherhood influences growth through that (see for example, Lincoln, 2012; Ronsen, 2014). On a positive note, the relatives of female entrepreneurs were often recruited as employees within women-owned businesses (Masakure, Cranfield and Henson, 2008; Ronsen, 2014; Igbunugo, Uzonwanne and Ezenekwe, 2016; Thebaud, 2016). Moreover, Mazonde and Carmichael (2016) suggested that the family members who were recruited within women-owned businesses were often underpaid or they were not paid at all. By avoiding that cost, motherhood influenced growth in the workforce and the net profit generated within women-owned businesses (Welsh, Kaciak, Memili and Zhou, 2017; Joonas, 2018). Moreover, motherhood influenced growth in the degree of skills possessed by the workforce especially women entrepreneurs themselves (Papadaki and Chami, 2002; Aldrich and Cliff, 2003; Lincoln, 2012; Otoo, Ibro, Fulton and Lowenberg-Deboer, 2012). For instance, there is evidence that the relatives of women entrepreneurs often encouraged and

supported women in the development of their entrepreneurial skills (Otoo, Ibro, Fulton and Lowenberg-Deboer, 2012; Lincoln, 2012; Ronsen, 2014; Igbanugo, Uzonwanne and Ezenekwe, 2016). On the contrary, women entrepreneurs might be burdened with motherhood responsibilities and consequently, may be unable to find time to develop the human resource within their businesses (Halkias, Nwajiuba, Harkiolakis and Caracatsanis, 2011; Hurley and Choudhary, 2016; Waterhouse, Hill and Hinde, 2017; Joon, 2018). In the context of Saudi Arabia, Ahmad (2011) found that the motherhood position inhibited women entrepreneurs from recruiting male employees. As a result, motherhood might inhibit the growth of a competent and diverse workforce within women-owned enterprises (Madichie and Nkamnebe, 2010; Ahmad, 2011). In that light, feminine features (such as gender-related roles) might inhibit the degree to which motherhood influences the growth of women-owned enterprises. However, it is equivocal if there are issues, other than those that are related to feminine characteristics, that may limit the influence of motherhood on growth.

On balance, the discussion above suggests that motherhood can influence the growth of women-owned firms through resource mobilisation (financial and human resources). However, the existence of gender-related issues (such as lack of trust in women's skills, occupational stereotype and motherhood roles) may likely inhibit the way motherhood influences the growth of resources within women-owned businesses. Besides, it is ambiguous whether there are other factors (such as those that are related to the business sector that women operate within) that might limit the influence of motherhood on growth in the developing country contexts. Therefore, the fourth proposition is:

*Proposition 4a: Motherhood is a crucial channel through which women entrepreneurs access resources for the growth of their enterprises.*

#### **2.3.4.2. Motherhood and the Emergence/Exploitation of Growth Opportunities**

Adlrich and Cliff (2003) believed that motherhood influences the growth of women-owned businesses by effecting the emergence and exploitation of growth opportunities within their firms. Based on the theory of marketing, motherhood could influence the rate of growth opportunities available to women-owned firms through interactive marketing methods, such as word-of-mouth and word-of-mouse (Stoke and Wilson, 2010; Stoke and Wilson, 2017). In that regard, Joon (2018) observed that Swedish women entrepreneurs utilised the recommendations and referrals from their family members as opportunities through which they grew their customer base. Furthermore, from the customer references received from family members, motherhood might also influence the level of turnover and profits generated within

women-owned enterprises (Leung, 2011; Danish and Smith, 2012). Concerning that, Xheneti, Karki and Madden (2018) explained that sampled Nepalese women entrepreneurs stated that motherhood enabled them, through family contacts, to identify new markets for their products.

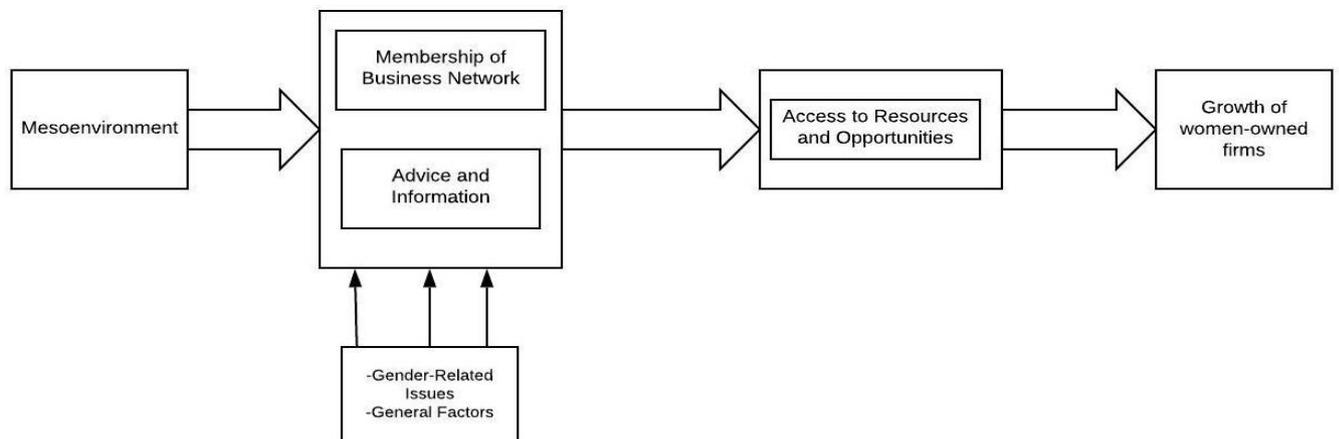
On the contrary, there is ample evidence in the literature suggesting that motherhood may likely limit the proportion of growth opportunities that women-owned businesses can identify and exploit (Lewis, Harris, Morrison and Ho, 2015; Mazonde and Carmichael, 2016). For instance, Madichie and Nkamnebe (2010) suggested that sampled women entrepreneurs from the Eastern part of Nigeria were restricted by their motherhood position from seeking new markets opportunities for their products. They perceived that those women were prevented from exploiting such growth opportunities out of fear that the success of their businesses might threaten their spouse's role as the breadwinner of their homes. In another instance, Kuwabara and Thebaud (2017) suggested that motherhood inhibited women who were facially attractive from exploiting the opportunities of expanding their number of male customers. In other words, motherhood could restrict women entrepreneurs from exploiting the opportunities to grow their clientele. Scholars have also found that motherhood could prevent women entrepreneurs from exploiting the opportunities to grow their business activities because of the need to maintain work-family balance (Duberley and Carrigan, 2013; Carter and Mwaura, 2015). However, Welsh, Kaciak, Memili and ZHou (2017) disagreed and explained that motherhood had no adverse influence on the abilities of Chinese women entrepreneurs to exploit opportunities to internationalise their businesses. Instead, they assumed that the sector that women entrepreneurs operated within might lack growth opportunities that their firm could exploit. In other words, Welsh, Kaciak, Memili and ZHou (2017) suggested that although motherhood could influence women's access to opportunities, there are other factors (such as industry-related issues) that may likely moderate the dynamics of motherhood. Therefore, this conflicting evidence suggests that the way motherhood utilises the identification and exploitation of opportunities to influence growth in women-owned enterprises is currently unresolved. As such, it is possible to propose that:

*Proposition 4b: Motherhood is an essential medium through which women entrepreneurs identify and exploit growth opportunities for their enterprises.*

### 2.3.5. Meso-environment and the Growth of women-owned businesses

Brush, de Bruin and Welter (2009, p12.) described the meso-environment as "intermediate institutions/structures between the macro-society and economy-wide level and the micro-level". These intermediate institutions include professional networks, business and trade associations (Iakovleva, Solesvik and Trifilova, 2013; Cabrera and Mauricio, 2017). The entrepreneurship literature recognises that the meso-level institutions might influence the growth of women-owned businesses by affecting their access to resources (Manolova, Carter, Manev and Gyoshev, 2007; Ettl and Welter, 2012) and business opportunities (Aldrich and Carter, 2004; Tundui and Tundui, 2013). The meso-level institutions often utilise the membership of business networks or the advice offered to women entrepreneurs (see figure 7) to influence women's access to resources and opportunities (Manolova, Carter, Manev and Gyoshev, 2007; Tundui and Tundui, 2013). However, prior studies (e.g. Machirori and Fatoki, 2013; Oke, 2013) have rarely investigated these factors separately whilst examining the influence of the meso-level institutions; even scholars (such as Tundui and Tundui, 2013) suggested that either the membership of business network or the advice offered might influence women's access to resources and growth opportunities most of the time.

*Figure 7: The Way Meso-environment may likely influence the growth of women-owned businesses*



*Source: Author's idea*

There is an increasing recognition that meso-level institutions play a crucial role in influencing women's access to resources, both financial and human resources (Manolova, Carter, Manev and Gyoshev, 2007; Machirori and Fatoki, 2013). With regards to access to financial resources, Brixiova and Kangoye (2019) observed that Eswatini women entrepreneurs (i.e. Swaziland, Africa) obtained financial advice and information about external financing opportunities from their trade associations, which resulted in the growth of their enterprises' start-up capital.

Roomi (2009) found that trade networks provided information and advice to women business owners which served as a catalyst to the growth of their financial position. Talavera, Xiong and Xiong (2012) suggested that Chinese women entrepreneurs were able to get their application for government's soft loans approved because of their membership of a particular business network, CCA. Other scholars (e.g. Talavera, Xiong and Xiong, 2012; Scott, Harrison, Hussain and Millman, 2014) also recognised the significance of professional networks in the generation of financial resources for women-owned businesses.

With regards to human resources, existing studies (e.g. Prasad, Naidu, Murthy, Winkel and Ehrhardt, 2013; Welsh, Kaciak and Shamah, 2018) acknowledged that the meso-environment could mainly influence growth in the level of skills possessed by women entrepreneurs and their workforce. Consistent with the studies mentioned above, Oke (2013) explained that through the business networks, female business owners were able to access educational and skill development training that impacted on the success of their businesses. Similarly, Kickul, Gundry and Sampson (2007) observed that women who belonged to trade union in the USA received training in strategic planning and production operations. Furthermore, Kickul, Gundry and Sampson (2007) suggested that those training opportunities improved the level of competence possessed by the women. Moreover, Prasad, Naidu, Murthy, Winkel and Ehrhardt, (2013) established that business networks also assisted Indian women entrepreneurs in developing soft skills that were crucial (such as courage and self-efficacy) to the growth of their venture. With regards to the way the meso-environment influenced the emergence of growth opportunities, Stokes and Wilson (2017) mentioned that business associations provided rich information that provided growth opportunities. Specifically, business networks often provided information with the potential to assist women entrepreneurs in identifying and attracting potential customers and suppliers for their businesses (Oke, 2013; EWEA, 2018).

Despite the possible ways in which the meso-environment influences women-owned businesses, some factors can limit its effect on growth. Tundui and Tundui (2013) suggested that the meso-environment might not influence the performance of women-owned businesses when the advice offered by business networks are somehow dislodged from the actual needs of the business owners and their businesses. In other words, the quality of the advice offered by business associations is often dependent on how effective such advice aligns with women's perception of growth. Furthermore, Roomi (2009) takes the view that the quality of advice that women entrepreneurs might receive from trade associations might also be dependent on how

long the women have been a member of such business network. In his opinion, the length of membership to the business network will determine whether a woman has built trust and credibility which may be required for her to obtain quality information and advice from the business association. Besides, Tundui and Tundui (2013) identified that the composition of the meso-level institution is also crucial. Furthermore, Tundui and Tundui (2013) explained that the gender-composition of such meso-level institution might likely affect the quality of advice and information that women entrepreneurs will receive within the trade association.

Consistent with that, Madichie (2011) asserted that business associations chaired by an African woman entrepreneur might not support fellow women entrepreneurs. Madichie's claim is based on evidence from the political context where Mama (1997) observed the absence of real support from African female political leaders for other African women. Similarly, Faseke (2004) and Woldie and Adersua (2004) also observed that African female political leaders, consciously or unconsciously, do not help their fellow women species. More recently, Mustapha (2019) claimed that the lack of mutual support for each other is the most vital ingredient militating against women's emergence as political leaders in the Nigerian political scene. This suggests that the quality and level of information that women receive may depend on the gender of the business association leader. Lastly, the quality of advice and benefit of membership may be poor if women entrepreneurs are involved in business associations that are not directly related to their business activities (Marcucci, 2001; Kelly, Bosma and Amoros, 2010). In such cases, the membership of business associations may be unlikely to provide the necessary support for women-owned enterprises.

Based on that discussion, it is proposed that:

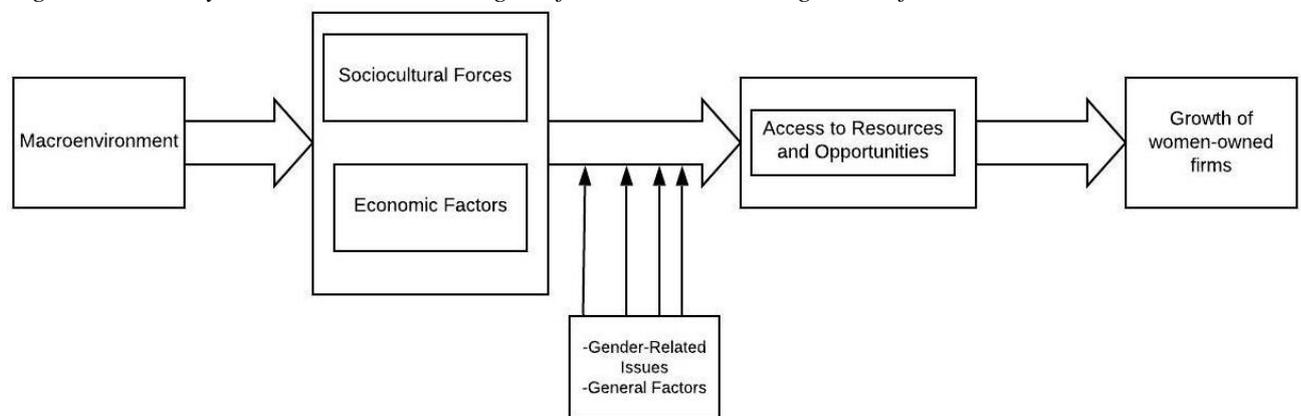
*Proposition 5: The membership and the advice/information provided by the meso-environment determines the degree of resources and opportunities that women entrepreneurs can access for the growth of their enterprises.*

### **2.3.6. Macro-environment and the Growth of women-owned businesses**

Brush, de Bruin and Welter (2009) described the macro-environment as national-level policies, laws, culture, religion and economy. These macro-level institutions were portrayed as exogenous based on the assumptions that women might have little or no influence over them (Ettl and Welter, 2012; Huq, 2012; Cheraghi, Setti and Schott, 2014; Chawla and Sujatha, 2015). Jamali (2009) suggested that those socio-economic institutions might probably affect women-owned businesses, and it is highly unlikely that women entrepreneurs could avoid the

influences of the macro-environment they were embedded within. The institutional theory advances that the macro-environment offers entrepreneurial opportunities and challenges to women-owned businesses (Meyer and Rowan, 1977; DiMaggio and Powell, 1983; Suchman, 1995; Gimenez and Calabro, 2017). This aligns with Iakovleva, Solsvik and Trifilova (2013) who suggested that the macro-environment might act as assets and liabilities towards the growth activities of women-owned businesses. Based on its role, the macro-environment might utilise economic and socio-cultural factors to influence women’s access to resources and opportunities – see figure 8 (Woldie and Adersua, 2004; Huq, 2012; Lincoln, 2012; Berger and Kuckertz, 2016). Thus, how these two socio-economic forces might influence the growth of women-owned enterprises are discussed hereafter:

*Figure 8: The way macro-environment might influence the business growth of women-owned businesses*



*Source: Author's idea*

### **2.3.6.1. Sociocultural Factors within the Macroenvironment and Firm Growth**

The institutional theory portrayed the sociocultural factors as cognitive institutions that offer general assumptions about how things are done (Scott, 2008; Sine and David, 2015). From that perspective, the sociocultural environment (i.e. religion and culture) of women entrepreneurs could frame gender-roles (Kantor, 2002; Roomi, Harrison and Beaumont-Kerridge, 2009; GEM, 2015); women's relationships with their businesses' stakeholders (Iakovleva and Kickul, 2011; Mazonde and Carmichael, 2016); gender-socialisation (Peng and Heath, 1996; GEM, 2012; Hechavarria and Ingram, 2016); and the decision-making processes of women entrepreneurs, gatekeepers of resources and powerholders (Peng and Heath, 1996; Jamali, 2009). By doing that, the socio-cultural context of the macro-environment that women entrepreneurs operate within may likely affect the growth of women-owned businesses (Ettl and Welter, 2012; Iakovleva, Solsvik and Trifilova, 2013).

Concerning social interactions, socio-cultural norms embedded within the macro-environment

contexts often frame the form of relationship that women entrepreneurs are permitted to have with the opposite sex (Yusuf, 2013; Amadu, Aondoseer and Audu, 2015). Shinnar, Giacomini and Janssen (2012) suggested that such socio-cultural conventions are popular within the macro-environments of developing countries context such as Sub-Saharan Africa. In such regions, women-owned businesses may likely be restricted from relating with customers that are men (Oke, 2013; Kalafatoglu and Mendoza, 2017; Raghunandan, 2018). In that regard, such socio-cultural norms might influence the size of the clientele within women-owned businesses (Mazonde and Carmichael, 2016). Furthermore, Madichie and Nkamnebe (2010) suggested that such cultural and religious assumptions can restrict women from employing employees that are men. In that regard, the socio-cultural conventions within such macro-environments might influence the growth and diversity of the workforce present within women-owned firms.

In regards to gender-socialisation, sociocultural forces (i.e. culture and religion) often determine what behaviours and attitudes were appropriate for women, which often resulted in occupational stereotypes (Abereijo, Adegbite, Siyanbola, Ilori and Aderemi, 2008; Azmat and Fujimoto, 2016; Mazonde and Carmichael, 2016). According to Scott (2008), the way women entrepreneurs were socialised could determine whether businesses' stakeholders would support the growth of women-owned enterprises or not. For instance, the technological industry sector is socio-culturally assumed to be a masculine industry; thus, women were often restricted in some context (such as the developing economies region) from going into such industry that is considered manly (Jamali, 2009; Tlaiss, 2013; Raghunandan, 2018). Kibanja and Munene (2009) suggested that such socio-cultural assumptions concerning the appropriate sector for women may likely becloud the judgement of stakeholders (i.e. bank officials and policy-makers) during the consideration of whether to assist female-owned businesses. In that regard, Mazonde and Carmichael (2016) suggested that some finance providers may likely refuse to approve loan application for women who challenge such socio-cultural norms by venturing into sectors that are considered masculine. Moreover, it is suggested that gender-socialisation might also prevail over the degree of support that women entrepreneurs received from policy-makers (Dionco-Adetayo, Makinde and Adetayo, 2005; Lincoln, 2012; Iakovleva, Solsvik and Trifilova, 2013). In that regards, gender-socialisation may likely influence women's ability to access or grow their resources.

Regarding gender-roles, the socio-cultural context within the macro-environment often frames the social responsibilities of women which they conduct in addition to their entrepreneurial activities (Aldrich and Cliff, 2003; Leung, 2011; Holland, 2014). In patriarchal societies (such as Sub-Saharan Regions), the socio-cultural contexts of that macro-environment is more likely to burden women with household responsibilities in comparisons to their male counterparts (Nwoye, 2007; Mordi, Simpson, Singh and Okafor, 2010; Lincoln, 2012; Aliyu, 2013; Igbanugo, Uzonwanne and Ezenekwe, 2016). In such instances, Madichie and Hinson (2015) suggested that women's responsibilities might influence the growth of their businesses' activities. In that regards, Bhardwaj (2014) observed that a sample of fifty-eight women entrepreneurs mainly in India lacked time to exploit business growth opportunities. Moreover, Rehman and Roomi (2012) suggested that women entrepreneurs might intentionally limit the growth of their enterprises in order to avoid the degree of entrepreneurial activities that they might struggle to manage alongside the household responsibilities allocated to them by the sociocultural context within their macro-environment.

Overall, the conclusions from prior studies regarding the influence of the socio-cultural context on women and their enterprises are contradictory. It is also ambiguous whether socio-cultural factors that shape women's social responsibilities, gender-socialisation and their social interactions might have any positive influence on the growth of women-owned enterprises. Prior studies (e.g. Bhardwaj, 2014) acknowledge that the socio-cultural context of the macro-environment of developing economies such as Sub-Saharan Africa might have an adverse effect on the growth of women-owned businesses. In that regards, it is proposed that:

*Proposition 6a: The socio-cultural aspect of the macro-environment plays a crucial role in women's access to resources and opportunities required for the growth of their enterprises.*

#### **2.3.6.2. Economic Factors within the Macro-environment and Business Growth**

The economic factors within a macro-environment including national-level policies, laws and economy are likely to influence growth within women-owned firms by affecting women's access to resources and growth opportunities (Farr-Wharton and Brunetto, 2007; Okafor and Mordi, 2010; GEM, 2012). However, the form of influence (i.e. positive, adverse or no influence) that those economic factors can have on the resources and growth opportunities within women-owned firms is possibly framed by two factors: general and gender-related

factors (Ifeanyi and Elehibi, 2011; Halkias, Nwajiuba, Harkiolakis and Caracatsanis, 2012; Igbanugo, Uzonwanne and Ezenekwe, 2016). The general factors include the quality of governance, standard of infrastructural facilities, the degree of economic prosperity and policy successes or failures (Dionco-Adetayo, Makinde and Adetayo, 2005; Singh and Belwal, 2007; Aliyu, 2013). In other words, bad governance, inadequate or non-existent infrastructures and economic downturn affect women's access to resources and growth opportunities (Oke, 2012; Lincoln, 2012; Iyiola and Azuh, 2014). On the other hand, it is generally suggested that women-owned businesses thrive and grow within quality economic conditions with effective support mechanisms (Gender-GEDI, 2013; Madichie and Hinson, 2015).

With regards to women, Brush, de Bruin and Welter (2009) suggested that there are gender-related factors that frame the form of influence that the economic factors have on women's access to resources and growth opportunities. For instance, Halkias, Nwajiuba, Harkiolakis and Caracatsanis (2012) identified that national-level policies and laws should be sensitive to the needs of women entrepreneurs for such economic factors to influence the growth of women-owned businesses. Farr-Wharton and Brunetto (2007) suggested that one of the needs of Australian women is for relational trust, which enabled them to build social networks. Halkias, Nwajiuba, Harkiolakis and Caracatsanis (2012) also explained that economic factors that are sensitive to the needs of women might be more crucial than general factors. However, Lee, Sohn and Ju (2011) suggested that the focus on gender-related issues have little or no influence on the performance of Korean women entrepreneurs. Lee, Sohn and Ju (2011) instead suggested that general factors (such as sectoral needs) might have more influence on women-owned businesses than gender-related issues. Thus, it is ambiguous whether the general or gender-related factors have the most influence on the economic factors. This is perhaps crucial, especially as policy-makers might be required to adopt a perspective for the purpose of developing effective policies for women-owned enterprises. Therefore, it is proposed that:

*Proposition 6b: The interplay of various economic factors in the macro-environment is critical for determining women's access to resources and growth opportunities.*

#### **2.4. The Interconnectedness of 6Ms**

Brush, de Bruin and Welter (2009) suggested that money, market, management, motherhood, meso-environment and the macro-environment (6Ms) do not operate as stand-alone variables. This implied that these tentative determinants (i.e. the 6Ms) interact with one another while influencing growth. In that regard, Wiklund, Patzelt and Shepherd (2013) suggested that the

understanding of the ways by which the determinants of growth interrelate may probably generate further insights into their dynamics. In other words, our understanding of how the 6Ms might intertwine could lead to the generation of a complete picture of how those elements influence growth. However, it is uncertain how these provisional growth elements might interweave with each other while influencing growth within women-owned enterprises. Moreover, existing studies (e.g. Ettl and Welter, 2012; Berger and Kuckertz, 2016) produced conflicting conclusions about how these potential growth determinants might interrelate with each other.

For instance, Brush, De Bruin and Welter (2009) suggested that money and management possess a forward and one-sided relationship with market. In other words, Brush, De Bruin and Welter (2009) implied that market had little or no backward relationship with management and money. Moreover, Brush, de Bruin and Welter (2009) suggested that motherhood operates at the first level within the mediating institutions that moderates over market, money and management. While, they believed that the meso-environment and macro-environment act as the second level form of mediating institutions that act separately to control motherhood, money, market and management. However, they were unclear regarding the form of the relationship between the meso- and macro-environment; and between management and money. In another study, Munkejord (2017) suggested that the relationship between motherhood, meso- and macro-environment may be intertwined and mutual. Munkejord (2017) explained that women entrepreneurs were changing the places where they lived (meso- and macro-environment), and these places (meso-and macro-environment) made a difference to the way that women practiced entrepreneurship. In other words, Munkejord (2017) implied that motherhood could influence the meso- and macro-environment, while the meso- and macro-environment could likewise impact motherhood. However, unlike Brush, de Bruin and Welter (2009), Munkejord (2017) viewed the meso-and macro-environment as a single construct that does not influence one another.

Ettl and Welter (2012) suggested that motherhood might possess a forward and one-sided relationship with money, market and management; but they were unclear about how those three latter elements interrelate. Furthermore, Ettl and Welter (2012) explained that motherhood and the macroenvironment were interrelated while the meso-environment and macro-environment linked. In the opinion of Ettl and Welter (2012), the meso- and macro-environment possessed

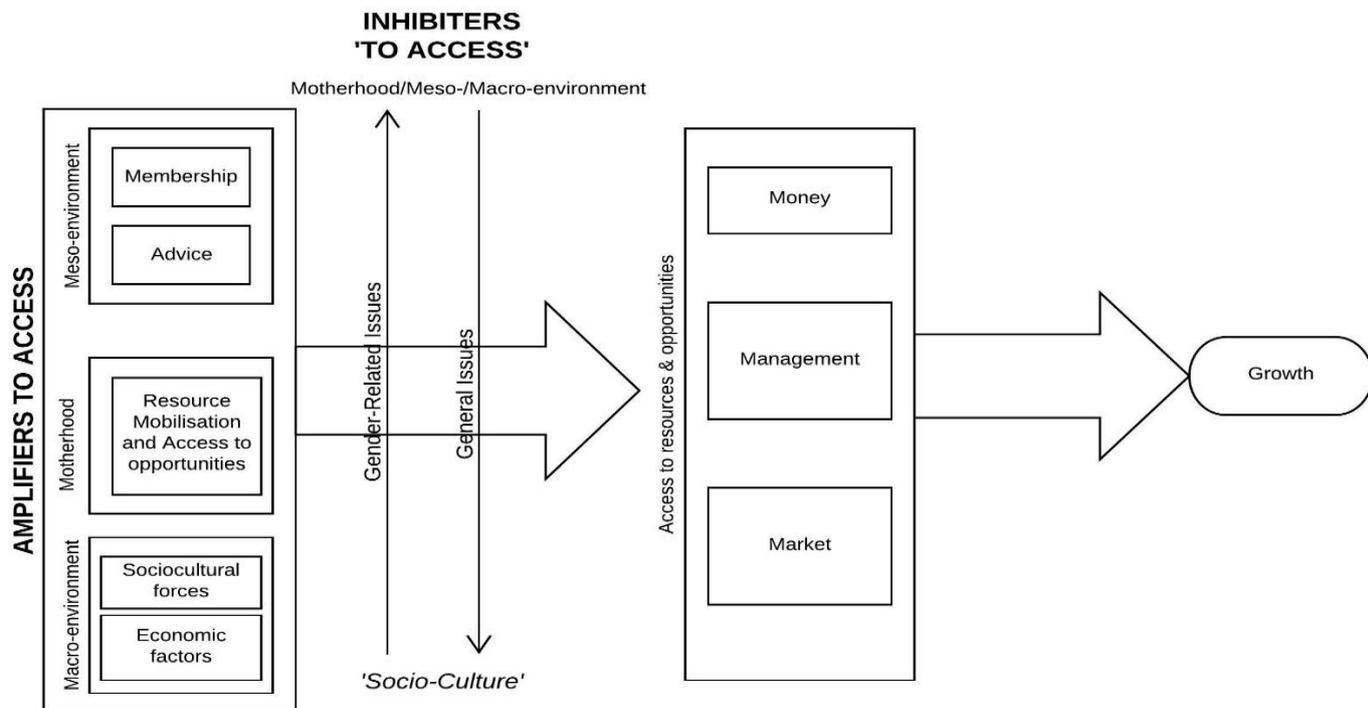
little or no relationship with money, market and management. Instead, Ettl and Welter (2012) argued that the meso-and macro-environment mainly set the boundaries for women's behaviour, intentions and their entrepreneurial activities. Contrary to the assumptions of Ettl and Welter's (2012), Berger and Kuckertz (2016) stressed that the meso- and macro-environment were separate. Moreover, they suggested that motherhood should be considered an integral part of the macro-environment. Furthermore, Berger and Kuckertz (2016) explained that the macro-environment, together with motherhood, influences the meso-environment, money, management and market. Berger and Kuckertz (2016) argued that that the characteristics of the family system flow from norms, values and attitudes, which represents the macro perspective. In other words, the macro-environment and motherhood are the overarching constructs that shape the meso-environment, money, market and management. However, contrary to Ettl and Welter's (2012), Berger and Kuckertz (2016) concluded that the meso-environment and the macro-environment (in which the motherhood dimension is embedded) influence one another in a symbiotic manner. This means that the meso-environment and the macro-environment (which includes motherhood) elements might moderate one another. Similarly, Waterhouse, Hill and Hinde (2017) agreed with the conclusions of Berger and Kuckertz (2016) that meso-environment and the macro-environment might moderate one another.

Based on the ongoing discussions, it is problematic to adopt any of the suggested connections. This is because those suggested relationships between the 6Ms were not developed using the context of growth. Moreover, the presumed interrelationship between the 6Ms were developed based on evidence from the developed countries context (see for instance: Ettl and Welter, 2012; Berger and Kuckertz, 2016). However, developed economies possess a business, social, spatial and institutional setting that is likely different from that in the emerging nations (Verheul, Stel and Thurik, 2006; Welter, 2011; 2016). In that regard, the developing countries context might probably reveal a unique and exciting relationship between the 6Ms. Therefore, the obvious question is, how do the 6Ms elements (money, market, management, motherhood, meso- and macro-environment) interrelate with one another in a developing country context like Nigeria? In the following section, a tentative interrelationship, based on various theoretical perspectives, is described and graphically illustrated in figure 9.

### 2.4.1. The Presumed Relationship between 6Ms in a developing country context

As highlighted in section 2.3.1, women entrepreneurs often utilise money for purposes related to their businesses (Majenga and Mashenene, 2014; Ghosh, Ghosh and Chowdhury, 2017). For instance, money could be used for market expansion and retention (Brush, de Bruin and Welter, 2009; Ettl and Welter, 2012). To do this, women can utilise money for advertising their products (Stokes and Wilson, 2010). Moreover, women may probably utilise money for the purpose of training themselves and their workforce (Yacus, Esposito and Yang, 2019). This suggests that money can be linked to market and management when influencing growth in women-owned businesses in the developing country context. Likewise, cash sales within the market might represent an effective means for raising money for women-owned firms (Stokes and Wilson, 2010). Women entrepreneurs with high-level education might possess more access to money than businesses with female entrepreneurs that lack education (Otoo, Ibro, Fulton and Lowenberg-Deboer, 2012; Brixiova and Kangoye, 2019). It is presumed that women entrepreneurs require education to identify, attract and retain their markets. This means that market and management both relate individually to money; while management relates to the market, and the market might not influence management vice versa. In that regard, existing scholars (such as Brush, de Bruin and Welter, 2009; Munkejord, 2017) did not identify any instances where market influenced management.

Figure 9: Exploratory model depicting growth factors in women-owned firms



Source: Author's idea based on Brush, de Bruin and Welter (2009).

Motherhood, meso-and macro-environment can be a platform through which female entrepreneurs' access and mobilise resources and exploit growth opportunities (Aldrich and Cliff, 2003; Carter and Rosa, 1997). This implies that; motherhood, meso-and macro-environment may likely act as a conduit through which women-owned enterprises may probably access money, management and market. Existing studies (such as Brush, de Bruin and Welter, 2009; Ettl and Welter, 2012; Berger and Kuckertz, 2016) failed to disclose whether money, management and market influenced motherhood, meso- and macro-environment in return. As such, it is presumed that money, market and management are unlikely to influence motherhood, meso-and macro-environment. To conclude this section, the macro-environment represents the overarching institution that controls meso-environment and motherhood (Brush, de Bruin and Welter, 2009). Hence, this study assumed that the macro-environment influences meso-environment and motherhood. However, it is presumed that motherhood and meso-environment may likely not influence macro-environment. That assumption is based on the position that motherhood and meso-environment might represent, to some extent, a similar/equal level of social institution (Ettl and Welter, 2012). In other words, motherhood and meso-environment are unlikely to influence one another.

In conclusion, figure 9 depicts the conceptual model for this study. Moreover, it represents a summary of figures 4, 5, 6, 7 and 8. In other words, the details of how each element within figure 8 (i.e. money, market, management, motherhood, meso-and macro-environment) influences growth are illustrated within figures 4, 5, 6, 7 and 8. Besides, it is essential to note that the conceptual framework (i.e. figure 9) was developed from the review of prior literature; and thus, the elements and their interrelationships are tentative at this point. In other words, the framework will be evaluated and revised according to the new evidence which will be presented in chapter 4/5 of this study. According to Huberman and Miles (1994; p.20), it is critical that a researcher collects data and “revise a provisional conceptual framework to make the model more precise by replacing empirically feeble bins with more meaningful ones, and reconstrue relationships”. This is the focus of subsequent chapters within this present study.

## **2.5. The justification for adapting Brush, de Bruin and Welter's framework**

Many scholars have adopted Brush, de Bruin and Welter's (2009) framework in studying women's entrepreneurship. Some of the prior studies that have adopted this framework includes Brush, Allen, de Bruin and Welter, 2010; Ettl and Welter, 2012; Iakovleva, Solsvik and Trifilova, 2013; Welsh, Memili, Kaciak and Sadoon, 2014; Welsh, Kaciak and Shamah, 2018;

Welsh, Kaciak, Memili and Minialai, 2018 and Wang, 2018. These studies adopted the Brush, de Bruin and Welter's framework for various objectives other than to study and understand business growth, especially growth in a developing country context (see table 4 for the research objectives and the country focused on by these prior studies). Nonetheless, the frequent adoption of this framework may strongly imply that Brush, de Bruin and Welter's framework might be a useful framework for understanding women's entrepreneurship; and perhaps a useful model for studying business growth among women-owned businesses operating in a developing country context.

Secondly, this study adopted Brush, de Bruin and Welter's conceptual framework to test the applicability of the framework in a developing country context. Brush, de Bruin and Welter (2009) developed their conceptual framework based on evidence from developed countries (such as USA and Bulgaria); thus, it is unlikely that the model may apply to developing economies. Also, subsequent empirical studies that have adopted the framework have mainly tested it in developed economies (see table 4 for these prior studies and the countries they focused on). The use of this framework mainly in the developed country contexts may suggest that Brush, de Bruin and Welter's framework was perhaps created primarily for conducting studies in developed countries only. However, the developing country provides a unique context, different from the context of the advanced countries. For instance, the emerging economies are mostly patriarchal, more so than the advanced countries (Mutabai, Yussuf, Timamy, Ngugi, Waraiciri and Ng'eno Kwa, 2016). This patriarchal belief shapes how emerging societies, women entrepreneurs and their family members perceive female-owned enterprises and how these stakeholders support women-owned businesses. Another issue that makes the developing countries contexts unique and different is the issue of women's rights. Unlike the developed contexts (such as UK, USA, Canada and Germany) where women's rights are primarily upheld; most of the developing countries (such as the SubSaharan Region: Sudan, Nigeria, Tanzania and the Niger Republic) lack women's rights (World Bank, 2013). For instance, the World Bank women, business and law database (2013) shows that in the SubSaharan region (Niger, Kenya, Madagascar, Sudan and Nigeria) there is absence of law or criminal sanctions explicitly addressing sexual harassment in business; absence of legislation ensuring that married women and men have equal property ownership rights; absence of laws mandating equal pay for work of equal value; and the presence of laws requiring married women to obey their husbands. This evidence suggests that women entrepreneurship in the

developing contexts may likely play out differently from their counterparts in the developed countries context where women's rights are stronger and effective (World Bank, 2013; Azmat and Fujimoto, 2016). Thus, applying Brush, de Bruin and Welter (2009) framework to the study of women entrepreneurs in a developing country might generate some useful and exciting insights different from that of the developed country. Through this insights, Brush, de Bruin and Welter's framework might be revised to make it more precise for conducting future studies in women's entrepreneurship in a developing country context, such as Nigeria.

Finally, the researcher's awareness that Brush, de Bruin and Welter framework may be suitable for this study was significantly enhanced after the completion of the preliminary study for this research. At the early stage of this research study, the researcher conducted a pilot study among five women-owned sewing businesses (WOSBs) in Lagos-State, Nigeria. One of the purposes of the preliminary interviews was to provide the researcher with a clearer understanding of women-owned sewing businesses in Lagos, Nigeria (Saunders, Lewis and ThurnHill, 2016). The researcher recorded and coded the initial discussions held with these women who own sewing businesses. On completion of the coding process, the researcher observed that Brush, de Bruin and Welter (2009) conceptual framework contained vital concepts (such as motherhood) that strongly align with the codes from the pilot interview. Although, the researcher observed, to the best knowledge of the researcher, that these key concepts have not been used to study business growth in women's entrepreneurship. Nonetheless, the adoption of Brush, de Bruin and Welter's conceptual framework for the study of growth will enable the adaptation of Brush et al.'s model as that which explains growth among women-owned sewing businesses in a developing country context.

## **CHAPTER 3: WOMEN'S ENTREPRENEURSHIP CONTEXT**

In research, context refers to those circumstances, conditions, situations and environments that are external to a unit of analysis (i.e. women's entrepreneurship). Based on that understanding, this chapter offers detailed insights into the circumstances, conditions, situations and environments in which women entrepreneurs operate their businesses within developing countries. This is necessary, especially as several studies have shown that women-owned businesses are inextricably linked to their contexts (Aldrich and Cliff, 2003; Williams et al., 2013; Igwe et Al., 2018). Consistent with that, Amine and Staub (2009) explained that to understand women's entrepreneurship, one must also understand the context within which they work and live. As such, the contextualisation of women entrepreneurship, being undertaken in this chapter, is useful in terms of providing valuable insights into the specific circumstances surrounding the activities of women entrepreneurs in developing countries (Welter, 2011; Zahra et al., 2014). Besides, the discussion of context is beneficial for unravelling what makes women entrepreneurship in a developing economy unique and how it differs from women's entrepreneurship in the developed countries (Madichie, 2009; Welter et al., 2016). Therefore, in the following sub-section, the formal (i.e. government policies, legal/judicial system and financial institutions) and informal institutional contexts (i.e. culture, religion, family and trade associations) within (i) the developing economies; (ii) Africa; and (iii) Nigeria are discussed:

### **3.1. The Context of Developing Economies**

#### **3.1.1. Formal Institutional Contexts**

Government institutions are considered as one of the major stakeholders in supporting entrepreneurship, especially women (Dionco-Adetayo, 2005; Lincoln, 2012; Iyiola and Azuh, 2014). The policies they establish often have either a positive or negative impact on women entrepreneurs. Research on women entrepreneurship in developing economies suggest that policies that are meant to support entrepreneurship are characterised with complicated regulations, bureaucracy, favouritism and unclear compliance procedures (Panda, 2018). This literature recognises that women entrepreneurs are not well represented in the policymaking process, especially in issues of business and manpower development (Okafor and Mordi, 2010; Adom and Asare-Yeboah, 2016). Existing entrepreneurship policies in the developing economies are also described as gender-insensitive, unsupportive, unreliable and weak when it comes to supporting women entrepreneurship (Okafor and Mordi, 2010; Lincoln, 2012; Iyiola and Azuh, 2014). This is in stark contrast with the developed nations (such as United Kingdom, United States, Germany and Iceland) where government instituted effective policies to support women's entrepreneurship including low interest on borrowing, reduced imports and exports

tariffs, efficient markets, enforcing property law and promoting exports (Bridge and O'Neill, 2012; Amoako, 2018; Igwe and Icha-Ituma, 2020).

The financial service landscape of most developing countries is one that shows a lack of access to a range of affordable, safe and reliable financial services (Igwe et al., 2018; Amoako et al., 2020). This is contrary to developed countries such as the USA and the U.K., where both male and female entrepreneurs have equal access to multiple sources of finance and excellent financial services (Gender-GEDI index, 2014). Clearly, the picture is different in developing economies because the sources of venture capital available to women-owned businesses are significantly reduced. For instance, the Gender-GEDI index (2014) revealed that multiple sources of finance are still very limited in developing countries, including Jamaica and Pakistan, where there are mainly one investing platform. Besides, women entrepreneurs often encounter greater difficulty, than their male counterparts, in accessing financial services and raising capital in developing economies (Andersson et al., 2007; Sandhu, Hussain and Matlay, 2012). For instance, Beqo and Gehrels (2014, p.57) described women's access to funding from official institutions in Albania as "virtually impossible". One of the reasons highlighted by Beqo and Gehrels (2014) was that women in Albania did not have a bank account and yet such a facility was a key requirement for enabling credit facilities and essential financial transactions. Similarly, the Gender-GEDI (2014) index revealed that 50% or more of the women population in Chile, Bangladesh, Panama, Uganda and Pakistan did not have a bank account or use banks or banking institutions in any capacity.

Another reason behind women's inability to access capital in the developing economies is that government programmes tasked with extending financial services to businesses often prefer male-owned enterprises, leaving little opportunity for women entrepreneurs (Halkias et al., 2011; Panda, 2018). The financial institutions within the developing economies often declined women's application for loans or made the terms more stringent (Treichel and Scott, 2006). For example, in some developing regions such as the UAE, the traditional gender stereotype is embedded within the banking sector as women entrepreneurs are refused finances because entrepreneurship is seen as more suitable for men (Tlaiss, 2013). In India, Sandhu, Hussain and Matlay (2012) found that bank managers in their research sample admitted that gender and the availability of collateral were considered in arriving at a final decision on a loan application submitted by female owner/managers of marginal farms. In other developing economies such as Albania, women entrepreneurs are more likely to be granted loans if they can provide a male guarantor and also agree to pay high interest on borrowed loan amounts (Beqo and Gehrels,

2014; EBRD, 2019). This may be due to a lack of creditworthiness or lack of personal asset for use as collateral (Jamali, 2009; Gender-GEDI, 2014). In many developing nations such as Macedonia and Turkey, women entrepreneurs will usually lack personal assets to use for collateral because family properties are usually registered in the name of the husband (Beqo and Gehrels, 2014; Ramadani, Hisrich and Gërguri-Rashiti, 2015). Consequently, women need to gain the permission of their husbands before such assets can be used as collateral security for external finance (Beqo and Gehrels, 2014; Panda, 2018). However, their spouses often disagree with using the family's property as security for a loan out of fear that women entrepreneurs might be unsuccessful in business (Azmat and Fujimoto, 2016). Thus, women from developing economies will often rely more on their savings or co-run their businesses with their spouses, in order to access finance from the family's savings or banks (Mazonde and Carmichael, 2016).

### **3.1.2. Informal Institutional Contexts**

Many developing countries (such as Albania, Saudi Arabia, Macedonia, Turkey, India and the UAE) are primarily religious, and they strictly adhere to norms, beliefs and folkways (Woldie and Adersua, 2004; Igbanugo et al., 2016; Mazonde and Carmichael, 2016). The religious and cultural philosophy within these countries is based on the patriarchal thought system, more so than the developed countries (Mordi et al., 2010; Olawepo and Fatulu, 2012; Aliyu, 2013; Okafor and Mordi, 2014; Maden, 2015; Ramadani, Hisrich and Gërguri-Rashiti, 2015). Consequently, the developing country context is primarily described as patriarchal societies in which men hold primary power and predominate in roles of political leadership, moral authority, social privilege and control of property (Mazonde and Carmichael, 2016; Panda, 2018). The implication is that, in the developing economy context, women entrepreneurs are primarily responsible for the care of their family members and children (Lincoln, 2012; Okafor and Mordi, 2014; Maden, 2015; Ramadani, Hisrich and Gërguri-Rashiti, 2015). Women's role as caregivers is often described as onerous predominantly when they find themselves caring for a large family which could sometimes consist of an average of 10 children in some developing countries such as Oman (Al-Sadi, Belwal and Al-Badi, 2011). This often results in women being stressed and overworked when their gender-roles are combined with operating their business enterprises (Itani et al., 2011; Panda, 2018). The absence of appropriate childcare in the developing economies often leads to further stress and tension (McClelland et al., 2005; Panda, 2018).

In many developing nations such as Pakistan, India, Bangladesh, Turkey and the UAE, there are socio-cultural beliefs that entrepreneurship is generally a man's domain (Jennings and Brush, 2013; Panda and Dash, 2013). For instance, in Turkey, GEM's 2012 Women's Report revealed that there are less than two women for every ten men entrepreneurs. Women are less likely to pursue entrepreneurship in those developing regions, as it goes against traditional (i.e. patriarchal) gender roles of mother and wife (Achtenhagen and Welter, 2003; Maden, 2015). In other developing economies such as Lebanon and Albania, a woman is required by religion and culture to seek the permission of a male-figure (such as her husband) before commencing a business enterprise (Jamali, 2009; Beqo and Gehrels, 2014; Panda, 2018). In instances when women can obtain spousal support, they would jointly identify business opportunities with their husbands (Jamali, 2009). However, as the business grows and the woman spend more time at work, the husband becomes unsupportive and quarrelsome; leading to domestic disputes (Nel et al., 2010; Madichie and Nkamnebe, 2010; Lincoln, 2012). Consequently, the spouse withdraws his supports, and the lack of this spousal support is very detrimental to women entrepreneurs, as women are often less optimistic and confident about their abilities (Oke, 2013; Stosic, 2016; Brush et al., 2017; Devine et al., 2019). However, women do not want to displease their husbands or go against cultural norms; they consequently try to appease their husbands by spending more time performing their prescribed caregiving roles leaving the business to suffer (Madichie, 2011; Duberley and Carrigan, 2013; Igbanugo et al., 2016). On the contrary, Nel et al. (2010) provided strong evidence that women entrepreneurs in developed countries, such as Australia, are encouraged to own and grow their businesses while still maintaining allegiance to their family. In other words, unlike the developing economies, women's household responsibilities and family units within a developed country context will record little or no adverse impact on business performance (Nel et al., 2010).

### **3.2. The African Context**

#### **3.2.1. Formal Institutional Contexts**

Government policies in African Countries (such as Ghana, Angola, Rwanda, Tanzania, Zambia and Ethiopia) are beginning to improve their levels of effectiveness (Amoako, 2018). Yet, the 2017 Edelman Trust Barometer still indicated that the success levels of Government policies in African countries were still very low with South Africa at 15%, Nigeria 31% and Liberia 32% (Edelman, 2017; Andrews, 2018). The Global Competitive Index shows that the national governments of most African countries have not implemented adequate policies to foster and encourage entrepreneurship (see Table 6). For instance, amongst 137 countries, Zimbabwe

(133), Nigeria (114), Tunisia (103), Mozambique (91) and South Africa (89) are ranked very poorly with regards to the level of the burden placed upon businesses by government regulations (See Table 6). Government policies in Africa are rendered ineffective because of weak institutional environmental factors including political instability, corruption, lack of government transparency, incoherent policies, misallocation of government resources, high bureaucracy and inefficiency, excessive red tape, lack of government assistance, little protection for entrepreneurs, excessive taxes and poor infrastructures (Madichie and Nkamnebe, 2010; GEM, 2012; Amoako, 2018). The weak institutional environment in Africa often deters women from becoming entrepreneurs (Igwe et al., 2018). Consequently, GEM (2013, p.1) observed that “there is a dramatic difference between potential and actualisation” amongst potential entrepreneurs in Africa.

*Table 6: Global Competitive Index: Rankings out of 137 countries*

	Algeria	Botswana	Cameroon	Ghana	Malawi	Mozambique	Nigeria	South Africa	Tunisia	Uganda	Zimbabwe
Public trust in politicians	80	43	71	52	120	93	130	114	75	99	131
Irregular payments and bribes	92	50	120	103	108	119	124	91	88	115	99
Diversion of Public funds	83	45	123	86	111	125	132	109	44	116	114
Burden of government regulations	84	56	71	49	57	91	114	89	103	55	133
Favouritism in decisions of government officials	64	52	92	68	115	110	125	127	55	100	133
Transparency of government policymaking	121	34	61	80	101	119	106	74	79	68	118
Quality of overall infrastructure	97	80	132	85	127	126	131	72	86	101	115
Quality of Electricity Supply	93	99	127	111	133	114	136	97	60	108	112
Quality of air transport infrastructure	107	88	128	94	135	110	125	25	98	119	104
Quality of roads	89	80	126	78	117	129	127	50	84	91	116

*Source: World Economic Forum 2018*

The legal/judicial system within the African region is described mainly as being weak (Amoako and Lyon, 2014; Amoako and Matalay, 2015) and women-owned businesses are not recognised (Adom and Asare-Yeboah, 2016). For example, Amoako and Lyon (2014) found that Ghanaian entrepreneurs owning and managing internationally trading small and medium-sized enterprises (SMEs) avoid the courts due to the weaknesses of the legal systems. This is different in countries such as the USA and U.K., where the legal/judicial systems are reliable and ensure compliance with contractual relationships regardless of the gender of the owner (Dionco-Adetayo, Makinde and Adetayo, 2005). Additionally, the legal/judicial system in Africa is also described as an unproductive attempt, due partly to its expensive cost, long processes involved and corruption within the judicial system (Amoako and Lyon, 2014). In the Global Competitive Index, Malawi (108), Uganda (115), Mozambique (119), Cameroon (120) and Nigeria (124) are ranked very high in the incidents of bribery and corrupt practices (*see Table 6*).

Another issue that makes the African context unique and different is the issue of women's rights. Unlike countries (such as U.K., USA, Canada and Germany) where the rights of women are primarily upheld; most of the African countries including Sudan, Tanzania and the Niger Republic, lack women's right (World Bank, 2013). For instance, the World Bank women, business and law database (2013) revealed that in the majority of African countries (including Niger, Kenya, Madagascar, Sudan and Nigeria), there is an absence of law and criminal sanctions explicitly addressing sexual harassment in business. The World Bank women, business and law database (2013) also observed: (i) the absence of legislation that ensures that married women and men have equal property ownership rights; (ii) the absence of laws mandating equal pay for work of equal value; and (iii) the presence of laws requiring married women to obey their husbands. In Zimbabwe, for example, women possess little or no rights to ownership of assets and decision-making authority (Mazonde and Carmichael, 2016). The absence of women's rights to assets places an additional barrier to their ability to access external capital for their enterprises (Adersua, 2004; Lincoln, 2012; Adom and Asare-Yeboah, 2016). This evidence suggests that women entrepreneurship in the African contexts may likely play out differently from their counterparts in the developed countries context where women's rights are more potent and effective (World Bank, 2013; Azmat and Fujimoto, 2016).

### **3.2.2. Informal Institutional Contexts**

The culture, religious and family systems within African countries (such as Kenya, Ghana, Zambia and Zimbabwe) generally assume that women are subordinate to men (Woldie and Adersua, 2004; Madichie, 2009; Adom and Asare-Yeboah, 2016). Based on that, women would often not own properties in their names in many African countries (Beqo and Gehrels, 2014; Gender-GEDI, 2014). For instance, in Uganda, women dominate the Agricultural sector, but only 7% of women in that industry own the land they cultivate (Lourenço et al., 2014). Secondly, the cultural, religious and family systems within Africa saddles African women with the primary responsibilities of caring for their family members and children (Lincoln, 2012; Adom and Asare-Yeboah, 2016; Mazonde and Carmichael, 2016). Igbanugo et al. (2016) explained that in Africa, every woman is generally raised with the knowledge that it is a woman that cooks, cleans, and keeps the house and this does not change no matter her level of education or professional status. Women entrepreneurs are expected to operate their businesses without neglecting their traditional roles as home keepers (Adersua, 2004; Amine and Staub, 2009; Ali, 2018). For example, Adom et al. (2018) mentioned that in most rural Ghana, a wife and the husband would go to the farm, and after the day's work, when they are returning home the woman will be carrying some foodstuffs, may have a child at her back, and the husband will walk by her side without recognising the "pain" of the wife. When they are home, the woman must prepare the family evening meal herself with little or no help from the husband (Adom et al., 2018). According to Ama, Mangedi and Ama (2014), women in Botswana who neglected their household responsibilities in order to operate their businesses effectively, often end-up divorced and stigmatised. This means that women revere the family context and their social responsibilities within the unit.

Trade association represents another informal institutional context that many women entrepreneurs in Africa are affiliated to (Andrae and Beckman, 2013; Oke, 2013; Amoako and Matlay, 2015). According to Amoako (2018), the trade associations in Africa often make the rules, mediate in disputes, and enforce business contracts between women entrepreneurs and their customers. Trade associations also function as parallel institutions to the courts and fill the institutional void left by the weak and unsupportive legal institutions in Africa (Amoako and Matlay, 2015; Amoako, Akwei and Damoah, 2020). In addition to that, the vast majority of the trade associations in Africa often provide training programmes that include soft skills development training (Kickul, Gundry and Sampson, 2007; Andrae and Beckman, 2013; Prasad et al., 2013; Welsh, Kaciak and Shamah, 2018). For example, the Ethiopian Women

Exporters' Association (EWEA), whose mission is to inspire and support members to become successful exporters, organise business development forums designed to support their members in their application for an export license as well as for providing them with essential shipping information (EWEA, 2018). The Ethiopian Women Exporters' Association also provides workshops and specific training for its members in order to strengthen their compatibility on both local and global markets (EWEA, 2018). Another example is Network of African Women in Agribusiness (AWAN) who support their members by sharing information about new markets, organising trade fairs, and organising buyers and seller's market (AWAN, 2018).

### **3.3. The Nigerian Context**

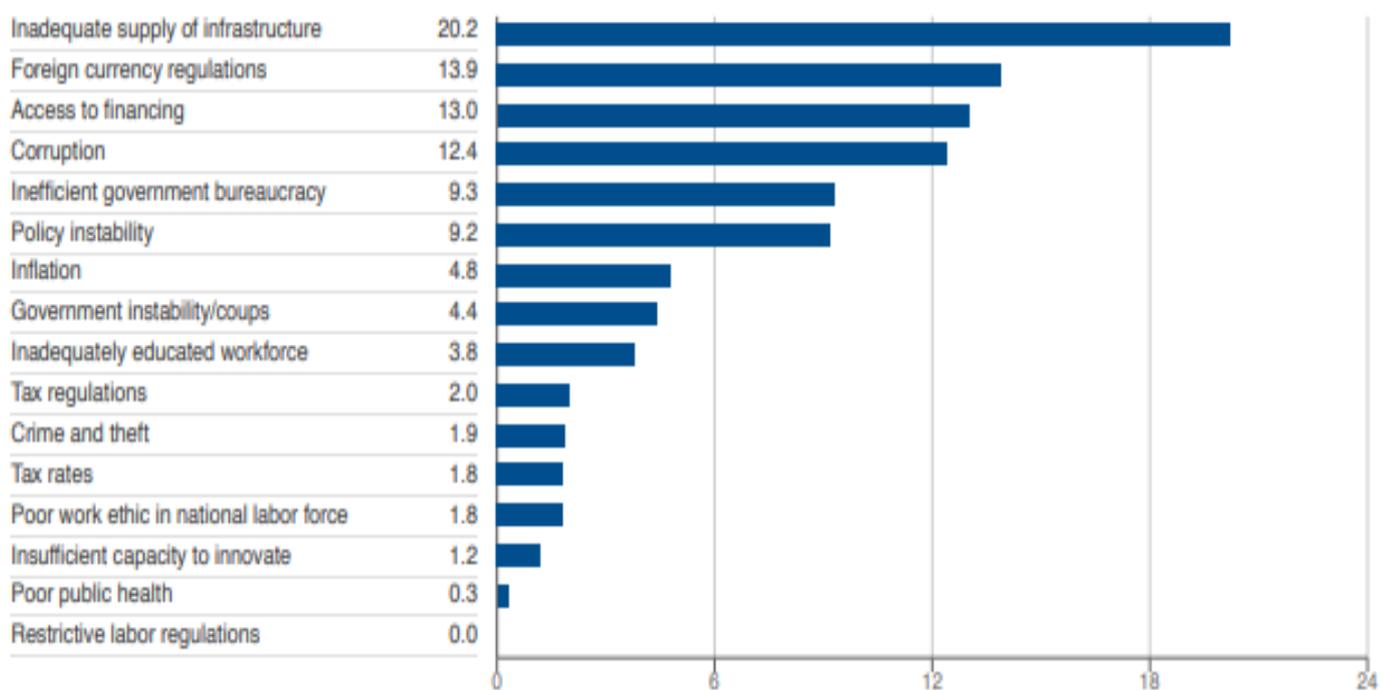
#### **3.3.1. Formal Institutional Context**

The Nigerian government have implemented several entrepreneurship policies to promote entrepreneurial activities amongst women (Dionco-Adetayo, 2005; Madichie and Nkamnebe, 2010; Ochulor, 2011; Ado and Josiah, 2015). Some of the policies are targeted at all women entrepreneurs while others affect women operating businesses within specific industry sector (Akinyemi and Adejumo, 2018). For example, with regards to policies that affect all women entrepreneurs, the Nigerian government instituted the Business Development Fund for Women (BUDFOW), N-Power programme, Government Enterprise and Empowerment Programme (GEEP) and the You-win programme to facilitate women's access to funds and other resources required within their enterprises (Akinyemi and Adejumo, 2018; Igwe et al., 2018). While policies targeted at specific industry sector includes the Agro-Allied tax exemption programme, which exempts women-owned businesses within the Agro-Allied industry from tax levies during their first 5years of operations (Ngerebo and Masa, 2012). The Nigerian government also implemented the \$2.5 million Women's Fashion Fund (WFF) in 2015 to support women entrepreneurs operating businesses in the sewing and fashion industry (BOI, 2015; Ogundana et al., in print).

The implementation of these different forms of policies and programmes could suggest that the Nigerian government well supports women entrepreneurs, but the opposite is the case. The effectiveness of those policies (such as the GEEP, N-Power, You-win and BUDFOW) has been marred by several accusations of the diversion of public funds, favouritisms, burdensome requirements, political activity, high bureaucracy, bribery and corruptions (Ochulor, 2011; Transparency International, 2018; Institute for Economics and Peace, 2020). Indeed, the Global Competitive Index (*see Figure 10*) revealed that bribery, corruption and inefficient government bureaucracy are some of the critical challenges adversely affecting the effectiveness of policies

in Nigeria. For example, during the Nigerian presidential election in 2019, the current Vice-President travelled from one market to the other across the country, personally handing out loans to traders as a funding initiative under the operation of GEEP (Premium Times, 2018; Pulse, 2019; Vanguard, 2020). The action of the Nigerian Vice President was primarily criticised and described in the media and by opposition parties as "vote-buying", "a political campaign tool" and "an inducement to vote for the Vice President's party" (Pulse, 2019; The Guardian, 2019; Vanguard, 2020). This is mostly because the process of selecting beneficiaries was shrouded in secrecy with no records kept of the loan beneficiaries (The Guardian, 2019). Besides, the Nigerian government never recovered those monies after the elections (The Guardian, 2019).

*Figure 10: Most problematic factors for doing business in Nigeria*



*Source: World Economic Forum 2018*

Additionally, the government of Nigeria introduced policies to improve the infrastructural facilities that offer an enabling environment for entrepreneurial activities. For instance, the Nigerian government introduced the National Electricity Power Policy (NEPP), the Electricity Power Sector Reform (EPSR) Act and the Federal Roads Maintenance Agency Act (FERMAA) to ensure constant provision of electricity and good road networks (Dionco-Adetayo, 2005). However, these government policies that were meant to offer an enabling environment for entrepreneurial activities (Such as NEPP, EPSR and FERMAA) are mainly ineffective especially as Nigeria offers poor road networks and erratic power supply (Dionco-

Adetayo, 2005; Madichie and Nkamnebe, 2010; Ado and Josiah, 2015; Igwe et al., 2018). For instance, in the Global Competitive Index, Nigeria was ranked 127 out of 137 nations in the quality of road networks category (*see Table 6*). Besides, in the category for the quality of electricity supply, Nigeria was rated very poorly at 136 out of 137 nations (*see Table 6*). The ineffectiveness of government policies at offering enabling environment (i.e. infrastructural facilities) for entrepreneurship often results in the decrease of the profit margins available to Nigerian women-owned businesses (Madichie and Nkamnebe, 2010; Ado and Josiah, 2015).

The legal/judicial system within Nigeria is primarily described as unreliable and weak (Igwe et al., 2018). The ineffectiveness of the legal/judicial system creates an institutional void which often weighs heavily on women-owned businesses in Nigeria (Igwe et al., 2018). For instance, while studying Nigeria-based leading multinational financial institutions, Gao et al. (2017) found that the burden of managing against political risks and regulatory uncertainty in the absence of institutions required dedicating significant organisational resources and constant attention. This is unlikely to occur in developed markets where credible information analysers and verifiers, as well as stable and independent regulatory, political, and legal institutions, help mitigate such concerns (Gao et al., 2017). Within the Nigerian financial institutional environment, women entrepreneurs are more likely to encounter limited access to money – *see Figure 10* (Woldie and Adersua, 2004; Ogundana et al., in print). According to the 2015 Global Entrepreneurship Monitor Report, over 80% of funding for Nigerian enterprises comes from either the entrepreneur's personal savings or those of their family members. One of the reasons is that the formal financial sector supplies a paltry 7% of funding for the private sector (GEM, 2015). Besides, the negative attitude of financial institutions and investors towards Nigerian women entrepreneurs (such as doubt regarding women's ability) is often not encouraging (Lincoln, 2012; De Vita, Mari and Poggesi, 2014). The Nigerian government established some agencies in a bid to improve the effectiveness of the financial institutions in Nigeria. They established the Bank of Industry (BOI), Small and Medium Enterprise Development Agency (SMEDAN), Small and Medium Scale Industries Equity Investment Scheme (SMIEIS) and the Micro, Small and Medium Enterprises Development Fund (MSMEDF). However, despite their good intentions, they have not had the impact that had been anticipated (Dionco-Adetayo, Makinde and Adetayo, 2005; GEM, 2015). This is mostly because of the high bureaucracy, excessive red tapes, corruption, diversion of public funds and the lack of sufficient sensitisation of women entrepreneurs regarding the existence of such support mechanisms (Dionco-Adetayo, Makinde and Adetayo, 2005; Madichie and Nkamnebe, 2010; Igwe et al., 2018).

### **3.3.2. Informal Institutional Context**

Nigeria is rated as the 9th country in the world with the most active religious views (PEW research centre, 2017) and over 500 cultural groups (WorldAtlas, 2019). The religious and cultural philosophies within Nigeria are mainly based on the patriarchal thought system (Olawepo and Fatulu, 2012; Okafor and Mordi, 2014). Thus, the Nigerian socio-cultural institutional context is highly gendered with women considered less important than their male counterparts (Woldie and Adersua, 2004; Madichie and Nkamnebe, 2010; Lincoln, 2012; Igbanugo et al., 2016). For instance, in the Yoruba Culture, the male child is described as "Arole" which means "he who stays and fills the house" (Stavern and Odebode, 2007; p.917). While, a woman is mainly considered a passenger whose final destination is her husband's home (Igbanugo et al., 2016). Similarly, in the Igbo culture, the man has the pre-eminence in matters of lineage, authority, and political structures (Igwe et al., 2018). In addition to that, married women are considered the de facto properties of their spouses (Sa'ad, 2001; Stavern and Odebode, 2007). In the situation that the man dies, women are themselves inheritable items in many traditional rural communities in Nigeria (Sa'ad, 2001). The socio-cultural belief of women as second-class citizens also allocates more household chores to women than their spouses (Baughn et al., 2006; Lincoln, 2012; Okafor and Mordi, 2014). The socio-cultural norms within Nigeria also restrict men from assisting women in doing their household chores (Madichie and Nkamnebe, 2010; Yang and Triana, 2019). For instance, in the Yoruba and Igbo culture, a man will not assist his wife in doing household chores because it is generally believed that any man that supported his wife in completing her household responsibilities is operating under the influence of a magical spell (Stavern and Odebode, 2007). This lack of support from their spouses often results in women being overburdened and exhausted (Okafor and Mordi, 2014; Igwe et al., 2018; Ogundana et al., 2018). Additionally, with regards to family expenditures, Nigerian women contributed to the household budget. Within the family unit, women are often responsible for expenditures related to feeding and clothing, including food, clothing and social expenditures (Stavern and Odebode, 2007; Lincoln, 2012). Men, on the other hand, are primarily responsible for settling other expenditures which are considered an enormous amount in comparison to the bills handled by their wives (Stavern and Odebode, 2007). These bills will include the cost of house rent, children's school fees, hospital bills and electricity (Stavern and Odebode, 2007).

Women entrepreneurs would often belong to one of the business associations in Nigeria (Andrae and Beckman, 2013; Oke, 2013). The business associations are generally related and linked to a specific industry sector (Andrae and Beckman, 2013). For instance, the owners of sewing businesses are often members of Lagos State Tailor and Fashion Designers Association of Nigeria (LASTFADAN) and Nigerian Union of Tailor (NUT); entrepreneurs who operate businesses that deals in fish and frozen food-stuffs would typically be members of National Fish and Frozen Food Dealers Workers Association Of Nigeria (NFFFDWAN); entrepreneurs who specialise in buying, selling and exporting metal scraps are often members of Scrap Dealer Association Of Nigeria (SDAN); while entrepreneurs who cultivate and sell farm produce will belong to Farmers Association of Nigeria (FAN). The membership of any of these business associations often enable and assist their associates to network and form a formidable force that could influence government's policies and solicit for incentives (Andrae and Beckman, 2013; Ogundana et al., 2018). They offer training, information, resources, connections and social interactions to their members (Ogundana et al., 2018; Ogundana et al., in print). The business associations in Nigeria often set prices and ensure that the rules of the market are followed (Lyon and Porter, 2009). They settle minor disputes through sanctioning norm breakers instead of bringing in the police (Lyon and Porter, 2009). These business associations would usually have executives who are responsible for the day-to-day running of the business associations (Mama, 1997). However, there are political-related studies (see for instance Mama, 1997; Faseke, 2004; Madichie, 2011) that suggest that Nigerian women executives in charge of the day-to-day operation of a business association may consciously or unconsciously do not support fellow women within the same business association. In other words, any trade association in Nigeria that is constituted of women in its leadership structure are unlikely to support female members of the trade association. Mustapha (2019) concluded that the lack of mutual support for each other is the most vital ingredient militating against women's emergence as political leaders in the Nigerian political scene. Amid these formal and informal institutional contexts, Nigerian women entrepreneurs pursue their business ventures with the marked determination to succeed.

## **CHAPTER 4: RESEARCH METHODOLOGY**

This chapter explains the research methodology and the methods used to conduct this research. First of all, this chapter commenced by restating the research aim, objectives and questions of this study. This is because the research aim, objectives and questions of this study framed and shaped the discussion in this chapter (Teddlie and Tashakkori, 1998; Thomas, 2011; Farquhar, 2012). After that, the chapter went on to discuss the research paradigm that best fits the research questions and objectives posed in this study. Afterward, the research logic, research design, data collection procedure and method of data analysis were discussed. The discussions within this chapter focused on addressing the research objectives and questions highlighted in this study (Saunders, Lewis and Thornhill, 2016). The adoption of this approach ensured that this chapter was consistent with the focus of this study and enhanced the likelihood that this study would derive the relevant findings (Easterby-Smith et al., 2018). This chapter concluded by discussing the researcher's ethical considerations.

### **4.1. Research Paradigm for this study**

Existing research have studied women entrepreneurs and their businesses using either positivist (Carter et al., 2015; Welsh, Kaciak and Shamah, 2018) or interpretivist (Hetland, 2013; Munkejord, 2017) philosophical paradigm. The adoption of either form of belief (i.e. positivists or interpretivists) had some favourable and adverse effect on the outcomes of those studies (see table 7). Nonetheless, social scientists widely acknowledged that no research paradigm is superior to the other (Denzin & Lincoln, 2000; Farquhar, 2012; Easterby-Smith, Thorpe, Jackson and Jaspersen, 2018). Instead, Saunders, Lewis and Thornhill (2016) admonished that a paradigm should be chosen because it best addressed the needs of a study.

In that regard, this study adopted the interpretivist paradigm as it best addressed the questions and objectives that were posed in this research. The suitability of that paradigm was demonstrated by aligning some of the inherent assumptions of the interpretivist paradigm with this study's responses to the ontological, methodological and epistemological question. This is consistent with Ponterotto (2005) who described it as a beneficial and manageable medium for justifying paradigm selection. In that regard, the next sections demonstrated this study's answer to the questions of ontology, epistemology and methodology; and linked that with the features of the interpretivist research paradigm (see figure 11). Those responses were also compared with that of the positivists within table 7.

#### **4.1.1. The Ontological Question**

The question of ontology seeks to inquire about what this study assumed is the form and nature of reality (Guba and Lincoln, 1994; Hussey and Hussey, 1997; Bryman and Bell, 2011). This study adopted a subjectivist form of reality because its characteristics aligned fully with the kind of answers required to address the questions and objectives posed in this research adequately. For instance, research question 1, which was centred on understanding the way women perceived growth, was a form of inquiry that required answers that were constructed by women entrepreneurs themselves. In other words, the appropriate explanations to research question 1 were dependent for their form and content on the sampled women entrepreneurs in this study. However, the objective form of reality is unlikely to adequately resolve question 1, as it suggested that the answers to research question 1 were independent of women entrepreneurs. This is unlikely to be the case as scholars (e.g. Dana, 2000) recognised that the meaning of growth could not be partitioned from the person who is experiencing the phenomenon. In other words, the perception of growth is unlikely to be independent of women entrepreneurs who developed and executed the growth strategies within their businesses.

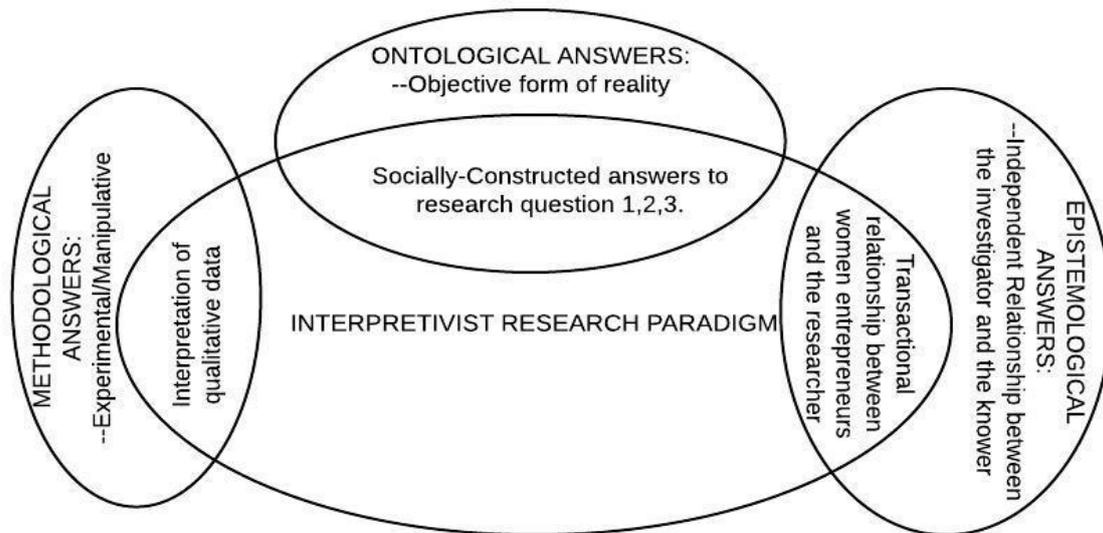
Furthermore, research question 2 required answers that were derived from interpreting the explanations provided by the sampled women entrepreneurs in this study. This is because the women entrepreneurs who were sampled for the purpose of this study have the experience of utilising money, market and management daily within their businesses. Moreover, they possessed a first-hand experience of motherhood, meso-environment and macro-environment. In that regard, this study constructed the answers to research question 2 using the interpretation of those experiences described by the interviewed women entrepreneurs. A socially constructed reality was also utilised to address research question 3, which centred on modifying Brush, de Bruin and Welter's (2009) conceptual model. That form of reality was utilised because that model was unlikely to fully explain the growth of women-owned businesses in developing economies (Hill, Leitch and Harrison, 2006; Azmat, 2013; Azmat and Fujimoto, 2016). This is as a result of the business, spatial and institutional contexts within the developing economies which were different from that of the developed countries. In that regard, this study utilised a subjective form of reality to capture those unique attributes of women entrepreneurs and their enterprises in Lagos, Nigeria. This study utilised those peculiar insights to modify Brush, de Bruin and Welter's (2009) as that which explained the growth of women-owned businesses in a developing country context, Nigeria.

#### **4.1.2. Methodological Question**

The methodological question focused on how this study went about unravelling answers to the research questions and objectives (Hussey and Hussey, 1997; Teddlie and Tashakkori, 2009; Creswell and Clark, 2014). This study adopted a hermeneutics design that involved a qualitative research design, including face-to-face interview and documentation (Ponterotto, 2005). That methodological design was adopted because growth was often described as a socially constructed phenomenon (Davidsson and Wiklund, 2000; Naldi and Davidsson, 2010). This suggested that the meaning of growth is likely to be hidden and would require to be unravelled. In this study, the meaning of growth was uncovered through interactive dialogues with the sampled women entrepreneurs. Furthermore, the way the 6Ms (i.e. money, market, management, motherhood, meso-environment and the macro-environment) influenced women-owned businesses could vary from contexts to contexts (Dana and Dana, 2005; Jennings and McDougald, 2007; Brush, de Bruin and Welter, 2009; Leitch, Hill and Neergaard, 2010). This suggested that women entrepreneurs were likely to be in the best position to create and provide the appropriate answers that addressed research question 1 and 2. As such, the researcher engaged women entrepreneurs in an interactive dialogue in order to understand the way they constructed their perception of growth and their experience with using the 6Ms to grow their enterprises.

This study did not adopt experimental/manipulative methodology because it is an approach that centred on generating answers that were considered universal facts or laws irrespective of the different industries, businesses, cultures and institutions (Guba and Lincoln, 1994). That focus does not represent the interest of this study which seeks to address the research questions 1, 2 and 3 using the perception and experiences described by women entrepreneurs in a developing country context. This means that the answers offered by this study might not be universal laws or fact that applies to all women entrepreneurs irrespective of business, spatial and institutional contexts. Instead, this study answered all the research questions drawing from the experiences of women entrepreneurs to provide answers that apply primarily to the contexts of this study. That methodological approach also linked well with this study's ontological assumption which focus mainly on addressing research questions 1, 2 and 3 using socially constructed realities. In other words, this study ensured logical coherence between the methodological and ontological assumptions in this research.

Figure 11: The link between this study's adoption of the interpretivist paradigm and its perspective of ontology, methodology and epistemology



Source: Author's idea

#### 4.1.3. The Epistemological Question

The question of epistemology seeks to inquire about the nature of the relationship between the investigator and women entrepreneurs within this study (Guba and Lincoln, 1994; Ponterotto, 2005). In this study, the researcher adopted an interactively linked relationship with women entrepreneurs who owned and operated sewing businesses in Lagos, Nigeria. That form of relationship was adopted because it supported this study's access to deep and rich insights that adequately addressed the research questions and objectives. That support was crucial for this study especially as Otoo et al. (2012) suggested that women entrepreneurs in Sub-Saharan Africa were unlikely to offer in-depth information about their businesses to someone they were unacquainted with. Moreover, the issue of business growth represents a sensitive topic that women entrepreneurs might not be willing to discuss except in the context of a warm, trusted and intimate relationship. For that reason, it was problematic for this study to adopt a dualistic stance as it required the researcher to maintain an independent and distant relationship with the sampled women entrepreneurs. Besides, the dualists required an independent relationship in order to avoid the issue of bias that might arise from transactional relationships (Hussey and Hussey, 1997; Ponterotto, 2005). Nevertheless, in this study, safeguards were put in place to mitigate the issue of researcher's bias. For instance, the findings of the study were triangulated with data from other sources, such as archival documents and meeting minutes.

Furthermore, the investigator of this study adopted a transactional relationship with the sampled women-entrepreneurs because it offered the platform that enabled and supported the establishment of interactive researcher-participant dialogue. In other words, that form of relationship offered the platform that enabled the adoption of the hermeneutical methodology of interpretation. Besides, the interactive linkages between the interviewed women entrepreneurs and the investigator of this study were useful for unravelling a socially constructed form of facts that enabled this study to address the research questions and objectives in this study adequately. That is to say, the form of epistemology adopted in this research aligns with the ontological responses utilised within this study. However, this study was unable to adopt a dualist stance because that form of relationship might not support the methodology of interpretation and the development of a socially constructed reality. In that regard, the adoption of a transactional relationship ensured that consistency was maintained throughout the research process of this study (Bryman and Bell, 2011; Farquhar, 2012).

*Table 7: The comparisons between interpretivist and positivist research paradigm*

	<b>Interpretivist Paradigm</b>	<b>Positivist Paradigm</b>
<b>Ontological Assumptions</b>	Realities are apprehendable in the form of intangible mental constructions, socially and experientially based, local and specific (although elements are often shared among many individuals and even across cultures) and dependent for their form and context on the individual persons or groups holding the constructions.	A positivist researcher perceives the nature and form of reality as that which exists independently from individuals' perceptions (objectivism). That is to say: <ul style="list-style-type: none"> <li>• Single objective reality</li> <li>• External reality</li> </ul>
<b>Methodological Assumptions</b>	Hermeneutical and dialectical: Insights are elicited and refined only through interactions between and among the investigator and respondents. These varying constructions are interpreted using conventional hermeneutical techniques and are compared and contrasted through a dialectical interchange. The final aim is to distil a consensus construction that is more informed and sophisticated.	The positivist inquirer goes about addressing the research problem of this study by selecting experimental/manipulative methodology, which chiefly seeks to assert the extent of the relationships between variables (Guba and Lincoln, 1994).
<b>Epistemological Assumptions</b>	Transactional and subjectivist: The investigator and the object of the investigation are assumed to be interactively linked so that the findings are created as the investigation proceeds.	A positivist researcher assumes a dualist stance. That is, the positivist inquirer must be: <ul style="list-style-type: none"> <li>• Independent from the research subject. And</li> <li>• Remain emotionally detached from the investigated object.</li> </ul>
<b>Supports from Social Scientists</b>	<ul style="list-style-type: none"> <li>• Generate social realities which are often different from that in natural science.</li> <li>• Takes into consideration contextual issues which are often crucial to understanding how the phenomenon is developed.</li> </ul>	<ul style="list-style-type: none"> <li>• Limited risk of researcher's bias and value-free investigation</li> <li>• A high structured methodology that facilitates replication and law-like generalisations</li> </ul>
<b>Criticism by Social Scientists</b>	<p>High level of exposure to the researcher's bias</p> <p>Difficult to replicate as the data depends on the investigator's interpretations of information gathered at the time of that study.</p>	<p>Controls away contextual issues which are often fundamental.</p> <p>Emulates natural sciences research in understanding human beings and their social worlds.</p> <p>Assumes findings are law-like that applies to everyone. Rich insights into humanities are often lost under such assumptions.</p>

*Source: Author's Compilation from Guba and Lincoln, 1994; Hussey and Hussey, 1997; Gill and Johnson, 2010; Bryman and Bell, 2011; Saunders, Lewis and Thornhill, 2016)*

#### 4.1.4. Research Logic

Research logic referred to the method of reasoning adopted within this study to evaluate and modify Brush, de Bruin and Welter’s (2009) gender-aware model as that which explained the growth of WOSBs (see figure 12). Prior studies have either utilised a deductive or an inductive form of reasoning in their investigation of growth within women-owned businesses (Carter et al., 2015; Munkejord, 2017). Studies (e.g. Roomi, Harrison and Beaumont-Kerridge, 2009; Kiviluoto, 2013) adopted the abductive approach (i.e. a combination of both deductive and inductive approach) to mitigate the disadvantages that might arise from the individual application of either deductive or inductive form of reasoning (see table 8 for advantages and disadvantage of those forms of logic).

*Table 8: Merits and Demerits of adopting the deductive, inductive and abductive approach*

	<b>Deductive</b>	<b>Inductive</b>	<b>Abductive</b>
<b>Merit</b>	Such studies are quicker to complete. The investigator might likely be able to predict the schedule for that study more accurately.	<ul style="list-style-type: none"> <li>Can generate a theoretical model.</li> </ul>	<ul style="list-style-type: none"> <li>Such studies might develop or modify the existing theory.</li> </ul>
<b>Demerit</b>	<ul style="list-style-type: none"> <li>Such studies are often unable to revise a theoretical framework. The deductive approach can assist an investigator in accepting or rejecting propositions.</li> </ul>	<ul style="list-style-type: none"> <li>Such studies are likely to be more protracted than if the deductive approach is adopted.</li> </ul>	<ul style="list-style-type: none"> <li>Such studies might be much more protracted than if the deductive approach is adopted singularly.</li> </ul>

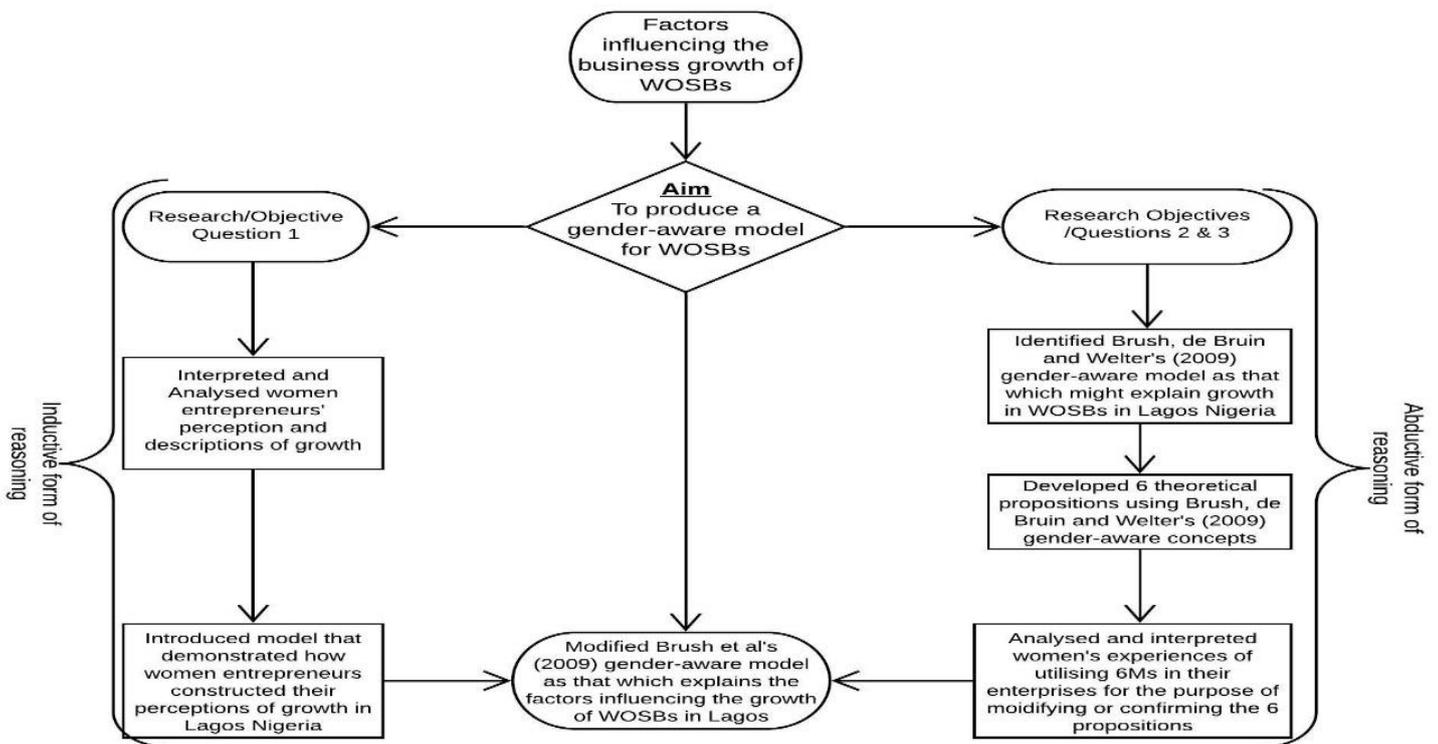
*Source: Perry, 1998; Gill and Johnson, 2010; Farquhar, 2012*

This study adopted the abductive form of reasoning, which means a combination of the deductive and inductive approach. That research logic was adopted as it adequately addressed the aim, objectives and questions postulated in this study. For research question 1, there were little or no studies that have explored women entrepreneur’s perception of growth, particularly within a developing country context. As such, this research commenced by investigating the growth perception of women entrepreneurs who operated businesses in the sewing sector in Lagos, Nigeria (research question 1). Besides, the answers to research question 1 demonstrated a model that explained the way women entrepreneurs in that region might construct their perception of growth. According to Maylor and Blackmon (2005), a researcher demonstrates an inductive approach to reasoning when the researcher commences a study by looking for patterns in data with minimal consideration of academic literature.

On the contrary, it was unlikely that a deductive approach is adequate in addressing research question 1. A deductive approach required that this study commenced with a conceptual framework for understanding the way that women entrepreneurs perceived growth in a developing country context, Nigeria. However, there was little or no study that has investigated the way that women entrepreneurs perceived growth in Lagos, Nigeria. In that regard, this

study addressed research question 1 by collecting qualitative data, identifying and interpreting patterns and introducing a model that illustrates the way women entrepreneurs constructed their perception of growth in the developing country context. This study adopted an abductive approach to resolving research question 2 and 3. To do that, this study commenced by identifying and adopting Brush, de Bruin and Welter's (2009) gender-aware framework. Thereafter, six (6) theoretical propositions were introduced chapter 2 and evaluated using qualitative data in the findings chapter. The analysis and interpretation of the data enabled the adjustment and modification of Brush, de Bruin and Welter's (2009) gender-aware framework as that which explained the business growth of WOSBs in Lagos, Nigeria. The adoption of Brush, de Bruin and Welter's (2009) gender-aware model and the development of the six (6) propositions represented a deductive form of reasoning (Maylor and Blackmon 2005; Collis and Hussey, 2009). While, the subsequent modification of Brush, de Bruin and Welter's (2009) gender-aware model signified an inductive approach to reasoning. Saunders, Lewis and Thornhill (2016) suggested that the process of modifying or developing a new framework for a context different from its original context represented an inductive form of reasoning. Consistent with Gill and Johnson (2010), this study could not adopt the deductive approach for the modification of Brush, de Bruin and Welter's (2009) gender-aware framework because a purely deductive approach is mostly practical for confirming (accept or reject) a proposition.

Figure 12: The research logic adopted within this study



Source: Author's idea

## **4.2. Qualitative Research Design**

This study adopted a qualitative research design using interviews to study women's perception of growth and the way the 6Ms (i.e. money, market, management, motherhood, meso-environment and macro-environment) influenced the development of their businesses in Lagos Nigeria. The research questions within this study were centred on generating answers that derived from understanding women's interpretation of growth and their experiences of using the 6Ms within their sewing enterprises. The answers to such questions were largely derived from conversing with women entrepreneurs. Furthermore, the qualitative research design was adopted as it allowed the researcher to pay attention to the issue of contexts which are one of the elements evaluated within this study's conceptual framework (i.e. motherhood, meso-environment and macro-environment). Consistent with Saunders, Lewis and Thornhill (2009, p.146), this study did not adopt a quantitative research design as “it is an approach that was probable of controlling away those contextual variables”; and as such, that design is unlikely to address the questions and objectives posed in this research adequately. Furthermore, a large proportion of existing studies that have investigated the activities of women entrepreneurs in Sub-Saharan Africa mainly utilised a quantitative research design (see for instance, Oke, 2013; Welsh, Kaciak and Shamah, 2018). Brush, de bruin and Welter (2009, p.15) suggested that “such technique was likely to overlook the characteristics of women and their enterprises”. Thus, in addition to the reasons highlighted earlier, this study utilised a qualitative research design in order to avoid reinventing the wheel and to ensure that this research uncovers nuances that are capable of advancing knowledge in the field of gender and entrepreneurship.

### **4.2.1. Hermeneutic Phenomenology**

This study adopted hermeneutic phenomenology from Creswell's (2007) five approaches to qualitative research design. Consistent with van Manen (1990), hermeneutic phenomenology enabled this study to investigate a socially constructed phenomena (i.e. business growth) through conversing with women entrepreneurs who have lived experiences. Furthermore, the hermeneutic phenomenology was adopted in order to: (1) ensure that data was collected from several women entrepreneurs that were engaged in growth activities; (2) ensure that this study focuses mainly on women entrepreneurs who have experienced the 6Ms (i.e. money, management, market, motherhood, meso-environment and macro-environment); and (3) to ensure that the interviewed women entrepreneurs have similar features at the different levels of context (i.e. social, business and institutional). By doing that, this study was able to forge a common conclusion regarding the way women entrepreneurs perceived growth and the way

the 6Ms influenced the development of their enterprises. Those clusters of meaning provided robust supports for the modification of Brush, de Bruin and Welter's (2009) gender-aware model as that which explained the growth of WOSBs in Lagos Nigeria.

This study adopted the hermeneutic phenomenology because it allowed this study to focus on women entrepreneurs who were interested in growth. Scholars within the field of gender and entrepreneurship (e.g. Roomi, Harrison and Beaumont-Kerridge, 2009; Hechavarria, Bullough, Brush and Edelman, 2019) acknowledged that some women entrepreneurs are not interested in growth for reasons such as the need to maintain a work-life balance. Besides, women who are not growth-oriented were unlikely to offer any useful insights into the way the 6Ms (i.e. money, market, management, meso-environment and macro-environment) influenced the growth of their enterprises. This is in line with Hussey and Hussey (1997) who suggested that social realities are unlikely to be constructed by those who do not experience them. In light of that, a hermeneutic phenomenology research design was adopted as it enabled this study to carefully select and interrogate women entrepreneurs who were engaged in growth activities within their businesses. By identifying and conversing with such women entrepreneurs, this study generated detailed, useful and consistent answers that addressed the research objectives and questions posed in this study.

Additionally, women entrepreneurs are often dissimilar because of the diverse environmental contexts that they are embedded within (Dana and Dana, 2005; Welter, 2011; Ramadani, Hisrich and Gërguri-Rashiti, 2015). In that regard, it was probable that the way women entrepreneurs perceived business growth, and the way they utilised the 6Ms (i.e. money, management, market, motherhood, meso-environment and macro-environment) to grow their businesses might vary from business to business, industry to industry, and country to country. Therefore, this study adopted the hermeneutic phenomenology research design because it enabled the collection of information from women entrepreneurs who experienced and were embedded within a similar business, spatial and institutional contexts. By doing that, this study generated consistent and intensive data across the women entrepreneurs who were interviewed. That detail of experiences generated in this study enabled the appropriateness of the gender-aware growth model that was proffered at the end of this study.

This study did not adopt an ethnographic design as social scientists considered it to be more appropriate for understanding the meaning of behaviour, language and the interaction among members of a culture-sharing group (Harris, 1968; Saunders, Lewis and Thornhill, 2015) which were not the focus of this research. Besides, this study could not adopt a case study research design as Creswell (2007) recommended no more than four or five cases for a research to achieve the required depth in a case study analysis. However, this study did not achieve data saturation with the interview of five women entrepreneurs. Rather, data saturation was achieved with the interview of thirty-five women entrepreneurs. Thus, taking into consideration that time was of the essence for this study, it was mostly problematic for the researcher to undertake a detailed case-by-case analysis of the thirty-five women entrepreneurs that were interviewed in this study. Nonetheless, consistent with Moustakas (1994), the researcher was able to manage and analyse those massive amount of qualitative data in this study using the phenomenological strategy, which permitted the investigator to go through the data and highlight significant quotes that provided a detailed understanding of how the women entrepreneurs perceived growth and utilised the 6Ms to influence their enterprises.

This research was unable to adopt quantitative research designs (such as experiment and survey) because Brush, de Bruin and Welter's (2009) gender-aware framework contained context-related elements (i.e. motherhood, meso-and macro-environment). Consistent with Yin (2014), this study was unable to adopt an experimental research design because it ignored and highly controlled-off those contextual variables within Brush, de Bruin and Welter's (2009) gender-aware framework (i.e. motherhood, meso-and macro-environment). In other words, those context-related elements (i.e. motherhood, meso-and macro-environment) cannot be included in experimental design as they would be considered potential threats to the validity of the research process. Furthermore, this study could not adopt the quantitative survey research design because social scientists (see for instance Saunders, Lewis and Thornhill, 2016, p.185) acknowledged that "its ability to understand the impact of context is limited by the number of variables for which data can be collected". In other words, this study could not adopt the survey research design as it was highly unlikely that it will provide detailed insights into the way contextual elements within the conceptual model (i.e. motherhood, meso- and macro-environment) influenced the growth of WOSBs.

Consistent with social scientists such as Idowu (2016), this study recognised the difficulty in making statistical generalisation of the findings that were derived through the qualitative research design adopted in this study. That criticism arose from the inability of this qualitative research design to utilise large or randomly selected samples within this research (Onwuegbuzie and Leech, 2005; Silverman, 2020). However, it was not the focus of this study to generalise its findings to the population. Instead, this study centred on generalising the findings from the qualitative data to the six (6) theoretical prepositions posed in this study. In other words, this study aims at making analytical generalisations (Yin, 1994). Thus, the quantitative survey or experimental designs were not adopted because of their interest in making statistical generalisation which is not the focus of this study.

#### **4.2.2. The Research Participants**

In line with Creswell (2007), the research participants included in this study were carefully selected from a similar industry sector in order to forge a common understanding. The interviewed women entrepreneurs in this study were selected from those that owned and operated businesses in the sewing and fashion industry within Lagos-State Nigeria. This was because the African Development Bank (AFDB, 2016) and the Nigerian Government (FGN, 2017) recognised that women entrepreneurs operating within the sewing business sector were often engaged in growth-supporting activities, especially those centred on skill enhancement. Similarly, the sewing business sector was often described as a growing industry that is expected to double by the next decade (Euromonitor International, 2015; AFDB, 2016). That evidence suggested that the sewing business sector is a growing sector while those women entrepreneurs that operated in that sector are mostly interested and involved in growth-related activities. In that regard, those women operating within the sewing business sector were considered to have the experience required to provide detailed insights regarding the way women entrepreneurs perceive growth.

Furthermore, women entrepreneurs within the sewing business sector were interviewed in this study because they were more likely to possess experiences related to the 6Ms within their sewing enterprises in Lagos Nigeria. For instance, in 2015, the Nigerian Bank of Industry described women-owned sewing businesses as capital intensive enterprises (BOI, 2015). That evidence implied that women entrepreneurs within the sewing business sector were more likely to have experiences and understanding of the way money might influence the growth of women-owned enterprises. Moreover, the Nigerian Bureau of Statistics suggested that the

owners of WOSBs are mostly married, possessed children and linked to a family group (NBS, 2010). This implies that women entrepreneurs who own and operated sewing businesses were more likely to have experienced the way motherhood influenced the growth of their enterprises. Also, the women entrepreneurs who participated in this study were members of trade associations such as LASTFADAN/NUT. This suggested that the women entrepreneurs who participated in this study had first-hand experiences and insights into the way their meso-environment influenced the growth of women-owned enterprises in Lagos Nigeria. Therefore, this study focused on women entrepreneurs that operated and owned businesses in the sewing business sector as they possessed experiences that enabled this study to address the research questions of this study effectively.

#### **4.2.3. Sampling Frame**

This study sampled women entrepreneurs that were growth-oriented and currently experiencing the influences of motherhood, meso-and macro-environment. To select women that have experiences of motherhood, this study selected only sewing businesses whose female owner-managers were married, possessed children and other extended relatives. The motherhood selection criteria were derived from the review of literature that centred on motherhood in chapter 2 (see Leung, 2011; Ronsen, 2014; Quagraine, 2016). For the meso-environment, this study utilised the membership of Lagos State Tailors and Fashion designer Association of Nigeria (LASTFADAN) and Nigerian Union of Tailors (NUT) as a selection criterion. LASTFADAN/NUT was the meso-environments that all women entrepreneurs that owned and operated sewing businesses domiciled in Lagos-State were expected to be members (Andrae and Beckman, 2009; Andrae and Beckman, 2013). Furthermore, LASTFADAN/NUT provided the investigator with the list of women entrepreneurs who have engaged continuously with growth-related training organised by the trade union in the past 3years. According to Andrae and Beckman (2013), women entrepreneurs' regular attendance at training sessions is a piece of evidence that they are probably growth oriented. Moreover, this study utilised the state of being domiciled in Lagos, Nigeria, as the basis for selecting women entrepreneurs who have experience of the macro-environment. This is because Lagos State was often described as Africa's most significant commercial centre that contained over one-fourth of the proportion of all female-owned businesses in Nigeria (SMEDAN, 2013). Lagos state also represented the hub for the garment manufacturing Industry in Nigeria/Sub-Saharan African (AFDB, 2016; CNN, 2015). The sampling criteria discussed above are also summarised in table 9.

Table 9: The parameters used for choosing the interviewed women entrepreneurs in this study

Selection Parameters	Evidence
Growth-orientation	Attendance at training sessions
Motherhood	Sewing Businesses must have female owner-managers who were married, have children and other extended families
Meso-environment	Membership of LASTFADAN/NUT
Macro-environment	Lagos State, Nigeria

Source: Author's Idea

### 4.3. **Data Collection Procedure**

Data for this study were collected using face-to-face interviews and documentation (Yin, 2003). This study adopted those data collection techniques because they best addressed the research questions posed in this study. For instance, research questions 1, 2 and 3 were mainly the “how” form of research questions which were best addressed through face-to-face discussion with the interviewees (Hussey and Hussey, 1997; Yin, 2014). Besides, this study used triangulation which involved: documentation and meeting minutes (Farquhar, 2012; Yin, 2014). Consistent with Decrop (1999), this study utilised triangulation in order to make the data derived from the qualitative interview more convincing and accurate. Therefore, this research adopted multiple qualitative data collection techniques, a typical feature of a hermeneutic phenomenology research design (Creswell, 2007). The section hereafter further discussed the way data were collected using each of those data collection techniques.

#### 4.3.1. **Qualitative Interviews**

In order to address research questions 1, 2 and 3, this study conducted thirty-five (35) face-to-face interviews that lasted between 60 to 70minutes, with an average duration of 65minutes for each interview (see table 10). The investigator conducted only thirty-five interviews because four additional interviews did not generate any new insights different from that already provided by the initial thirty-five participants. This was consistent with the opinions of social scientists (such as Eisenhardt, 1989; Charmaz, 2006), who suggested that a researcher should stop collecting data when gathering additional information no longer sparks new insights. Similarly, Morse (1995) suggested that a researcher should collect data until saturation occurs, and no new information is obtained. In this study, thirty-five (35) female owner-managers of sewing businesses were interviewed to explore their perception of business growth and to understand how the 6Ms influenced the growth of their sewing businesses. The Lagos State Tailors and Fashion Designers Association of Nigeria (LASTFADAN) and Nigerian Union of

Tailors (NUT) provided the investigator with the contact details of female owner-managers who met the selection criteria stipulated in section 3.2.2 (sampling frame). That is, LASTFADAN/NUT both provided the contact information of growth-oriented women entrepreneurs that were operating in Lagos; whose female owners are married with children and extended families; and are members of LASTFADAN/NUT. After that, the researcher contacted each female owner-manager of those sewing businesses to agree to a suitable time for the qualitative interview to take place at their place of businesses. The interview questions were generated from the literature review (see appendix) and were more aligned with Brush et al.'s theoretical model. Each interview session was audio-recorded and transcribed. After the transcription, the investigator contacted four (4) of the women entrepreneurs to arrange a repeat interview in order to obtain clarification and seek additional information about issues raised in the initial interviews. According to Vincent (2012), a repeat-interview provides a valuable opportunity to verify, seek additional clarification and deepen understandings formed in the first interview.

Furthermore, seven senior executives in charge of the day-to-day running of LASTFADAN/NUT were interviewed to obtain their accounts about how the meso-environment influenced the growth of WOSBs. The focus-group interview of these senior executives augmented and enhanced the credibility and trustworthiness of the findings regarding the influence of the meso-environment. Furthermore, eight senior government officials were interviewed to supplement and validate the information provided by female entrepreneurs regarding the way the macro-environment influenced the growth of their WOSBs. The interview questions for the government officials and the senior executives of LASTFADAN/NUT were generated from the review of the literature (see appendix) and were more aligned with Brush et al.'s theoretical model. Each interview sessions were audio-recorded, transcribed and after that analysed. The information generated from those officials representing the meso-and macro-environment enhanced the trustworthiness of the information provided by the interviewed women entrepreneurs.

This study utilised face-to-face interviews because of the form of research questions it posed. Based on the categorisation scheme introduced by Yin (2014), research questions 1, 2 and 3 are typically the “how” form of inquiry which could be best addressed through face-to-face interviews that often generates the comprehensive answers required in phenomenological

research design. Besides, this study adopted face-to-face interviews because it enabled the investigator to request the participants to clarify any ambiguous information, they offered during the interview sessions. Moreover, this study's adoption of the face-to-face interview approach enabled the interviewer to put the interview questions in a form that can be understood by the respondent, especially as the majority of the respondents were semi-literate (Kumar, 2019). Additionally, this study adopted face-to-face interviews because women entrepreneurs were more likely to provide a piece of complete and accurate information about some of the elements that might be considered confidential in this study (i.e. motherhood and money). This was consistent with some prior studies (such as Otoo et al., 2012) who found that women entrepreneurs in Sub-Saharan Africa were more likely to provide truthful and comprehensive information during face-to-face interviews.

The investigator could not utilise the survey questionnaire in this study because many of the female owner-managers of sewing businesses were mainly semi-literate (GEM, 2015; UNESCO, 2018). An attempt was made to generate data by distributing a questionnaire using Google Forms but not enough responses were collected (see appendix for a sample of a questionnaire). Besides, more than 50 per cent of the questions within the survey questionnaire form was uncompleted by the women entrepreneurs. Moreover, there was evidence that suggested that many of the women entrepreneurs deliberately guessed at the answers to the questions, leading to uninformed responses. As such, this study could not use survey questionnaires as the quality of the data to be derived from such exercise might be inadequate which may adversely affect the depth to which the author would be able to explain their perception of growth and the way the 6Ms influenced the development of their enterprises.

Additionally, the semi-structured face-to-face interview was selected as opposed to the unstructured interviews. This was because semi-structured interviews allowed each element within this study's conceptual framework (i.e. growth and 6Ms) to be framed and evaluated in the form of open-ended questions, through which comprehensive answers were generated to address research objectives 1, 2 and 3. On the other hand, this study could not adopt unstructured interviews because that form of the interview was mostly utilised when an investigator was unclear about the concepts he/she wants to explore (Saunders, Lewis and Thornhill, 2016). That was not the case in this study as the author was aware of the concepts that he aims to evaluate and illuminate (i.e. the 6Ms and business growth – concepts that

emerged from the existing literature on entrepreneurship and small business research) in the developing country context, Nigeria. Also, by using a semi-structured interview technique, the author was able to lead and maintain the discussions with the respondents around business growth and the concepts investigated in this study (i.e. the 6Ms). This was consistent with Saunders, Lewis and Thornhill (2016), who suggested that the semi-structured interview could assist a researcher in maintaining control over interview sessions; and useful to avoid coming up with irrelevant data. In other words, if this study had adopted the unstructured interview, it was highly likely that the participants might provide information that was mostly irrelevant to the research questions and objectives in this study. This is because the unstructured interviews will require participants to speak freely in a non-directive manner (Hussey and Hussey, 1997; Saunders, Thornhill and Lewis, 2016).

*Table 10: Information about the face-to-face interviews conducted in this study*

<b>Research Participants</b>	<b>Data collection method</b>	<b>No of Interviews</b>	<b>Duration</b>	<b>No of Re-interviews</b>
Female Owner-Managers' of Sewing Businesses	Face-to-Face Interviews	35	Between 60-80mins	4
Senior Staffs of Ministry of Women Affairs and Poverty Alleviation	Face-to-Face Interviews	2	Between 40-60mins	0
Staffs of Ministry of Women Affairs Poverty and Alleviation	Focus-Group Interviews (which includes one Director, 2 Assistant Directors and 1 Higher Executive Officer)	1	Between 40-60mins	0
Staffs of Ministry of Wealth Creation	Focus Group Interviews (1 director, 1 Assistant Director and 2 Professionals/Commercial Officers)	1	Between 40-60mins	0
Senior Executives in charge of the day-to-day running of (LASTFADAN)/ (NUT)	Focus Group Interviews (with 5 Female Executives)	1	Between 40-60mins	2
Chair of LASTFADAN/NUT	Face-to-Face Interview with the Female Chairs of LASTFADAN/NUT	2	Between 40-60mins	1

*Source: Author's Idea*

#### **4.3.2. Documentation**

Documents (such as newspaper articles, reports of training events organised for WOSBs, press briefings and minutes of meetings) were collected to provide additional evidence that addressed research objective 1, 2 and 3. These documents (summarised in table 11) were obtained from women entrepreneurs, senior executives in charge of the day-to-day running of LASTFADAN/NUT, the officials of government ministries and the online web. The investigator collected those documents (see table 11) in order to augment and triangulate evidence, obtained through face-to-face interviews that addressed research questions 1, 2 and 3. This is consistent with Creswell (2007) who suggested that a good qualitative research design

should gather evidence from multiple sources to ensure that findings are further convincing and accurate. Besides, by collecting and using these documents, this study was able to generate a substantial proportion of the general background information about women entrepreneurs operating in the sewing sector within Lagos, Nigeria. For instance, information about the name, address and contacts of LASTFADAN/NUT (the meso-environment institution for WOSBs) were mainly obtained from workshop brochures and the online web. Furthermore, because of the substantial knowledge gained by the researcher from those documents, the researcher was able to spot contradictory evidence during the interviews; as such, the researcher was able to inquire further and resolve such contradictions.

*Table 11: Types and sources of document collected and utilised in this study*

<b>Types of Documents Gathered</b>	<b>Source of Document</b>
Certificates of training received from Governmental institutions and trade unions.	Women Entrepreneurs
Minutes of meetings, Constitutions and Calendar	LASTFADAN/NUT; Online Web
Ministerial press briefings; minutes of meetings; training brochures utilised for women entrepreneurs	Ministry of Women Affairs and Poverty Alleviation (MWAPA); Online Web
Ministerial press briefings; minutes of meetings; training brochures utilised for women entrepreneurs	Ministry of Wealth Creation; Online Web

*Source: Author's Idea*

#### **4.4. Method of Data Analysis**

The data collected in this study through interviews and documentation were analysed using qualitative data analysis techniques because it best addressed the research questions and objectives posed in this study. In that regard, sections 3.4.1., 3.4.2. and 3.4.3 provided further details regarding the way the data collected in this study were analysed.

##### **4.4.1. Preliminary Analysis**

The interviews with female owner-managers of WOSBs, senior executives of LASTFADAN/NUT and government officials were all audio recorded during the session. After the interviews, the audio recordings were transcribed to a word-processed text which assisted the researcher to commence the initial analysis of the interview data. Moreover, all the documentations collected were read and studied in-depth. By engaging in that preliminary analysis, the researcher became familiar with all the data collected in this study (Yin, 2003; García and Welter, 2011). Consistent with Saunders, Lewis and Thornhill (2016), the investigator's familiarity with the transcripts and other data collected in this study were useful towards engaging fully in the analytical procedures required for analysing qualitative data. Besides, to maintain the confidentiality of the information provided by women entrepreneurs,

each interview transcript and field notes were saved as separate word-processed files using filenames that makes it challenging to unravel the original identities of the women entrepreneurs that partook in this study. Furthermore, all the data collected were saved on the one drive provided by Nottingham Trent University.

#### **4.4.2. Qualitative Analysis**

At this phase, the investigator went through all the data collected for this study (i.e. interview transcripts of all respondents and documentation) and coded the significant statements, sentences and quotes that provided answers to the research questions and objectives posed in this research. The codes that were used to label those notable quotes were derived from the data (i.e. data-driven codes) and the literature (including from Brush *et al.*'s model)– i.e. “a priori codes”. The use of “a priori codes” were to align the data with information from existing literature (discussed in chapter 2) that suggested the same meanings; while data-driven codes were used to categorise other data that could not be labelled using any of the a priori codes derived from the existing literature. The coding process was achieved with the aid of QSR NVivo qualitative data analysis software. In agreement with Yin (2012), the QSR NVivo software supported the process of coding and analysing the vast amounts of qualitative data collected in this study.

After the initial coding process, a total of three-hundred and forty-six (346) codes were derived from the interview transcripts and documents. After that, the researcher used thematic analysis to rigorously review and analyse these 346 codes into similar codes under an overarching theme. Each overarching themes were labelled using the concepts that were being investigated in this study (i.e. business growth, money, management, market, motherhood, meso-environment and macro-environment) –see table 12. Those themes (i.e. business growth, money, management, market, motherhood, meso-environment and macro-environment), with the significant statements/quotes allocated to them, were then used to present a textural and structural description of the way that women perceive growth; and their experiences of utilising the 6Ms within their enterprises.

Moreover, the researcher explored the data further to identify patterns and relationships between the codes and themes. In other words, the data were explored in-depth to identify the associations between the 6Ms (money, market, management, motherhood, meso-environment and macro-environment) and growth. The next step was to analyse the data with the view of

identifying interrelationships between the 6Ms. Any relationships and interconnections established in the data were then compared with the associations predicted within the conceptual framework and the six theoretical propositions within this study (Trochim, 1989; George and Bennet, 2004). Thus, causal inferences were made about each of the six propositions, where the data demonstrated the relationships as predicted by the propositions and the conceptual framework (Patton, 1999; Yin, 2003). On the other hand, data that does not support a predicted relationship within the six propositions provided a basis for modifying such proposition and the conceptual model (Farquhar, 2012; Saunders, Lewis and Thornhill, 2016).

Table 12: Examples of codes used for coding the qualitative data (i.e. interview transcripts and documentation)

Research Questions	Research Objectives/Questions	Codes
1	Women entrepreneurs' perception of growth	Increase in profit, sales, customers, improvement in garment sewn, level of fun or happiness and impacting life' Improvement in the social class of customers; change in the location of workshops; Increase in the people one impacts; Increase in appreciation, admiration and joy; improvement in the attractiveness of workshop.
2	The way money influences growth	Purchase of equipment, employ additional employees, train and reskill workforce, make the shop look more attractive to customers.
	The way market influences growth	Sales to female customers, referrals from female customers, delay of payments from customers and advice for garments improvements
	The way management influences growth	Ability to produce garments, Women's ability to speak an indigenous language, women's low level of education.
	The ways motherhood influences growth	Feminine identity and roles, household members
	The way meso-environment influences growth	Trade association and other social groups
	The way macro-environment influences growth	Sociocultural context and government institutions

Source: Author's Idea

#### **4.4.3. Quality of this study**

This section demonstrated the quality of this research design. Consistent with Yin (2003), four tests illustrated the quality of this research study. They are the tests for construct validity, internal validity, generalisation (external validity) and reliability. In the context of each test, this research design was evaluated in turn below:

##### **4.4.3.1. Construct Validity**

The construct validity of this study's research design was enhanced when the investigator collected and analysed evidence from multiple sources - such as face-to-face interviews and

documentations. In line with Yin (2014), this study's use of evidence from different sources provided multiple measures of the same phenomenon which helped to strengthen the construct validity of this research design. Furthermore, the construct validity of this study's research design was enhanced when the investigator linked the research objectives of this study with the questions contained in the interview protocol. By ensuring that linkage, this study enhanced the likelihood that it utilised the correct operational measures for the 6Ms concept that were investigated in this study. Moreover, consistent with Remenyi, Williams, Money and Swartz (1998), the chapters in this research illustrated a chain of evidence that demonstrated how the researcher went from the research questions to the conclusion. By doing that, this study demonstrated a degree of construct validity (Remenyi, Williams, Money and Swartz, 1998).

#### **4.4.3.2. Internal Validity**

Internal validity refers to how this researcher established a causal relationship between the 6Ms (money, market, management, motherhood, meso-and macro-environment) and business growth. In this study, internal validity is enhanced by analysing the data to understand the interrelationships. First of all, in the literature review section, the researcher predicted relationships between the 6Ms (money, management, market, motherhood, meso-environment and macro-environment) and business growth by offering six theoretical propositions and a conceptual model. After that, the researcher collected and analysed data to unravel the interrelationships between the 6Ms and growth in WOSBs in Lagos Nigeria. The interrelationships between the 6Ms and growth were compared with that prescribed by the six propositions and the conceptual model. To further enhance the internal validity of the data collected, the researcher also analysed the data to identify contrary instances that did not support the six propositions. According to Yin (2014), the internal validity of a research study can be enhanced by identifying interrelationships and matching them with those relationship proposed from the literature.

#### **4.4.3.3. Generalisation**

The issue of generalisation, which is also referred to as external validity, is concerned with whether the findings of this present study were generalisable beyond the interviewed women entrepreneurs (Flyvberg, 2006; Gibbert and Ruigrok, 2010). This study did not attempt to make a statistical generalisation. This was because the interview of thirty-five women entrepreneurs and other stakeholders that included NUT officials, is insufficient to support statistical generalisation from the findings in this study to the population of women entrepreneurs in Nigeria or Africa. Instead, the findings in this study were generalised to the six theoretical

propositions highlighted within this study – i.e. analytical generalisation (Miles and Huberman, 1994; Stenbacka, 2001).

#### **4.4.3.4. Reliability**

The issue of reliability seeks to inquire whether another investigator could arrive at a similar conclusion as this research if they followed the same procedure as described in this study (Easterby-Smith, Thorpe, Jackson and Jaspersen, 2018.). This was difficult to achieve taking into consideration that some of the findings were derived from data-interpretations by the researcher. Nonetheless, to enhance the issue of reliability, the researcher took steps to minimise errors and biases within this present study. For instance, the researcher minimised errors and biases in this study by documenting all the procedures for this research in this thesis. Yin (2003) suggested that the issue of reliability in qualitative research design can best be resolved by operationalising as many steps as possible. Thus, the researcher minimised biases in this study by carefully documenting and presenting all information/evidence in a manner that is accessible by the reader. That is consistent with Farquhar (2012), who explained that a researcher could minimise biases in the research process by ensuring transparency.

#### **4.5. Ethical Consideration**

To demonstrate how this research complied with best practice, the following section adopted the Framework for Research Ethics (FRE) recommended by Nottingham Trent University (NTU) College Research Ethics Committee (CREC) to support researchers (ESRC, 2015; NTU, 2018). The framework established vital principles that the university regard as best practice for all social science researchers. These principles were used as sub-heads below to discuss how this study ensured and complied with high ethical standards:

##### **4.5.1. Integrity, Quality and Transparency**

The UK Research Integrity Office (UKRIO) required that research and its findings be reported accurately and honestly (ESRC, 2015). To do that, the researcher ensured that all the data obtained during the interview sessions were audio-recorded. One of the purposes for audio-recordings were to ensure that the responses of female owner-managers of WOSBs, senior executives of LASTFADAN/NUT and that of government officials were accurately transcribed. The transcriptions were reviewed no less than twice to ensure that every discussion was entirely and correctly transcribed (Farquhar, 2012).

Secondly, to ensure the quality and transparency of this research, this study was conducted following the research conventions stipulated by NTU BLSS CREC and ESRC. To comply

with those best practices, the researcher discussed the issues of data collection, analysis and presentation of findings with the supervision team, and NTU's College Research Degrees Committee (CRDC) and College Research Ethics Committee (CREC). Following that, the researcher and the supervisory team at separate times conducted a risk assessment to determine whether there are any ethical issues. Besides, the researcher and the supervisory team evaluated the potential risks of the research to the well-being of the researcher and research participants. The quality of the research instruments was also critically evaluated by the researcher and the supervisory team, and several amendments were made to enhance the quality of the instrument and to ensure that the research design complied with the ethical requirements approved by the BLSS ethics committee and CREC (i.e. to achieve quality standard). All identified ethical issues and the data collection instrument (see appendix) were submitted to NTU BLSS CREC for approval. The BLSS CREC at NTU required that some amendments be made to the data collection instruments to further enhance the standard of ethical compliance and the quality of this research. All recommended amendments were implemented during this study and evidence confirming NTU BLSS CREC's approval of the research processes and milestones are contained in the appendix sections.

#### **4.5.2. Informed Participation**

Before proceeding with the collection of data for this study, the investigator developed a consent form (see appendix) that outlined the roles of the research participants in the study; the way the data they provided would be presented and utilised; and their rights to withdraw from participating in the study at any time. The researcher discussed the content of the consent form with senior executives of LASTFADAN/NUT before they provided the list of potential women entrepreneurs who could participate in this study. Before the interview, the researcher read the consent form over the telephone to each women entrepreneur, mainly stating their rights to choose not to partake in this research. That prior telephone calls also provided each participant enough time to consider their potential roles as participants and to decide whether to participate in this research or not. Before starting the interview, the investigator again read the consent forms to each participant explaining that the data collected will only be used for this research study alone and nothing else and that all data would be kept accurately. The researcher also explained that the respective identity of each participant would be kept anonymous throughout the study and they could withdraw from the study at any time. After the discussion about the content of the consent form, the participants were required to append their signature on the consent form if they were happy to participate in the research. A sample of the signed consent

form is included in the appendix section. While the remaining consent forms are filed away in the fire- and theft-proof cabinets provided by NTU.

#### **4.5.3. Confidentiality and Anonymity**

This study confirmed confidentiality by ensuring that all information provided by the participants were kept secured and safe. Besides, the investigator ensured anonymity by checking that none of the information provided by the participants could be traced back to the interviewed women entrepreneurs, senior executives of LASTFADAN/NUT and government officials. This study ensured that all information provided by each participant were used only for this research. Tape recordings, transcribed data, documents and photographs taken during observations were kept secured and accessed by authorised individuals, including the supervisory team and the research committee. They were kept locked up in the fire-, water- and theft-proofed cabinet provided by NTU doctoral school for storing research data. The backup copies of that information were also kept on the NTU one drive in case the original copies are lost or destroyed. Tape recordings, transcribed data, documents and photographs would be destroyed after the final submission of the thesis.

To ensure anonymity in this study, each participant were allocated a specific code that consists of an alphabet and a number; e.g. A1, D3, e.t.c. Each alphabet, from A to Z, were allocated in the order with which the respondents were interviewed. For instance, letter A was allocated to the first respondent and B to the second respondent. While the number refers to the particular local government in Lagos State Nigeria, they operated in (See appendix for codes developed for the local government in Lagos Nigeria). That code or pseudonyms were used to refer to each female owner-managers of WOSBs, senior executives of LASTFADAN/NUT and staffs of government ministries during data transcription, presentation and storage. Other than that, no personal information (such as a participant's name, business and home address) about the participants were mentioned or included in the research study. Although direct quotes were taken from the interviews; however, the participant's consent was obtained for the use of direct quotes. Besides, respondents were not referred to by their names but only by the codes allocated to them.

#### **4.5.4. Research Participants**

Consistent with the ESRC REF framework (2015), some steps were taken to reduce the risk of causing harm to the research participants (female owner-managers of WOSBs, senior executives of LASTFADAN/NUT and staffs of government ministries). First of all, the research process and design within this study were adequately reviewed and approved by the

supervisory team, NTU CRDC and CREC. Those levels of check (i.e. supervision team, CRDC and CREC) suggested feedbacks that were fully implemented before commencing data collection. The participants were also provided with the contact details of the supervisory team and that of NTU's doctoral school. The research participants were asked to contact those details if they had any complaints against the researcher or this study. However, the supervisory team and NTU doctoral school have not received such grievances from any of the participants. Instead, the investigator provided some of the women entrepreneurs with some useful suggestions that can support their business developments. For instance, the researcher suggested to each women entrepreneurs' opportunities for business finance and marketing strategies that they could explore.

## **CHAPTER 5: RESEARCH FINDINGS AND ANALYSIS**

This chapter of the thesis presents the textural and structural analysis of the way that women entrepreneurs perceive growth and their experiences of utilising the 6Ms (i.e. money, management, market, motherhood, meso-environment and macro-environment) within their enterprises. This study reports the research findings using the research objectives from this study as a guide in order to ensure that this chapter remains focussed and deals with the research questions more accurately. This was crucial to avoid being distracted by the mounds of exciting data that were obtained during this study, some of which are unessential to the questions and objectives that this research aims to address.

### **5.1. Women entrepreneurs' perception of business growth**

The interviewed women entrepreneurs perceived growth using sixteen (16) variables (see Table 13). This amount of growth variables implies that growth is a multidimensional phenomenon. Overall, growth was perceived mostly as an "increase in the number of customers". That is, 25 per cent of the female entrepreneurs, explicitly included the phrase "increase in the number of customers" in their descriptions of growth.

*Table 13: Variables used by WOSBs to describe growth*

<b>Perspective of Growth</b>	<b>The proportion of responses (%)</b>
Increase in the number of customers	25
Growth in the number of assets (i.e. sewing machines)	10
Appreciation and increase in the level of fun	9
Increase in cash available	8
Hiring more employees	7
Increase in sales or turnover	6
Rise in export	6
Customer and employee satisfaction	6
Change of location & making shop more attractive	6
Self-development and improvement in competence level	5
Increase in the number of people one helps or impact.	4
Diversification of business	3
The creation of a new product or innovation	2
Change in the social class of customers	1
Improved reputation	1
Increase in profit	1

*Source: Author's idea based on the findings*

More than eighty per cent (80%) of those women entrepreneurs who were interested in the 'increase of their customer base' stated that their choice was determined by their personal financial needs and present economic challenges (see Table 13). They revealed that the enhancement of their customer base would increase the cash generated from sales. They also highlighted that the improvement of their personal cash position would enhance their contributions to the monetary upkeep of their household. This implied that women's personal economic circumstances were responsible for their perception of growth as the increase in customers within their sewing enterprises. More than eighty per cent (80%) of those women entrepreneurs further suggested that their desire to grow their clientele and their personal economic circumstances were unlikely to change over the lifetime of their businesses (see Table 14). This implied that women's perception of growth may not vary with their businesses' lifecycle. This adds a new dimension to Dalborg, Friedrichs and Wincent (2012) who suggested that women's perception of growth might change as their enterprises move from one position to another within their businesses' lifecycle.

Table 14: Reasons for WOSBs' perception of growth as the 'increase in their customer base'

Respondents	Primary Codes	Secondary Codes	Proportion of Responses (%)	Future Change in perception of growth
A13; B1; E1; G2; I2; J3; L13; M14; N16; O18; S13; U13; W2; X1; Y10; ZA9; ZG4; ZG5	<p>"Through that, I am able to contribute to paying their fees (children's school fees). I am also able to assist my husband";</p> <p>"I have been getting money by getting more customers, charge them, collect money from them, and the money I get from all this, I have been using the money for my children.</p> <p>You know Nigeria and things are tough"; "I have to work very hard to increase the number of patronage because I have a lot of things to spend money"; "People are patronising me. But the only thing there is that you know you can never be contented with one customer. The more the customers, the more money I get from the business. I keep half of it and spend half of it"; "To get more money"; "to get more money and contribute to family purse"; "we need money to eat. And look at the children we have nowadays. They are in computer age. They spend a lot. Where do you expect us to get this money";</p> <p>"I can get money from my business to send the children to school"; "I will usually sell them and be eating little by little"; "to be able to fend for oneself so that she is (I am) not tossed around in the society (by everyone)".</p>	Personal Economic/ Financial needs	80%	Unlikely to change
T0; C9; V17	<p>"to break-even"; "we plough it back into the business. The money that we get from the business is what we used in running the business"; "So that I can meet and affect more people".</p>	Business needs	20%	Unlikely to change

Source: Author's idea based on the findings

Additionally, fifteen (15) variables with insignificant proportion of responses were mentioned by the interviewed women. A large proportion of the women entrepreneurs linked those fifteen (15) minor growth descriptors to the present business challenges that they were facing. For instance, five (5) women entrepreneurs who were encountering financial problems in their businesses perceived growth as “increase in cash”. Similarly, more than one-fifth of the female entrepreneurs who possessed old-fashioned or had limited assets in the form of sewing machines considered growth from “increase in equipment” perspective. This implies that the business challenges that women entrepreneurs encounter in the sewing and fashion sector plays a crucial role in determining how they perceive growth. However, a growth perception derived from the business challenges that women encounter is likely to change as soon as that business challenge is resolved. In other words, the growth perception of the interviewed women entrepreneurs in this study might vary in the nearest future.

Nonetheless, more than thirty-five (35) per cent of all the respondents associated the “increase in the number of customers” with those fifteen (15) secondary growth descriptors such as “rise in export” and “increase in sales or turnover”. Moreover, it is unlikely for women-owned enterprises to record a “rise in exports” and “increase in sales” without recording a simultaneous “increase in the number of customers”. For instance, the sampled women entrepreneurs considered an "increase in the number of employees", "growth in the number of sewing machines", "change of their workshop's location" and "improvement in the quality of garments" as a basis for accomplishing an "increase in the number of customers". This was made explicit by six of the women entrepreneurs who commented that:

*If someone does not have the equipment that we need, customers will not come. So, I want to increase the number of equipment in my business, and I know that customers will come, and I can get plenty of work to do (Respondent ZG2);*

*I will love to establish the business more than this. I wish to employ more people to sew clothes for male customers. I want more staffs to sew clothes and look for customers (Respondent O18);*

*I want to make my shop more attractive to my taste so that more customers will come to my shop (Respondent X1);*

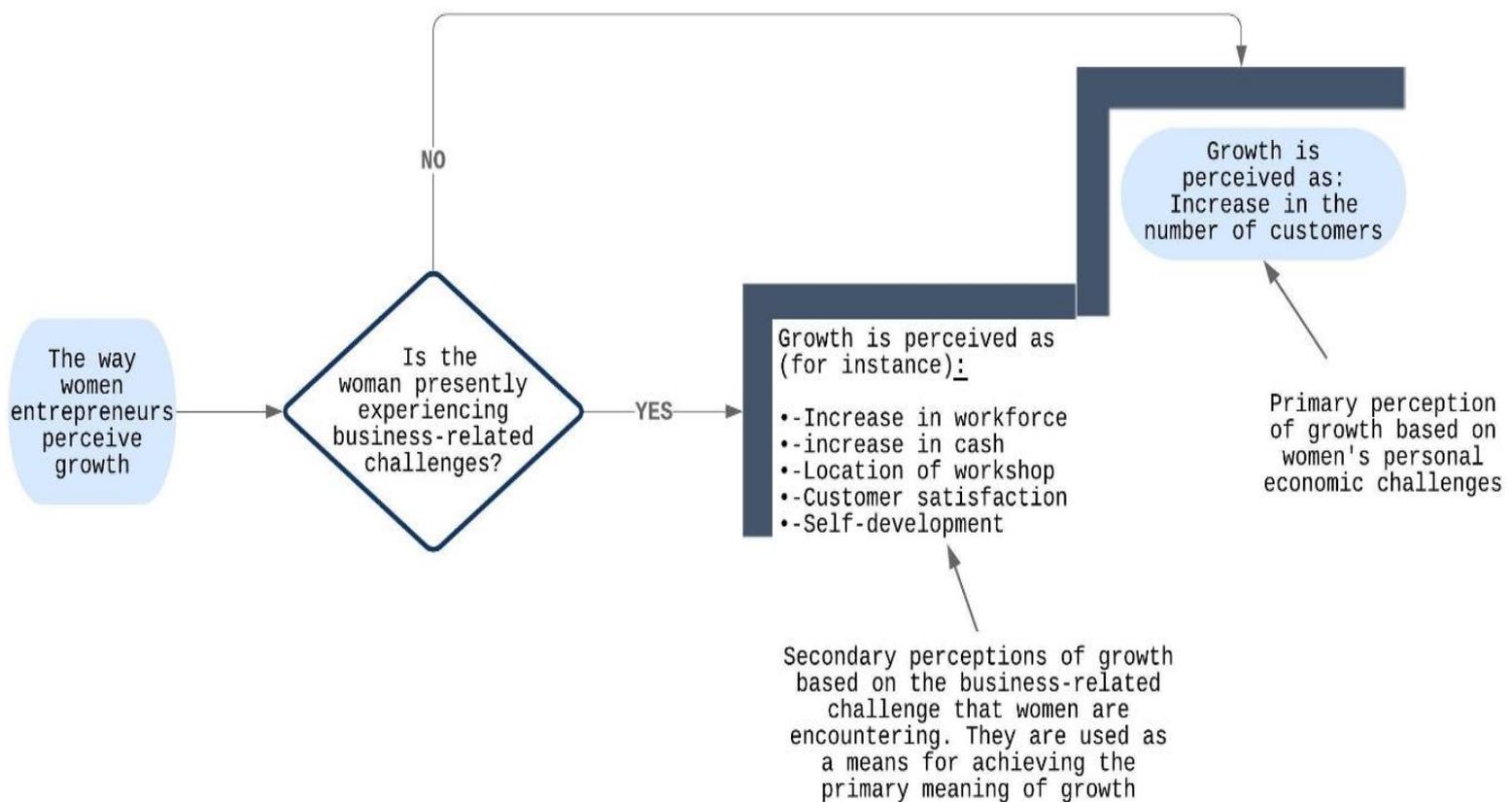
*My business is growing when better customers are visiting my shop than before. But if I have better sewing machines, it will help my business to grow (Respondent K5);*

*Growth to me, means when I have equipment that I can use to produce clothes for customers (Respondent V17);*

*I am working towards exporting my clothes to America and England (Respondent T0).*

Thus, women entrepreneurs who own sewing businesses use growth descriptors such as "improvement in the quality of garment produced" as a way for attaining "growth in their customer base". Therefore, one can imply that women's perception of growth as the increase in customers represent their primary perception of growth. While, women's perception of growth using the other fifteen growth descriptors represents secondary growth descriptors. Figure 13 depicts that women entrepreneurs who had no business challenges simply perceived growth primarily as the "increase in the number of customers"; while those who had business-related challenges perceived growth using the secondary growth descriptors. In that regard, the personal and business-related challenges that women encounter played a crucial role in determining the way they perceived growth. This is in contrast with prior studies (e.g. Cheraghi, Setti and Schøtt, 2014) who suggested that women's perception of growth might be determined by their level of education, competencies, motives, and business networks.

Figure 13: The way women entrepreneurs who own sewing businesses construct their perception of growth



Source: Author's idea based on the findings

Figure 14a: Women's perception of growth and their growth categories

Respondents	Primary Codes	Secondary Codes	Theoretical code
O18	If I can start selling tailoring materials	Business Diversification	FINANCIAL PERSPECTIVE OF GROWTH
	When I can start a fish-pond business in addition to this sewing-business	Business Diversification	
ZA9	When I am selling clothing materials	Business Diversification	
	When I employ more people	Growth in workforce	
	When I establish other branches for my sewing business	Increase in outlets	
W2	Growth means capital increase	Increase in investment	
	When I employ more employees	Increase in workforce	
	Increase in the number of people patronising my business	Increase in customers	
	When I am no longer relying on anyone for money	Increase in cash	
J3	When I have more customers to the extent that I don't have time to sleep.	Increase in customers	
S13	The presence of more money	Increase in cash	
	Means to sew and send clothes to those abroad.	Increase in export	
C9	When I sew like ten clothes a day	Increase in production	
	Have plenty of jobs to do for people and I am sewing clothes every day.	Increase in production	
	When I have more workers	Increase in workforce	
	The more profit I make within my business	Growth in profit	
B1	When I have more people wearing my clothes design and patronising my business	Increase in customers	
A13	When my business generates a turnover of 50-75% higher than that of previous year.	Increase in turnover/sales	
	The number of customers gained per year and I am retaining the one I started with	Increase in customers	
O18	If my business has more customers	Increase in customers	
	I want to recruit more staffs to sew clothes and look for contract	Growth in the workforce	
V17	When more people bring their clothes for me to sew.	Increase in customers	
	When I have modern equipment that I can use to do my job	Growth in equipment	
ZG1	When more customers visit my business	Increase in customers	
K5	The existence of newer equipment shows I am growing	Growth in equipment	
ZG2	When more customers visit my business	Increase in customers	
N16	When I have newer equipment that I need to run my business	Growth in equipment	
	Growth means when I have more customers	Increase in customers	
ZG3	When more customers visit my business	Increase in customers	
O18	When I possess more modern machines, it shows I am growing.	Growth in equipment	
ZG4	When more customers visit my business	Increase in customers	
ZG5	When more customers visit my business	Increase in customers	
ZB10	<i>Growth is when big women patronise me, I give them latest style</i>	The social class of customer	NON-FINANCIAL PERSPECTIVE
	<i>I want my workshop to move away from this place to Island or Ikeja.</i>	Location of workshop and shop attractiveness	
	<i>Growth is when I give customer latest style, and they are not complaining</i>	Customer satisfaction	
	<i>When I am more creative than I used to be</i>	Self-development/ competency enhancement	
	<i>When I train more people. I love to teach others how to sew garments</i>	Self-development/ competency enhancement	
P7	<i>When I have more joy and happiness</i>	Increase in joy and happiness	

Source: Author's idea based on the findings

Figure 14b: Women's perception of growth and their growth categories

Respondents	Primary Codes	Secondary Codes	Theoretical code
	<i>Growth is when I change my location</i>	Location of workshop and shop attractiveness	<b>BOTH FINANCIAL AND NON-FINANCIAL PERSPECTIVE</b>
Y10	<i>When I modernise my shop</i>	Location of workshop and shop attractiveness	
	<i>When I possess modern machines</i>	Growth in equipment	
	<i>When I open another shop for selling materials</i>	Increase in outlets	
	<i>More cash to go to Dubai to buy materials</i>	Increase in cash	
G2	<i>When customers get the best garments, they want.</i>	Customer satisfaction	
	<i>When I possess more equipment</i>	Increase in equipment	
	<i>When more people are patronising my business</i>	Increase in customers	
	<i>Growth for me means the number of people I affect. People I can impact and influence daily.</i>	Number people impacted	
	<i>Growth is also my financial status</i>	Increase in cash	
T0	<i>Increase in my turnover</i>	Increase in sales	
	<i>Income</i>	Increase in cash	
	<i>Exporting my products to America, England and outside this country.</i>	Increase in export	
	<i>The number of clients I can have</i>	Increase in customers	
	<i>When there are additional employees</i>	Increase in workforce	
	<i>When I can help those that cannot establish their businesses. I want to pay them so that they can easily save money and after a year, start their businesses.</i>	Number people impacted	
X1	<i>When I increase the beauty of my shop</i>	Location of workshop and shop attractiveness	
	<i>When I am making more money</i>	Increase in cash	
	<i>When more customers come to my shop</i>	Increase in customers	
	<i>Growth is when customer appreciate my work</i>	Increase in appreciation, admiration and encouragement	
E1	<i>When I improve the garments, I can produce</i>	Self-development/ competency enhancement	
	<i>Sew and sending to those abroad</i>	Increase in export	
	<i>The more I am seeing more customers</i>	Increase in customers	
	<i>When I employ many people</i>	Increase in workforce	
F4	<i>When People appreciate my handiwork</i>	Increase in appreciation, admiration and encouragement	
	<i>When I have the proper equipment to produce garments</i>	Increase in equipment	
	<i>When I am sewing in Nigeria and abroad</i>	Increase in export	
	<i>It is when people at the top to know me</i>	Increase in appreciation, admiration and encouragement	
	<i>My workshop is too small, and I want to go somewhere else, somewhere bigger that my clothes can fit. If I move from here to somewhere bigger, this shows that my business is growing.</i>	Location of workshop and shop attractiveness	
Z10	<i>It is when people at the top to know me</i>	Increase in appreciation, admiration and encouragement	
	<i>When I employ more staffs</i>	Increase in workforce	
	<i>When I sew for those abroad</i>	Increase in export	
	<i>When we have 5 sew various garments and sell them off and then we produce another set.</i>	Increase in turnover/sales	
I2	<i>When my customers like the clothes I sew.</i>	Increase in appreciation, admiration and encouragement	
	<i>If I have two customers before and now eight and now ten customers, this shows that the business is growing.</i>	Increase in customers	
	<i>I measure growth through the amount of complains or complement I get</i>	Customer satisfaction	
L13	<i>I want to make sure my customers do not have to consider another designer.</i>	Customer satisfaction	
	<i>Increased income</i>	Increase in cash	
	<i>Increase in my customer base</i>	Increase in customers	
U13	<i>Growth means when people like my work and they are happy with my output.</i>	Customer satisfaction	
	<i>The more customers I am getting, the more my business is growing</i>	Increase in customers	
H4	<i>Growth is when I train many people so that the life of our young ones will change, and they will not be idle.</i>	Number people impacted	
	<i>When I possess modern equipment for garment production</i>	Increase in equipment	
	<i>When people admire what I do</i>	Increase in appreciation, admiration and encouragement	
M14	<i>When I get more encouragement from people</i>	Increase in appreciation, admiration and encouragement	
	<i>When more people patronise my business</i>	Increase in customers	

Source: Author's idea based on the findings

#### **4.1.1 Financial or non-financial class of growth descriptor**

Consistent with Penrose (1959), the different growth descriptors were aggregated into financial and non-financial categories (see figure 14a and 14b for the categorisation of the various growth descriptors used by women). Fifty-six per cent (56%) of the interviewed women entrepreneurs perceived business growth using financial categories of growth. Six per cent (6%) of the sampled women entrepreneurs described growth using mainly non-financial categories of growth. While thirty-eight per cent (38%) of the women described growth using a combination of both financial and non-financial categories of growth (Table 15).

*Table 15: Categories of growth descriptors and the proportion of respondents*

<b>Class of growth descriptors</b>	<b>The proportion of respondents (%)</b>
Financial category	56
Non-Financial category	6
Both financial and non-financial category	38

*Source: Author's idea based on the findings*

In line with Lincoln (2012), the sampled women entrepreneurs were exposed to both internal (feminine/gender-related traits) and external (socio-economic issues) factors that were capable of framing their choice of growth categories. However, more than eighty per cent (80%) of the interviewed women entrepreneurs explained that their preference for financial categories of growth was determined by external factors especially their personal and household's economic conditions. This was stated clearly by respondent M14, O18 and E1 who respectively commented:

*When my husband lost his job in 2013, I found it difficult as I had to take up his role of paying the children's school fees, the rent of my workshop and the family's feeding. I went on my knees to plead with the proprietors of my children's school to allow me time to raise the money from my business. I borrowed money from 3 different people to be able to pay my children's school fees and take care of the family. It is from my business that I had to raise money to return the loan and look after my family's needs. So, it is through my customers that I can raise money for my business and look after my family. This is affecting my business, too, as my business cannot grow with all these problems.*

*You know Nigeria and how things are tight at the moment. Before my husband can consider helping me, he is focusing on the children. I have to work, run my business and generate money to support him (O18).*

*As Nigeria is now, you cannot leave your husband to look after the home alone. I have to support my husband by providing financially for the family and myself. That is how to make the family grow up very well (E1).*

By those commentaries, the interviewed women implied that their preference for financial categories of growth is determined by their personal and household economic circumstances.

While the interviewed women entrepreneurs do not seem to agree that their gender-traits had any influence on the way they perceived growth. This suggests that the extent to which feminine/gender-related issues influenced women’s choice of growth descriptor is perhaps diminishing and it is currently being replaced by external issues including their personal economic and business-related challenges.

## 5.2. **The way money influences the growth of WOSBs**

Consistent with the literature and proposition 1, the interviewed women revealed that the way they utilised money within their businesses was crucial for its growth. The women entrepreneurs that were interviewed within this study revealed that there were different ways they utilised money to achieve growth in their enterprises. The different ways that they utilised money within their sewing businesses can be categorised into capital and overhead expenditures (figure 15). These finding advances Brush, de Bruin and Welter’s (2009, p.9) who described money as “building block central to the foundation of any female-owned enterprise”, without outlining the ways by which women use money to grow their businesses.

*Table 16: How money is utilised within WOSBs and its influence on growth*

<b>Money is utilised for:</b>	<b>Proportion of responses (%)</b>	<b>The form of business growth impacted</b>
Purchase of sewing machines	38	The boom in the number of customers; Increase in the workforce; Growth in the number of assets (i.e. sewing machines).
Acquisition of workshops in prime locations	26	The boom in the number of customers
Beautification of workplace	21	The boom in the number of customers
Employment of more workers; training and reskilling employees	15	The boom in the number of customers; Increase in workforce

*Source: Author's idea based on the findings*

In one of NUT/LASTFADANs’ regular forums, held on 10<sup>th</sup> of October 2017 at the National Theatre Iganmu-Lagos, the minute of the meeting showed that women entrepreneurs mainly utilise money to purchase garment production equipments such as industrial sewing machines. Furthermore, a large proportion (38%) of the women interviewed in this study explained that the purchase of modern equipment including sewing machines has the most significant influence on the growth of their sewing businesses (see Table 16). Respondents H4, O18, Y10, ZA9, W2, U13, S13, M14, X1 and Y10 mentioned that they purchased modern sewing machines as a marketing strategy through which they made their shop more productive and also demonstrated to potential customers their desire to produce quality apparels at a fast rate. This means that money used for purchasing equipment were considered to be effective if the equipment purchased attracted and enabled growth in the number of customers. In other words, the interviewed women entrepreneurs utilised money in purchasing equipment that would

enable them to achieve growth in their primary perception of growth – e.g. the increase in the number of customers. Thus, women’s utilisation of money to purchase equipment aligns with their primary perception of growth.

With regards to using money to settle overhead expenses, twenty-six per cent (26%) of women entrepreneurs mentioned that they required money to acquire or rent a workshop in a prime location. For instance, respondents ZB10, H4 and Y10 respectively commented:

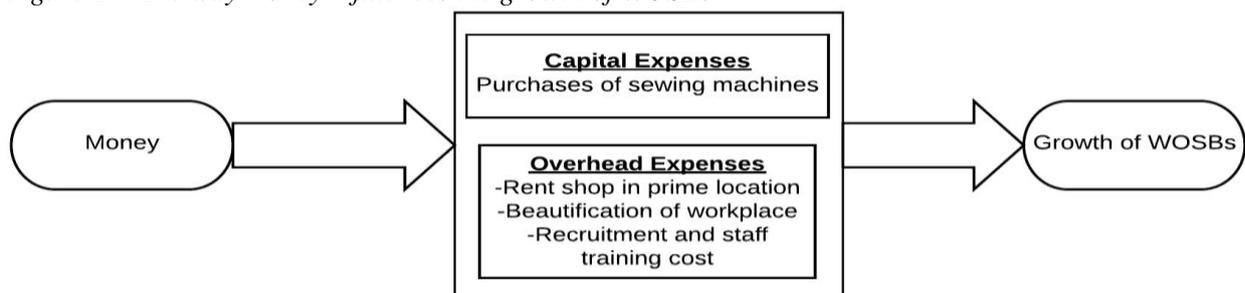
*I need money to move my shop from this estate that does not have many customers for my sewing business. I want to go somewhere else (Respondent ZB10);*

*I need money to move my shop to a better location. We have two locations in this Lagos for our business maybe Ajah side or Ikeja. The unique parts of Surulere. If you get a place in that area, the celebrities will come. Those in high authority will come (Respondent H4);*

*Sometimes I think of my location. In some places, some women can charge 15000naira for skirt and blouse, but it will be challenging to get 5000naira in this place. Because people here will say, we are in a local place and cannot pay that price (Respondent Y10).*

Parallel to ZB10, H4 and Y10’s remarks; respondents Z10 and E1 stated their desire to relocate their present workshop to commercial locations. These women believed that the relocation of their workshops to a profitable location would enable their businesses to grow in the number of customers. In other words, there are places within Lagos State where garments are more in demand than other locations. A significant proportion of the interviewed women (more than 50%) mentioned that it is more expensive to rent/acquire a workshop within these profitable places primarily as those in the upper class mostly inhabit them. According to respondent Y10 and H4, it is beneficial for their businesses to possess affluent customers as these group of clients are willing to pay more for the garments they manufacture. This means that women use money to influence the growth of their businesses by relocating their workplace to profitable locations where they can grow their customers base, turnover and the profits generated from their enterprises. In other words, the utilisation of money is useful when it is used for purposes that support growth in women’s primary perception of growth –e.g. increase in customers.

Figure 15: The way money influences the growth of WOSBs



Source: Author's idea based on the findings

Furthermore, twenty-one per cent (21%) of women entrepreneurs mentioned that they often used money to improve the outlook of their stores. In that regard, respondents C9, F4, H4, M14, V17, U13 and O18 believed that the purchase of modern sewing machines, tiled or carpeted floors, painted walls, installation of air conditioners, with power generating sets and a television set will enhance the appearances of their workplace. More than a fifth of the respondents (21%) argued that it is crucial to do this in order to have an edge over their competitors. More importantly, these women including Y10, C9, F4, H4, M14, O18, P7, U13 and V17 believed that the extraordinary appearance of their workplace often leads to the growth of their customers. While explaining how they utilise money to improve the appearance of their workshop and its influence on growth, X1 and H4 commented respectively that:

*I use my money to improve my shop and to bring it to my taste. After this, more customers usually come to my shop. Even staffs prefer to come to my shop to work and learn (X1);*

*With money, I can make my shop look fine, and I am sure that the celebrities will come to patronise my business. Even those who are the higher authorities will come to patronise me (H4).*

Parallel to X1's and H4's remark, respondents ZG5, M14 and O18 similarly stated respectively that:

*I use my money to my shop attractive. The attractiveness of my shop is what makes potential customers visit my shop. Many customers often rush to appealing shops instead of visiting an ordinary store that have only one or two sewing machines (ZG5);*

*Many customers like workshops that are flashy. These customers do not care whether the woman knows how to cut or sew. They only care about what they see. Whether your shop is flashy will determine whether they will patronise you or not (M14);*

*The more I design my shop, the more I will have more customers. If the shop is looking better, this will attract more customers. The more one establishes the shop, that is how customers will come (O18).*

The above commentaries demonstrated that women entrepreneurs interviewed in this study utilised money for enhancing the physical outlook of their workshops through which they are able to attract and grow their customer base. This means that women entrepreneurs' primary perception of growth (e.g., the increase in the number of customers) propelled their interest in utilising money for the enhancement of their enterprises' physical outlook. This further emphasises that there is an association between the way women entrepreneurs utilise money and their primary perception of growth as the increase in customers.

The minutes of one of NUT/LASTFADAN's regular meetings, held on 11<sup>th</sup> of December 2018 at their National Headquarters in Oshodi-Lagos, showed that women entrepreneurs often utilised money to employ and pay their workers on time. Besides, fifteen per cent (15%) of the

female entrepreneurs stated that they utilise money to employ quality workers, train and retrain themselves and their workforce. Respondent W2 believed that it was necessary to recruit and increase their workforce in order to grow and meet customers' demand. In addition to utilising money to recruit personnel, respondents A13, C9, E1, Q11 and S13 stated that they frequently deployed money for training and retraining the workforce within their enterprises. By doing this, many of the women entrepreneurs believed that they could enhance the quality of their personnel. During the discussion, all the interviewed women entrepreneurs such as A13 claimed that:

*The quality of my personnel matters a lot in my business*

Notably, respondents A13, G2, L13, U13 and ZB10 stated that the quality of their workforce was linked to the growth in the level of customers' satisfaction. Respondents X1, ZB10, H4, O18, U13 and W2 claimed that clients' gratification would ensure that they referred other customers to their businesses. This means that women's decision to utilise money to employ and upskill their workforce is largely associated with their primary perception of growth – the increase in their customer base. Nonetheless, the use of money for employing and upskilling workers seemed to have the least influence on the growth of WOSBs especially as the interviewed women entrepreneurs least mentioned it (see Table 16).

### **5.3. The way management influences the growth of WOSBs**

Brush, de Bruin and Welter (2009) described management as women's educational attainment and their prior experience. The literature suggested that all forms of education would largely influence the growth of women-owned businesses. On the contrary, a large proportion of the interviewed women explained that only the non-formal type of education influenced the growth of their sewing businesses (see Table 17 and figure 16). That form of education is generally obtained outside a formal learning situation which is often characterised by the existence of a curriculum, syllabus and certification (OECD, 2010). In that light, all the female entrepreneurs stated that they have in the past attended at least one form of non-formal education such as an apprenticeship education program where they trained in garment production.

*Table 17: The form and level of management that influences the growth of WOSBs*

Management	Proportion of responses (%)	The form of business growth impacted
Women's possession of a non-formal form of learning, i.e. apprenticeship education in garment production	60	The boom in the number of customers; Increase in appreciation from customers; growth in customer satisfaction; Improved reputation
Low-level of educational achievements	27	Increase in the number of customers
Female entrepreneurs' ability to manage money	13	Increase in cash available; Increase in profit

*Source: Author's idea based on the findings*

Respondents E1, A13, C9 and Q11 described the apprenticeship program as that which was administered contrary to a school system approach. Sixty per cent (60%) of the sampled women believed that the apprenticeship program had more influence on the growth of their sewing enterprises than the education obtained from a formal system (see Table 17). These women entrepreneurs (60% of the sampled women) argued that the garment-production-skill they acquired from that non-formal educational programs, positively impacted their customers' level of satisfaction. Furthermore, respondents B1, I2, C9, K5, P7, Q11, V17, ZB10 and W2 explained that the happiness of their customers ultimately improved the degree of customer retention that they recorded within their businesses. Besides, respondents I2, O18, S13, H4, O18, U13 and X1 mentioned that the gratification of their customers was responsible for the customer referrals which led to growth in their clientele. This means that, the non-formal form of learning is crucial for women entrepreneurs in the sewing and fashion industry because it is linked again with their primary perception of growth – i.e. the increase in the number of customers.

The theoretical proposition 2A suggested that the low level of educational achievement amongst women entrepreneurs in Sub-Saharan Africa might adversely affect the growth of women-owned enterprises. Contrary to that, twenty-seven (27%) per cent of women entrepreneurs who owned sewing businesses did not perceive that their low/lack of formal education had any unfavourable influence on the growth of their sewing businesses (see Table 17). Instead, those women (i.e. 27% of the sampled women entrepreneurs) believed that their lack of formal education was beneficial for the growth of the clientele that patronised their businesses. In light of that, Respondent C9 and G2 respectively commented that:

*Formal education has no impact on my business. In fact, it is beneficial for me as I can relate to potential customers using pidgin-English and my dialects. Many of my customers are illiterates and find it difficult to communicate using English. Because of this, they often prefer to patronise my shop because I usually speak pidgin-English and their dialects. Because of this, potential customers prefer me to sew for them (C9).*

*You do not expect an Ibo/Hausa woman to visit your workshop to buy cloth and then you are looking for an intermediary (because you can only speak English), that person will definitely move away, she will think that you are not competent (G2).*

Furthermore, five women including respondents ZB10, Z10, U13, S13 and P7 explained that their customers were mainly semi-literates like their selves; and as such, prefer to patronise them instead of those sewing businesses with female owner-managers who were educated. Thus, in the opinion of these women, formal education and the ability to communicate using the English Language has little or no impact on the growth of their clientele. This means that women's low level of educational attainment has a positive effect on the growth in the number of customers within their sewing enterprises.

Instead of possessing formal education, thirteen per cent (13%) of the sampled women explained that their attendance at financial management classes was more beneficial to the growth of their sewing businesses (see Table 17). Notably, these interviewed women believed that financial intelligence enabled them to grow their businesses' profit and cash reserves. In that instance, four (4) female owner-managers commented that:

*Some of our members do not know how to handle their transactions. For example, when a woman gains 20naira as profit, she will end up spending 30naira from the money. Then they run at a loss. They are not conscious of their cost & price. Because of this, they cannot grow their profit (Female Executive);*

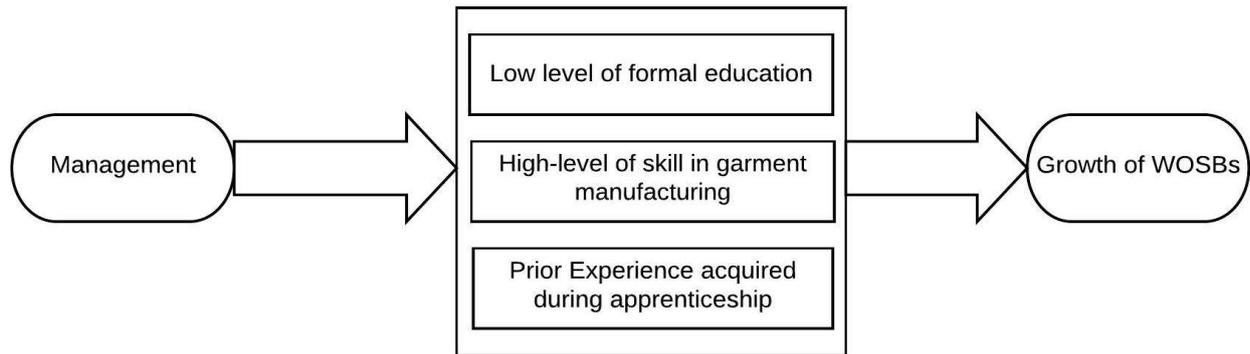
*I attended some financial management training for 3-4 weeks. This helped me to grow my profit and my business' savings account balance. Some of my colleagues got their businesses' capital like N50,000 or N100,000 and they used it for partying and eating. Because of this, their profit and savings account cannot grow, and they continue to borrow money from the bank. For me, I always make sure that I save two weeks' worth of savings and now I have stopped borrowing from LAPO bank (M14);*

*I saw some of my colleagues using their businesses' capital to buy houses. I think this is caused by their lack of financial sense (C9)*

*I do not want anyone to give me money. I need an administrator to guide me & ensure that I spend the money on what is essential for the growth of my business (Respondent D8).*

In their views, these women believed that their acquisition of those pieces of training in money management had enabled them to mitigate wastage and grow their businesses' liquidity and profit. In other words, their lack of financial intelligence was seen as a factor that contributed to their inability to grow their businesses' cash balance. This finding advances Brush, de Bruin and Welter (2009) as it introduces financial intelligence as a new dimension for illustrating management in women-owned businesses.

Figure 16: How management influenced the growth of WOSBs in Lagos



Source: Author's idea based on the findings

Furthermore, the women entrepreneurs who participated in this study believed that it was important to possess soft skills that were not derived from a formal learning environment. Notably, respondents ZG1, ZG4, I2, G2, ZA9, T0, C9 and ZG5 mentioned that their possession of soft skills such as good work ethic, positive attitude, interpersonal skills, endurance, courtesy, focus, integrity, self-confidence and the ability to manage work-family life are fundamental managerial competences that has assisted them in growing their customer base, workforce and cash positions. An instance of such comments are:

*If you are not lazy, your business will grow. You cannot fail. Except for women who are lazy and will be saying that because I am a woman, that is why my business is not doing well. She must work as a man and not be lazy. For me, I do not joke with my job. Because of this, I have been able to grow my customers from 1 to 2 people, and those two were happy with the garments and brought three different persons each and so on (respondent I2);*

*It is good to be good. When you employ workers or apprentice in your business, treat them well. I always treat my employees like my sisters. They all know the code to unlock my phone. They are like my sisters. I did not have bad employees. That is why I have trained over seventeen (17) apprentice. Because of the way I related to them, my employees have been good to me too in return. They treated me and my business well (respondent ZA9);*

*Every business has its ups and downs. You just have to be patient and endure. If one can endure, the business will overcome and grow (G2).*

*In this sewing business, many women do not keep their word (are not reliable). But me I do. If a customer brings clothes to my shop to sew, and I tell the customer to come for the garment tomorrow. My tomorrow is tomorrow. I do not disappoint my customers as other women do. And I am also reasonable in the price I charge the customer. All these make them (customers) prefer me to other women that sew (respondent G2)*

The above commentaries mean that the acquisition and possession of soft skills is another critical dimension of management's competence that women entrepreneurs should possess. This finding provides some fascinating insight as it advances the meaning of management in Brush et al.'s to include women's possession of soft skills. In the opinion of the sampled

women, the possession of soft skills influenced the growth of customers, employees and the liquidity position of their enterprises. In that case, it is not the level of education but the form of learning that influenced the growth of women-owned sewing businesses (proposition 2a).

### **Prior experience and Growth**

The literature and theoretical proposition 2b suggested that the extent to which women's prior experience is useful is determined by their perception of growth within their enterprises. All the women entrepreneurs who participated in this study stated that they gained at least three years prior experience in garment manufacturing through their attendance at apprenticeship programs. Twenty-four per cent of the women entrepreneurs (such as Respondent D8, ZB10 and K5) mentioned that they gained new experience from working for their relatives who also operated sewing businesses. All the women entrepreneurs explained that those experiences were mainly useful for identifying and growing their clientele at the start-up phase of their sewing businesses. However, they believed that the extent to which their prior experiences influences their enterprises becomes less beneficial for venture growth as their sewing businesses grows older. Likewise, eighty-seven per cent (87%) of the sampled women explained that as their sewing businesses grew; those experience acquired before starting their sewing businesses became less useful; their current skills in garment production became more essential. This means that the garment making industry is perhaps a volatile environment and as such, prior experiences quickly becomes obsolete as women-owned sewing businesses ages. Furthermore, an outdated experience could adversely affect their customers' level of satisfaction and thereafter a reduction in their number of customers. Therefore, the extent to which women's prior experience are modern will determine the degree to which women's prior experiences supports women's primary perception of growth as the "increase in their customers". In that regard, proposition 2b is replaced with: a contemporary prior experience will significantly support the increase in the number of customers that patronise women-owned sewing enterprises. While, an outdated (e.g. more than 3years) experience have little or no impact on women's primary perception of growth as the increase in the number of customers.

#### **5.4. The way the market influences the business growth of WOSBs**

The literature suggested that the market will largely influence positively the growth of women-owned businesses except where there are mitigating factors. In this study, the market positively impacted the business growth of WOSBs, confirming proposition 3. The majority of the sampled female entrepreneurs stated that their present market (which is their current customers) influenced the growth of their enterprises through the provision of additional customers and the generation of additional cash from sales-to-customers. All the women entrepreneurs that participated in this study explained that they gained additional clients through customer referrals. While explaining how that happened, respondent H4 and W2 separately stated:

*Thank God for a friend of mine that we finished secondary school together and is working in Federal In-Land Revenue Services (FIRS). For the past 7years or 6years now, I sew for her. And she has connected me with many customers in FIRS. FIRS is the best company now that I have many customers (Respondent H4);*

*Another factor that has enhanced the number of customers within my business is when my customers refer other customers to my business because I am respectful, never disappointing, and sewing quality garments (Respondent W2).*

Likewise, Respondent H4, O18, U13, W2, X1 and ZB10 explained that through customer referrals, the market influenced the growth of their clientele. This means that, the market is an essential element that strongly supports women's primary perception of growth as the increase in the number of customers. Furthermore, all the women entrepreneurs that participated in this study mentioned that through the referrals received from customers, they were able to improve their enterprises' cash position through the receipt of money via sales to customers. This means that, in addition to supporting the growth in the number of customers within sewing businesses, the market enabled the growth in the liquidity position of sewing businesses. However, women entrepreneurs explained that there were factors that mitigated and amplified the way market influenced their growth in the number of customers and liquidity positions.

##### ***5.4.1. Factors that mitigated or amplified the influence of market on growth***

Eighty-three per cent (83%) of the interviewed women entrepreneurs explained that social expectations mostly restricted their sewing businesses to the female market only (see Table 18). This means that, women-owned sewing businesses mainly get referrals to a limited market -e.g. female-only market. This means that, the focus of women-owned sewing businesses (WOSBs) on a single-sex market will adversely impact the rate of growth that WOSBs experienced in their customer base. Moreover, this also implies that the focus on female-only

market will limit the amount of cash that WOSBs may have generated from sales to male customers. This means that gender socialisation also limits the cash position of WOSBs.

*Table 18: Factors that mitigated or amplified the extent of market influence on growth in WOSBs*

Factors that Mitigate or Amplify the extent of market effect	Proportion of responses (%)	The form of business growth impacted
Gender Socialisation	83	Increase in the amount of cash; Growth in the workforce; Increase in Assets (sewing machines)
Delay of Payments	10	Size of cash
Customer Intelligence	7	Increase in appreciation from customers; growth in customer satisfaction; Improved reputations

*Source: Author's idea based on the findings*

Furthermore, ten per cent (10%) of the interviewed women entrepreneurs identified the delay of cash payment as another factor that mitigated the positive influence of market on the growth of their sewing businesses. During one of the regular forums of NUT/LASTFADAN, held on 11th of December 2018 at their National Headquarters in Oshodi-Lagos, one of the issues documented in the minute of the meeting is the struggle of members to recover debt from their customers. This was captured succinctly in the minute of that meeting as:

*“Our worst customer will collect their clothes and say they will pay later or give any excuse like he/she is short of fund, that he/ she will pay later. When tailors go through their accounts, they will find out there is lot of debt to be collected from customers. It also brings headaches to us because debt kills business in any form it might be”.*

Similarly, during the interview sessions, respondents H4, Q11 and Z10 identified that the delay of cash payments inhibited the market from improving the cash position of their sewing businesses. This was further made explicit by two other women entrepreneurs who commented that:

*Some customers ask me to produce garments, and these customers will delay payments explaining that they have not received their salaries. Unfortunately for me, I have used cash from my business’ savings account to manufacture these dresses with the expectation that such customers will pay me on completing the production. Regrettably, these customers often delay for a long time. Because of this, my bank balance shrinks rather than grow (Respondent N16); Many times, clients come into my shop to buy a garment and promise to pay me later but never did. This often mess my savings up (Respondent D8).*

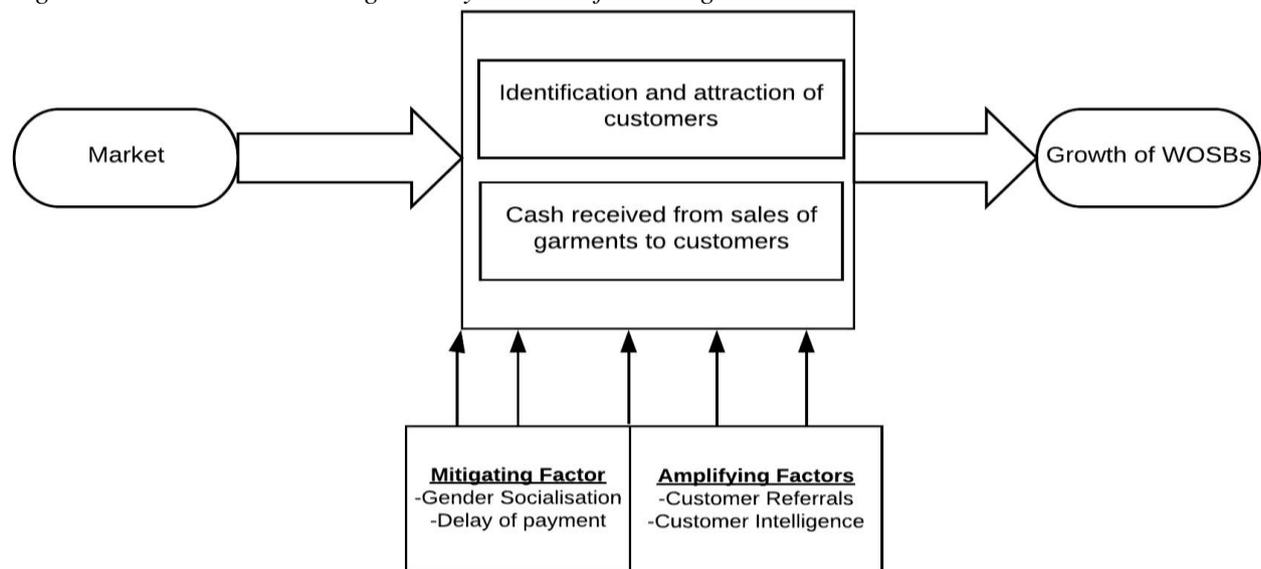
The commentaries made by respondents D8 and N16 meant that customers’ delay of payment had an adverse effect on the way their market influenced the growth in their businesses’ cash position. Four per cent (4%) of the women entrepreneurs that participated in this study revealed that the customer intelligence they obtained, amplified the influence of their market on the growth of their businesses. Concerning that, two women entrepreneurs expressed:

*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).*

As such, the use of customer intelligence (such as customer feedback) enabled women entrepreneurs to anticipate and meet the needs of potential customers. This means that, the market supported the growth in the customer base of women-owned sewing businesses. Therefore, on balance, proposition three was upheld. However, there are not only mitigating factors; but there are also magnifying factors that enhanced the degree to which market influences growth in WOSBs (see figure 17).

Figure 17: Factors moderating the way market influences growth in WOSBs



Source: Author's idea based on the findings

### 5.5. The way motherhood influences the growth of WOSBs

The women entrepreneurs who participated in this study largely described motherhood as household members and their health status, family composition, feminine identity, and women's social role and obligations. The majority of the sampled women entrepreneurs believed that motherhood influenced growth by controlling their enterprises' access to money, management and market. This means that motherhood mainly has an indirect influence on growth. Therefore, the sub-section hereafter highlights the way motherhood indirectly influenced growth by controlling women's access to money, market and management's competence.

### 5.5.1. Motherhood and WOSBs' access to money

All the women entrepreneurs that participated in this study explained that they mainly received monetary contributions from their relatives. However, the women entrepreneurs that participated in this study explained that the way motherhood influenced their enterprises' access to money (i.e. positively or negatively) is framed by issues deriving from household finances; gender-related matters; and family composition and well-being (see Table 19).

*Table 19: Factors that mitigate or amplify motherhood's influence on WOSBs' access to money*

Factors that mitigate or amplify motherhood's influence on WOSBs' access to money		The proportion of responses (%)	
<b>MOTHERHOOD</b>	Family Members' Financial Circumstances	The level of wealth possessed by relatives	39
		Relatives borrow money from women	11
	Gender-related Matters	The social role of women/mothers as dependant homemakers	16
		Family members approval of women's choice of running sewing businesses	5
	Family Composition and Well-being	Existence of other wives and the number of children	21
			Health status of relatives

*Source: Author's idea based on the findings*

#### 5.5.1.1. *Family Members' Financial Circumstances*

Thirty-nine per cent (39%) of the interviewed women entrepreneurs explained that motherhood would have positively influenced their access to money if they had possessed wealthy relatives. Respondents A13, F4, T0, U13 and V17 described a wealthy family member as a magnifying factor that often enhances the way motherhood positively influenced their businesses' access to money for growth. On the other hand, eleven per cent (11%) of the interviewed women entrepreneurs described their deprived family members as a mitigating factor that inhibited the extent to which motherhood influenced the access to money within their enterprises. Those women entrepreneurs explained that such disadvantaged relatives depended on their sewing businesses for financial assistance. This was made explicit by Respondents P7, N16 and M14 who respectively commented that:

*Sometimes when my husband travels, and I borrow him money from the one, I saved for my business. Many times, I borrow him so that he can feed the children and myself. Sometimes, my husband returns this loan but many times he does not return the loan to me (Respondent P7);*

*When my husband does not have enough money to sort out the rent and his financial commitments, he usually borrows the balance from my business cash balance. Because of this, I may not have sufficient money for my business (Respondent N16);*

*When my husband does not have work, because he is a painter working with PUNCH but then suddenly, he lost his job. I found it difficult for myself and I have to pay the children's school fees, shop rent and feed the family. This kind of responsibilities affected my business and did not allow my business to rise on its feet the way I wanted it to (Respondent M14).*

The above comments made by respondents P7, N16 and M14 means that women largely rely on monetary supports from their relatives. As a result, the financial circumstances of the relatives of women entrepreneurs plays a crucial role in determining whether women-owned sewing businesses would receive financial supports from their relatives or not. In other words, WOSBs' degree of access to money is strongly associated to the level of wealth possessed by their relatives. Furthermore, the financial incapacity of women's relatives will adversely impact on the financial position of WOSBs. As a result of that, women entrepreneurs would be unable to access money for purposes that could enhance the growth of their customer base.

#### **5.5.1.2. Family Composition and Physical Condition**

The women entrepreneurs that participated in this study explained that their family's composition and characteristics determined the degree to which motherhood supported their enterprises' access to money. Twenty-one per cent (21%) of the sampled women entrepreneurs described a household characterised by polygamy and a high proportion of children as a mitigating factor that limited the extent to which motherhood influenced their access to money within their sewing businesses. This was made clear by three female entrepreneurs who lamented about how the cost of child-rearing prevented motherhood from enhancing their access to money and the improvement of their businesses' liquidity position:

*The money that my children alone are consuming does not allow me to have money for my business. I have to pay their school fees, feeding and everything. Things were more comfortable when they were still young and in primary school and secondary school. But, the cost of looking after them has increased now that they are in higher education. We are spending much money to look after them. That is why there is little or no money to invest in my business. I have to pay for their school fees and their house rent. I have to pay for the food they eat. We had to buy their handouts and all those things (Respondent E1);*

*The challenge that I am facing in my business is from looking after my children. I am married, but I am like a single parent. For my children's education, I am carrying a substantial part of the expenses. I give them the education that I know that when I am old, they can be able to take care of me. So, the little I get in my business is what I am using. In the past, I obtained a loan from microfinance, AFION microfinance bank. This is because of my children's education; I use the money to fund their education. Both of them went to a government school. The first child is at the University of Lagos. This university is costly. The second child is in Federal college. That is how I spent the money generated from my business. For the past years, I have the money from my business to look after my children's education (Respondent H4);*

*Once you are a mother, you will always be taking money from your business to look after your children. However, we cannot give up. We must continue. I have been using money from my business to finance my children's education. I must be sincere; my role as a mother is touching and affecting my business. If I have 20, 000naira to use within my business, and my child comes home from school with a list of books and school fees to be paid. I will have to leave the business to look after my child. You know Nigeria today, and I cannot leave my spouse to do everything*

*alone. So, I have to play my role to support the children with regards to their education. This is affecting my business significantly (Respondent I2).*

Moreover, these twenty-one per cent (21%) of the sampled women entrepreneurs further explained that the increase in their family composition (i.e. the proportion of other wives and children) enhanced the extent to which it prevented motherhood from supporting their access to money. On the other hand, respondents N16, O18 and K5 highlighted that the mitigating impact of the family composition decreases in instances when children mature and move away from home to live by themselves. This means that women entrepreneurs are probably co-leaders and co-providers for their households. These women's financial contributions to their households are probably derived from the cash generated within their sewing businesses. This means that the money available for use within their sewing businesses would be reduced. In that regard, the issue of family composition and physical condition mainly adversely affects women's utilisation of money for their sewing businesses.

Furthermore, the minute of one of the regular meetings of NUT/LASTFADAN, held on 1<sup>st</sup> of April 2012 at their National Headquarters in Oshodi-Lagos, revealed that the health conditions of some women entrepreneurs and their relatives are adversely affecting their business enterprises. In that regards, some of the women entrepreneurs that participated in this study mentioned that the physical condition of their relatives was another factor that often mitigated the extent to which motherhood influenced money available to their enterprises. Eight per cent (8%) of those women entrepreneurs described the sickness or demise of their relatives as a factor that inhibited the utilisation of money within their enterprises. That was made explicit by four of the sampled female entrepreneurs who stated that:

*As I am speaking to you now, my husband is not feeling well, and he is currently out of a job. There is no one to help me fund his treatments. And when his drug finished, I had to rally round to find the money to buy his drugs and for his treatment. I still want him alive and I do not want to become a widow. It is through the business that I am looking after him and our household (Respondent K5);*

*When my mummy was sick, nobody assisted her. I being the firstborn did everything. I was able to rescue my mother on my own. I had to find the money by myself from my business (Respondent M14);*

*Last year, my husband was sick for one year. The sickness was severe, and it was from the business that I raised this money (Respondent ZA9);*

*If my father were alive, he would have given me money for my business as he promised before he died (Respondent V17).*

The above commentaries mean that women entrepreneurs often divert money from their businesses for the payments of hospital bills when relatives are unwell. In that regard, the physical conditions of their relatives would limit the utilisation of their businesses' money for the growth of their enterprises. Moreover, the women entrepreneurs that participated in this study further explained that the ill-health or demise of their relatives had a more significant adverse influence in the case where such relatives were an existing financial supporter for their businesses. Furthermore, respondents M14, ZA9 and K5 stated that the financial responsibilities of such incapacitated relatives were often bestowed upon them. This means that women entrepreneurs often become the sole-leader and sole-financier of their household when key relatives including spouses are unable to perform their roles. In that instance, women entrepreneurs' utilisation of money within their sewing businesses are further inhibited by motherhood.

#### **5.5.1.3. *Gender-Related Issues***

Women entrepreneurs explained that their feminine roles and the need to obtain family approval determined the way motherhood influenced their access to money. However, the women entrepreneurs that participated in this study believed that their social roles as women mainly amplified the extent to which motherhood influenced their access to money. In light of that, sixteen per cent (16%) of the sampled women entrepreneurs explained that their feminine roles required them to play a minimal part in settling the financial obligations of their households. This is different from developed economies, such as the UK, where men and women may likely play an equal role in the financial matters of their household (Azam, 2009). In this study, respondent O18; K5; H4; and R20 argued that their feminine roles required them to make minor financial contributions towards settling their household expenses. Consequently, respondents T0, D8, Q11, S13, U13, Z10 and ZB10 stated that they were able to utilise their savings mainly for their sewing businesses. This means that motherhood indirectly supports women's access to money for their sewing businesses. In other words, women's social roles could be described as an enabling factor that enhanced the way motherhood influenced access to money in WOSBs.

Furthermore, five per cent of the women entrepreneurs described family approval as a factor that mainly amplified the extent to which motherhood supported access to money within their sewing businesses. This was made explicit by four women entrepreneurs who commented that:

*My expectation is to go and study accounting because I love maths and accounting. My husband-to-be 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. I now said ok (Respondent ZB10);*

*My husband is not giving me any money because he wants me to come and join him abroad instead, and I do not want to go yet. So, because of that, he is not supporting me with money for my business at all (Respondent C9);*

*I chose tailoring because that is what my parents tell me, and there is nothing that I can do. It was my parents that bought me the machines and did everything for me (Respondent O18);*

*One day, my dad told me that he would like me to learn tailoring job. From there, I too developed a passion for it. It was my dad that assisted me in raising the money for renting the shop. He leased the shop and bought the sewing machines for me (Respondent V17).*

For those women entrepreneurs, familial approval of their preference for sewing businesses enhanced the extent to which motherhood supported their access to money. This finding differs from that in prior studies (see for instance Azmat and Fujimoto, 2016) who found that women require familial approval to become an entrepreneur or start a business. This implies that, those prior studies suggested that the family’s approval to become entrepreneurs may determine whether motherhood supports the access to money within female-owned enterprises. On the contrary, the women entrepreneurs that partook in this study (for instance, respondents ZB10 and O18) explained that their relatives were not bothered by their interest in entrepreneurship. Instead, their relatives were concerned about the type of businesses that they established. This means that, a woman entrepreneur that obtained family approval before commencing their sewing businesses were more likely to obtain financial support from wealthy relatives.

### **5.5.2. Motherhood and Management**

A large proportion of the interviewed women explained that there were factors that amplified and mitigated the extent of support that they received from motherhood. The women entrepreneurs that partook in this research explained that those issues were derived from family support and gender-related roles (see Table 20).

*Table 20: Factors moderating/amplifying the influence of motherhood on management within WOSBs*

How motherhood moderate/amplify management in WOSBs		Proportion of responses (%)	
<b>Motherhood</b>	Family Supports	Unlimited and cheap access to skills possessed by relatives (such as children and spouse).	43
		Encouragement and Training received from relatives	24
	Gender-Related Role	Women’s social responsibilities (child-care duties)	33

*Source: Author's idea based on the findings*

### **5.5.2.1. Family Supports**

About sixty-seven per cent (67%) of all the interviewed women entrepreneurs described family supports as a moderating factor that enhanced the influence of motherhood on management. In that regard, forty-three per cent (43%) of the interviewed women stated that they enjoyed unlimited access to the skills and competence of their spouses, children and other family members (See Table 20). Moreover, many of the women (including T0, A13, B1, C9, E1, F4, G2, H4, I2 and L13) described the competence of their family members as a factor that enhanced the extent to which motherhood influenced management within their businesses. Furthermore, a fourth of the interviewed women described the encouragement and assistance they received from their relatives as a factor that improved the extent to which motherhood influenced management within their WOSBs. Twenty-four per cent (24%) of female entrepreneurs mentioned that their relatives trained, encouraged and supported them towards enrolling on the apprenticeship scheme where they initially learnt how to cut and sew (see Table 20). This was made explicit by three women entrepreneurs who commented that:

*My mum is a tailor. She was the one that trained me how to sew (Respondent D8);*

*When I was about to open my sewing business, my sister took me to where I learnt how to sew.*

*The person she took me to was my sister's tailor (Respondent ZB10);*

*I told my parents I wanted to start my tailoring business, and they back me up. They followed me, to negotiate and enrol me at another tailoring business as an apprentice (Respondent K5).*

The above commentaries mean that those pieces of training and encouragement that women entrepreneurs received from their relatives enhanced the extent to which motherhood influenced management within their sewing businesses. This also indicates that motherhood plays a crucial role in the provision of the non-formal educational trainings that women entrepreneurs requires within their sewing businesses.

### **5.5.2.2. Gender-Related Role**

Thirty-three per cent (33%) of the interviewed women entrepreneurs identified their social responsibilities as a mitigating factor that inhibited motherhood from supporting management within their sewing businesses (see Table 20). Notably, some women entrepreneurs (such as A13, T0 and L13) explained that their motherhood responsibilities inhibited them from attending training sessions that would have enhanced their level of competence in garment production and other non-formal skills. This was stated explicitly by respondent T0 who explained that she was unable to attend a training session because she was busy looking after her newly born baby. Similarly, Respondent A13 explained that she was unable to attend a

three-days garment production training program outside Lagos because her spouse and children could not look after themselves for those periods she would be away. Similarly, some other women (such as ZG1, ZA9, S13, Y10, O18 and J3) highlighted that their spouses, the presence of young children and the remoteness of the training location to their homes were other factors that mitigated the extent to which motherhood influenced management in their sewing businesses. This indicates that the motherhood factors mitigating women’s access to management are derived from women’s social roles as married women and mothers.

**5.5.3. Motherhood and WOSBs’ access to market**

Fourteen per cent (14%) of the sampled women explained that motherhood supported their access to market when they produced garments for their relatives. In addition to that, those women entrepreneurs mentioned that they also received referrals from their relatives. This was made clear by Respondents ZB10 and P7, who respectively expressed that:

*For my children, they always bring their mates. Especially my daughters, they always bring their mates for me to sew clothes for them (Respondent ZB10);*

*Whenever my husband goes to work for someone as a handyman, he informs his customer's wife that his wife is a tailor and can sew for her (Respondent P7).*

The above commentaries mean that, in addition to producing garments for relatives, the family members of women make customer referrals through which WOSBs are able to grow their number of customers. However, a large proportion of the interviewed women entrepreneurs underlined gender-related issues as a principal factor that inhibited the extent to which motherhood supported their enterprises’ access to the market (see Table 21 and Figure 18).

*Table 21: Factors that moderated the influence of motherhood on WOSBs access to market*

		Factors that moderated the influence of motherhood on WOSBs’ access to market	Proportion of responses (%)
<b>MOTHERHOOD</b>	Gender-Related Issues	Being Married	38
		Male chauvinism and gender-bias against WOSBs	26
		Referrals from relatives	14
		Women’s social role and obligations	10
		Fear of being sexually harassed	7
		Spousal jealousy and displeasure about female-male relationship	5

*Source: Author's idea based on the findings*

**5.5.3.1. *Gender-Related Issues***

The women entrepreneurs included in this study identified that their marital status, social roles, fear of sexual harassment and male chauvinism were some of the gender-related issues that inhibited motherhood from supporting women’s access to the market. With regards to being married, thirty-eight per cent (38%) of female entrepreneurs described being married as a

limiting factor that mitigated the extent to which motherhood influenced their enterprises' access to market. This meant that the marital status of women prevented them from accessing male clients because of their socio-cultural beliefs which prohibited any form of relationship between a married woman and any man who is not their relative. Furthermore, in compliance with that socio-cultural restriction, twenty-six per cent (26%) of the sampled women explained that potential male customers likewise avoided their business enterprises. In her curiosity to understand why male customers were not patronising her sewing business, respondent G2 revealed that one of such male customers explained to her that men considered her inferior to men entrepreneurs. In light of that, respondent G2 found that those potential male customers believed that she could not produce high-quality garments compared to her male counterparts who operated men-owned sewing businesses. Besides, six female entrepreneurs mentioned that they also experienced the issue of male chauvinism even at their family level as their male relatives preferred to patronise men instead of related women-owned sewing businesses. This indicates that the issue of male chauvinism limits the extent to which motherhood advances women's access to market.

Furthermore, the social roles of women represented another gender-related issue that inhibited the extent to which motherhood influences women's access to the market. In light of that, ten per cent (10%) of the interviewed women revealed that they were unable to grow their customer base because of the demands of their motherhood obligations. That was clearly explained by respondent ZG1, A13 and a senior executive of LASTFADAN respectively:

*The only challenge that I will say affects me is that during childbearing (rearing), if you a nursing mother, it might affect your business. You need a time out for the children; during that time out, you must be doing something. (some time ago) I was looking for a job (customers). So, I went to a company, and when I got there, I said I am a tailor. They tested me, but the manager just came up and said madam we are sorry we do not want a female tailor because today they will say my daughter is sick, tomorrow I am in the hospital, next tomorrow something happens. I said that I wouldn't do something like that. However, they said they are sorry & for that reason, they cannot employ me. That's why I said if you are a nursing mother, this can affect you*  
(Respondent ZG1);

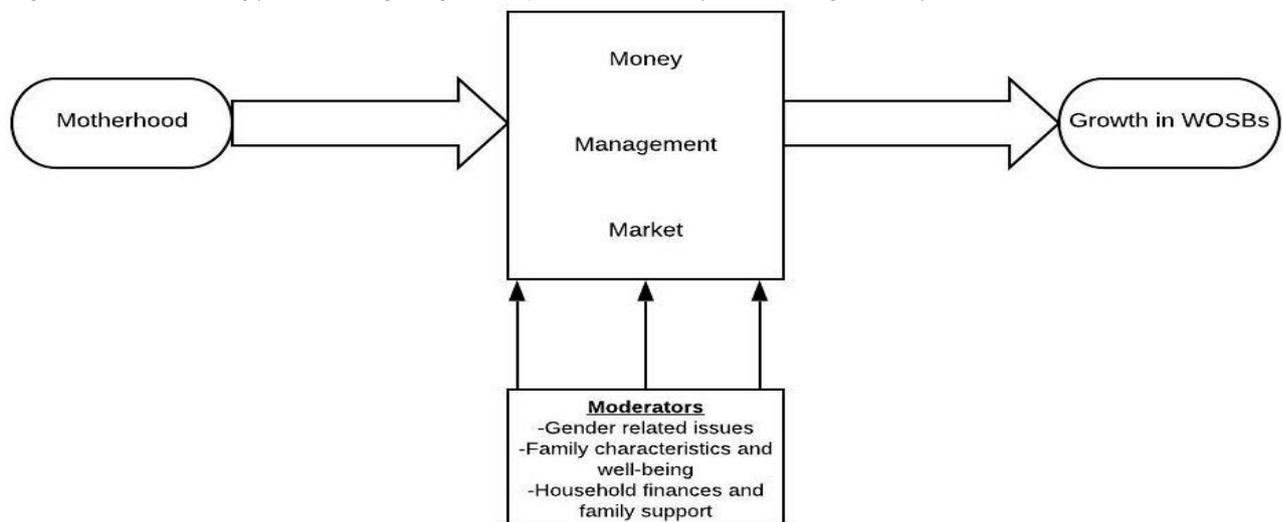
*I had the opportunity of doing some large-scale production that I would have loved to do. The assignment requires me to travel for two weeks, but I couldn't do it, I couldn't stay away from my children for two weeks* (Respondent A13).

*I used to have one woman nearly opposite my house, so when I sew, then I don't have the whipping machine, so I usually ask her to do the whipping. So, at times when I send clothes to her for whipping, most of the times, they will return the clothes and say she is cooking. And customers are waiting to collect clothes* (Female Senior Executive);

*The only thing that is affecting we women is the home. We need to take care of our children & our husbands. Maybe I have work to do, and my husband loves beans. And he said he wants to eat, and he wants me to cook beans. I will not be able to meet the target (customer) and meet up with the work again because he is demanding for beans. I will disappoint the customer, and If I do, I will lose most of them. (Respondent ZG4).*

The commentaries above suggest two things. Firstly, it implied that women could intentionally prevent the increase in their enterprises' market access because of the demands of their household responsibilities. Secondly, on a scale of preference, those household responsibilities were perhaps more important to women than their sewing businesses. Thus, if there were perhaps any conflict between their social responsibilities and producing garments for an impatient customer; the former may take precedence. Thus, the social roles of women entrepreneurs are described as a limiting factor that inhibited the extent to which motherhood support their enterprises access to market.

Figure 18: Moderating factors mitigating the way motherhood influence the growth of WOSBs



Source: Author's idea based on the findings

The women entrepreneurs who were included in this study described the fear of sexual harassment as a mitigating factor that inhibited motherhood from supporting their access to market. In light of that, seven per cent (7%) of the women entrepreneurs included in this study revealed that their relatives did not support their access to the market, because of the fear of being sexually harassed. Moreover, some of these women (including ZB10) were sexually molested, and consequently, they were restricted to female-only market. Respondent ZB10 narrated her ordeal with a male customer:

*For example, one male client brings his wife's clothes. Like nine different types of attire. Later he asked me to come to his flat. I went there at night holding my second born. I didn't know he had any agenda. But after collecting my charges for the clothes, I noticed that when I was about*

*coming outside, the man was looking at my backside. He later called me on the phone to ask whether we can date. I said no, & that is how the man stopped bringing clothes to me (Respondent ZB10).*

Respondent ZB10's remark might offer a reason why women entrepreneurs prefer the female-only market. Furthermore, five per cent (5%) of the sampled female entrepreneurs (including ZB10) mentioned that their spouses, out of jealousy, restricted their relationship with other men. This indicates that motherhood, through spousal jealousy, could directly limit women's access to the male market. This suggests that women-owned sewing business may not be able to achieve growth in their number of customers and in the cash generated from the sales to customers.

### **5.6. The way the meso-environment Influences the growth of WOSBs**

The women entrepreneurs included in this study principally defined their businesses' meso-environment as the trade associations and other professional groups that their enterprises belong to, especially Nigerian Union of Tailors (NUT) and Lagos State Tailors and Fashion Designer Association of Nigeria (LASTFADAN). A large proportion of the interviewed women entrepreneurs explained that their membership and the advice and information they received from NUT and LASTFADAN supported their sewing businesses' access to money, management and market. This means that the meso-environment has little or no direct influence on the growth of women-owned sewing businesses in Lagos Nigeria. Rather, it means that NUT and LASTFADAN has an indirect influence on the growth of WOSBs supporting their access to money, management and market. Therefore, the sub-sections hereafter disclose how the meso-environment of the interviewed women entrepreneurs (i.e. NUT and LASTFADAN) indirectly influenced the growth of their WOSBs by controlling their access to money, market and management.

#### **5.6.1. Meso-environment and WOSBs' access to money**

The interviewed women entrepreneurs explained that they utilised their membership and the information/advice received from their meso-environment (i.e. LASTFADAN and NUT) to access money for their sewing businesses (See Table 22). Thirty-seven per cent (37%) of the sampled women explained that their membership of NUT and LASTFADAN increased their overhead cost and reduced their enterprises' cash position (see Table 22). According to the constitutions of LASTFADAN and NUT, all WOSBs are required to pay a compulsory 5000naira as registration fee and 400naira (i.e. 4800naira annually) for membership subscription. According to an executive who managed day-to-day operations at LASTFADAN,

the membership subscription fee represented about five per cent (5%) of the average monthly revenue generated within WOSBs. This means that the membership fee increases the monthly overhead expenses incurred by WOSBs. Moreover, it means that the profit generated within WOSBs will be reduced by the membership fee that women entrepreneurs pay to LASTFADAN/NUT.

Furthermore, some of the women entrepreneurs included in this study identified some benefits arising from being members of LASTFADAN and NUT. Twelve per cent (12%) of the sampled women identified that their membership of NUT and LASTFADAN enabled them to pay cheaper local government permits compared to those women who were not members of NUT/LASTFADAN (see Table 22). This means that women’s membership of LASTFADAN/NUT is beneficial for reducing the overhead expenses and improving cash savings within their sewing businesses.

*Table 22: How the meso -environment influences WOSBs access to money.*

	<b>How the meso -environment influences WOSBs access to money</b>		<b>Proportion of responses (%)</b>
<b>MESO-ENVIRONMENT</b>	Membership	Registration/Membership subscription levies paid by women	37
		Thrift contributory scheme (Ajo) for female entrepreneurs	20
		Cheaper local government permits for female entrepreneurs	12
		Loan guarantee for female entrepreneurs	11
	Information and Advice	Information about external sources of finance	20

*Source: Author's idea based on the findings*

Furthermore, the women entrepreneurs included in this study identified that their meso-environment often provided information that supported their access to money. In light of that, twenty per cent (20%) of the interviewed women entrepreneurs explained that they have in the past obtained information about external finance through which they were able to improve their businesses’ financial position. This means that LASTFADAN/NUT represents a crucial medium through which women who operate sewing businesses obtain information about external finance opportunities. Contrary to some prior studies (such as Lincoln, 2012), eleven per cent (11%) of the women entrepreneurs revealed that NUT and LASTFADAN frequently guaranteed their loan applications. Moreover, twenty per cent (20%) of the women entrepreneurs included in this study (e.g., respondents X1, ZA9) explained that they had in the past received cash advances from NUT and LASTFADAN (see Table 21). These women explained that the cash advance (which is also known as Ajo) operated differently from the general microfinance facility offered by financial institutions. In one of the regular meetings

organised for members of NUT/LASTFADAN, held on 1<sup>st</sup> of April 2012 at their National Headquarters in Oshodi-Lagos, the Ajo Scheme was described in the minute of that meeting as:

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

Additionally, respondents X1 and ZA9 further explained that the Ajo cash advance is unique and different from the microcredit where the micro-financial institution provides the loan amount; charge interest on the capital sum and require female entrepreneurs to meet certain conditions before the credit facility can be approved (Madichie and Nkamnebe, 2010). Senior executives of NUT and LASTFADAN explained that there were no interest charges and conditions to satisfy, other than the membership of either NUT or LASTFADAN, to receive Ajo cash advance. Moreover, these women believe that the Ajo is more comfortable to access compared to standard credit facility from financial institutions. This means that the Ajo might represent a useful alternative to the conventional facilities offered by financial institutions which women entrepreneurs have often considered difficult to access. This also indicate that the Ajo is more gender-aware than the credit facility offered by banks and other financial institutions. This means that the meso-environment provide a more gender-source finance.

### **5.6.2. Meso-environment and WOSBs' management**

Above half, (52%) of the sampled women stated that NUT and LASTFADAN provided them with training sessions that enhanced their proficiency in garment production (See Table 23). That was made explicit by respondent J3, C9 and LASTFADAN's current Chair respectively;

*NUT usually give 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);*

*In LASTFADAN, on our meeting day, they show us some clothes that have been sewn. For instance, last week Monday, during our meeting, we had training on how to sew some new style/design. How these cloths materials should be cut, joined and sewn (Respondent C9);*

*We just finished one (training session) last Friday for them (WOSBs) to improve their work (garment production) so that they can be sewing their clothes very neat, know how to sew quality clothes and make international sizes and make measurement so that everything will be perfect (LASTFADAN Chair).*

Moreover, the above remarks of respondent J3, C9 and LASTFADAN's current Chair indicates that the sewing and fashion industry is a volatile industry. Thus, the meso-environment (NUT and LASTFADAN) of WOSBs are beneficial for maintaining women's skill in garment manufacturing and for keeping them in touch with trending designs in the fashion world. As

the meso-environment (i.e. NUT and LASTFADAN), women entrepreneurs are more likely to retain and enhance the number of customers within their enterprises.

*Table 23: How the Meso-environment influences the level of competence in WOSBs*

How the meso-environment moderate female entrepreneurs' level of competence		Proportion of responses (%)
<b>MESO- ENVIRONMENT</b>	Gender-related training sessions	52
	Social Learning	24
	Information about training opportunities	24

Furthermore, all the respondents mentioned that NUT and LASTFADAN enhanced their non-formal skills through social learnings. According to senior executives and the constitutions of NUT and LASTFADAN, all female members needed to wear dresses designed and styled by themselves to the trade union's meetings. As such, twenty-four per cent (24%) of the interviewed women claimed that they often interchanged ideas with other female members whose garments they loved the style (see Table 23). According to respondents E1 and G2, such discussions were centred on how the garments were designed, joined and sewn. Through those social learning, twenty-four per cent (24%) of these women entrepreneurs revealed that their level of expertise in garment production has significantly improved. Against that backdrop, one can conclude that social learning is more effective within single-sex business associations as women would have more women to learn from mainly as they focus on female-only markets. This conclusion is in contrast to McAdam, Harrison and Leitch (2018) who suggested that a business association that comprises of mixed gender is most beneficial for management. In this study, social learning is more effective in single-sex meso-environments.

Furthermore, twenty-four per cent (24%) of the sampled women mentioned that they obtained from NUT and LASTFADAN information about skill-development and enhancement programs offered by other supporting organisations (see Table 23). This was made explicit by respondent W2 who expressed that:

*If not for LASTFADAN, I would not have heard about the training offered by the technical school in Lagos. There were lot that I benefited from that training they gave us at the technical school. They tutored us for 3 months. After we completed the program, they gave us a certificate. They tutored us a lot. (Respondent W2).*

Similarly, respondents J3, S13 and T0 likewise stated that they had accessed exceptional knowledge about women empowerment programs that improved their competence level. Respondents W2 and E1 claimed that before joining NUT and LASTFADAN, they had limited

access to such notable intelligence about training opportunities that could have enhanced their management within their sewing businesses. This means that NUT and LASTFADAN represents a crucial medium through which women entrepreneurs who operate sewing businesses accessed training information useful for their sewing businesses.

### **5.6.3. Meso-environment and WOSBs' access to market**

The women entrepreneurs included in this study mentioned that their meso-environment influenced their access to market by linking them up with potential customers. In that regard, thirty-six per cent (36%) of the sampled female entrepreneurs claimed that they were able to locate potential customers through NUT and LASTFADAN (See Table 24). To further illustrate this, comments from respondent G2, T0 and V17 are respectively highlighted below:

*If not for the Union, I don't think, you will have my number talk less of interviewing me today.*

*You have my number through a friend whom I met in the union. This has given me and has exposed me to potential customers (Respondent G2);*

*The Association organise clothes exhibitions from time to time (Respondent T0);*

*LASTFADAN allows people to know me. For example, we opened our website so that people can reach us (Respondent V17).*

The above remarks made by respondents G2, T0 and V17 mean that the meso-environment, LASTFADAN and NUT, granted social legitimacy to women-owned sewing businesses. Furthermore, eighteen per cent (18%) of the women entrepreneurs mentioned that they recorded growth in their clientele when they pasted the insignia of NUT or LASTFADAN at the entrance of their workshops (See Table 24). One of the women who made such comments was respondent J3 who stated that:

*Since I started using the stickers of NUT in front of my shop, I noticed that many customers patronised my business than before. Because of membership of NUT, all my customers now respect me (Respondent J3).*

Likewise, Respondents G2, V4, H17 and Y10 similarly commented that their membership of LASTFADAN/NUT attracted additional customers and improved their access to the markets. They revealed further that the emblem of LASTFADAN/NUT represented evidence to potential customers that they could produce garments of high quality. Thus, it is possible to imply that these women (including respondents V4, J3, Y10, H17 and G2) use the insignias of LASTFADAN/NUT as a strategy for gaining access to the market. This casts new light on the benefits of the meso-environment as a means by which female entrepreneurs may gain social legitimacy and access to the Nigerian market.

The women that partook in this study identified that their membership of other business associations enhanced their access to the market as their affiliates patronised their businesses. Twenty-eight per cent (28%) of the interviewed women entrepreneur mentioned that they were members of other business associations such as old school associations and sociocultural groups which also constituted their meso-environment (Brush et al., 2009). Twenty-eight per cent (28%) of the interviewed women entrepreneur identified that their membership of these other groups enabled them to access potential customers (see Table 24). This means that women's associates within other business associations are probable to become their customers. This suggests that, through their membership of these other groups, women can enhance their access to the market. However, taking into consideration that these women mainly produced garments for females; that could limit the impact of their meso-environment on their enterprises' access to the market.

*Table 24: How the meso-environment moderates WOSBs access to market*

<b>How the meso-environment moderates WOSBs' access to market</b>		<b>Proportion of responses (%)</b>
<b>MESO- ENVIRONMENT</b>	Provides platform through which clients locate WOSBs	36
	Membership of business associations other than NUT and LASTFADAN	28
	Trade union's membership label used for gaining social legitimacy	18
	Professional advice and information about fashion styles	18

*Source: Author's idea based on the findings*

To conclude this section, these women mentioned that the meso-environment, through the provision of professional advice, influenced their access to the market. Particularly, eighteen per cent (18%) of the female entrepreneurs mentioned that NUT and LASTFADAN provided expert guidance that enhanced their access to the market (see Table 24). In that regard, four of the female entrepreneurs 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 (Respondent C9);*

*NUT always advise us to sew very well. Many of us don't sew well for customers. And if you don't sew well for customers, customers will leave (Respondent H4);*

*As the Chair lady, I talk to my women on how to draw more customers to their business (NUT Female Chair).*

*Every day, we see that fashion is changing. If you (WOSBs) don't keep up, fashion will leave you behind. We advise our people (WOSBs) that please don't stay in one place (LASTFADAN Female Executive).*

Thus, the advice from NUT and LASTFADAN was perhaps vital, especially as many of these women are semi-literate. Therefore, it is probable to conclude that the meso-environment,

through the provision of advice, positively enhanced women's access to the market in Lagos State, Nigeria.

### **5.7. The way the macro-environment influences the growth of WOSBs**

The women entrepreneurs that partook in this study explained that their macro-environment influenced the growth of their enterprises by affecting their access to money, market and management. This means that women's macro-environment has little or no direct influence on the growth of their sewing businesses. Rather, it implies that the macro-environment of women-owned sewing businesses have an indirect influence on the growth of their sewing enterprises. In that regard, the following subsection deliberates on the way their macro-environment controls women's access to money, management and market.

#### **5.7.1. The way the macro-environment influence women's access to money**

The women entrepreneurs included in this study stated that the economic and socio-cultural factors are the two main factors within their macro-environment that determined their access to money for their sewing enterprises. Those economic and sociocultural issues along with the proportion of responses are contained in Table 25.

##### **5.7.1.1. Economic Factors**

The women entrepreneurs included in this study explained that the economic factors within their macro-environments improved or reduced their access to money for their sewing enterprises. About a fourth of the sampled women (including respondents A13, E1, ZB10, F4, M14, N16, O18, P7, Y10 and ZA9) mentioned that their macro-environment adversely influenced their cash balance through the payments of numerous unstructured government levies. In that regard, twenty-six per cent (26%) of the sampled women entrepreneurs expressed that they paid for land-use, electricity, tax, trade permit, lock-up shop, radio and television rates, and refuse levy. This indicates that the proportion of charges generated an increase in women's overhead expenses and a decrease in the liquidity position of their enterprises. Moreover, all the sampled women (including respondents F4, A13, M14, ZA9 and E1) stated that these government taxes were unstructured. As such, two of the sampled women identified that they had in error paid some of their enterprises' levies to fraudsters posing as government agents. While explaining how that error occurred, Respondent ZB10 commented that:

*Some people claimed they are from the government and show us an ID card. They said they are collecting money for land use. They said they would lock up our shop if we don't pay. They measured all the shop in this estate and collected 2100Naira from each shop. After paying, a woman in this estate went to the government department in Alausa to complain and only to hear that the government didn't send anybody to collect anything from us. Unfortunately, I have already paid for two years. Since then, those people did not come again (Respondent ZB10).*

The remarks from respondent ZB10 indicates that the failures of government agencies to monitor the levy collection processes have an adverse impact on the liquidity position of women-owned sewing businesses. In addition to that, the economic benefits that should be derived from the entrepreneurial activities of women are lost through the activities of those fraudsters. However, senior government officials within the Ministry of Women Affairs and Poverty Alleviation stated that steps are currently being taken to arrest those fraudsters who are pretending to be government officials.

Furthermore, a quarter of the women entrepreneurs included within this study mentioned that the macro-environment had positively influenced their sewing businesses. Notably, twenty-four per cent (24%) of the women entrepreneurs that were interviewed claimed that they received interest-free loan facility from the state and federal government in support of their sewing businesses. Consistent with that, a ministerial press briefing held on the 20<sup>th</sup> of April 2017 at the Bagauda Kaltho Press Centre Alausa-Ikeja, revealed that the honourable commissioner of the Ministry of Women Affairs and Poverty Alleviation approved the disbursement of cash and telephones to 40,000 women entrepreneurs across Lagos state. This means that the state and federal government are making actual efforts at supporting women entrepreneur's access to money. This evidence is inconsistent with Dionco-Adetayo et al. (2005; p.4) who described the loan facilities from the Nigerian governments as non-existent but merely "publicity-grabbing gimmicks". Nonetheless, the inconsistency is perhaps traceable to the change of the government leaders since Dionco-Adetayo et al. (2005). However, in spite that there were instances of women receiving financial supports the government, about a quarter of the sampled women refused to apply for the loan facility offered by the federal and state government. In response to the question regarding the reason for their refusal to apply, fifteen per cent (15%) of the sampled female entrepreneurs mentioned that they refused to apply because they were unable to provide the requirements for the loan application. Respondents W2, R20, E1, G2 and K5 explained that they had no collateral, lacked external guarantors and incomplete tax records in order to qualify for the loan facility offered by the state and federal government. In addition to that, the minutes of two of the regular meetings of NUT/LASTFADAN, held on the 1st of April 2012 at their National Headquarters in Oshodi-Lagos, also indicated that female members of the trade association are lacking collateral for securitizing proposed loan facility. An extract from the minute is captured below:

*“The existing loan facilities are not good. They require collateral which not many of us have”.*

This means that the requirements for the state-loan application is perhaps unfavourable towards women entrepreneurs especially as women in Lagos Nigeria would usually not possess assets and frequently lack guarantors (GEM, 2017). That is, the bases utilised by the government agencies to approve women’s application for loan is gender-unaware. As such, respondents T0, G2, N16, S13, Y10 and O18 thought that the Nigerian state and federal government were biased towards their enterprises with regards to the loan application processes. Therefore, the gender-insensitive loan application processes put in place by government has an adverse effect on women’s access to money.

*Table 25: How the macro-environment moderates WOSBs access to money.*

	<b>How the macro-environment moderate WOSBs access to money</b>	<b>Proportion of responses (%)</b>
<b>MACRO-ENVIRONMENT</b>	State government charges enormous levies on female-owned enterprises	26
	Financial assistance from state/federal government to women	24
	Loan requirements for women-owned businesses	15
	Federal and State government delays salaries of public workers	11
	Monetary supports from religious bodies during challenging times	10
	Performing religious rites	7
	Bias against female entrepreneurs from religious bodies	7

*Source: Author's idea based on the findings*

Thirdly, eleven per cent (11%) of the sampled women identified that government’s delay of their customers’ salaries had an adverse impact on their access to money and their businesses’ cash position (see Table 25). While explaining how these impacted their businesses, Respondents Q11 and N16 respectively stated that:

*The government didn’t allow people to get their wages on time. Because of this, people cannot get their clothes on time because they don’t have money. This makes us to be poor(Q11);*

*After a month or when their clothe is ready and when the customer comes, and she says she cannot pick the clothes yet because her salary has not been paid yet. Most of the times, I would have used my money to manufacture these customers’ clothes. When government refused to pay these customers and these customers likewise refused to pay me the cost of their garments. Because of this, I do not have money and cannot grow my business. My money is held by customers for some time. As such, my business is going down (N16)*

From those commentaries, governmental actions towards workers in the public service sector had indirect influences on businesses owned by women in Lagos State. Moreover, all the women entrepreneurs that participated in this study agreed that they mostly relied on money from their customers to grow their sewing businesses. Thus, in the opinion of these sampled women, their macro-environment adversely impacts their access to money when the federal or state government delayed the salaries of public service workers in Lagos Nigeria. This means

that the economic issues that affects the general public will have an adverse influence on the financial position of WOSBs.

#### *5.7.1.2. Socio-cultural Factors*

All the sampled women identified that another way by which their macro-environment influenced their enterprises' access to money was through the social-cultural groups they were members of. All the female entrepreneur that were interviewed (including ZG1, Q11, A13 and T0) mentioned that they were members of various churches, Islamic and traditional groups. For the way by which their association with these social groups influenced women's access to money and their enterprises' liquidity position; seven per cent (7%) of the women claimed that they were able to access money from their debtors through prayers made for them within their church and Islamic group. This means that women utilised social activities such as prayers to encourage debtors within their businesses to pay on time. Women's use of spiritual powers to influence their customers is new in the field of entrepreneurship. However, there is evidence in other literature of women using spiritual powers to control an unwilling individual (May, 2016). This means that women entrepreneurs involved in this study utilise spiritual powers as a credit management measure.

Furthermore, ten per cent (10%) of the women entrepreneurs that participated in this study mentioned instances in which they received financial assistance from their socio-cultural group including churches. Although, these women identified that these financial supports were not for their businesses but themselves. This means that the personal financial aid that women entrepreneurs receive for purposes other than for their businesses were beneficial as it prevented them from making withdrawals from their businesses' cash balance. Additionally, seven per cent (7%) of the sampled women (including respondent ZA10, H4 and T0) claimed they received free financial advice about applying for a loan and financial planning from their socio-cultural groups including churches. This indicates that socio-cultural group that women entrepreneurs belong to are a useful medium for accessing information about financial opportunities. That information is useful especially as these women entrepreneurs are largely semiliterate. Therefore, the macro-environment that women operated within supported their access to money when their social groups provided financial guidance.

### 5.7.2. The way the macro-environment influences management in WOSBs

All the women entrepreneurs that partook in this study stated that one other way by which their macro-environment influenced the business growth of their enterprises was by regulating the level of non-formal skills they possessed (see Table 26). To do this, the sampled women claimed that they benefitted from non-formal training programs offered by governmental institutions and their social groups. This means that government’s provision of non-formal training opportunities is perhaps effective especially as it largely aligns with the form of education required by women entrepreneurs that operate within the sewing and fashion industry sector.

Table 26: How the macro-environment influences the level of competence in WOSBs

	How the macro-environment moderate female entrepreneurs’ level of competence	Proportion of responses (%)
<b>Macro-environment</b>	Religious/cultural groups determine women’s choice of training sessions to attend	35
	Government provide gender-related training sessions	33
	Religious/cultural group provide skill enhancement programs	32

Source: Author's idea based on the findings

The women entrepreneurs that partook in this study mentioned that their macro-environment influenced their degree of competence when their social groups directed them to train as garment producers. In other words, thirty-five per cent (35%) of the respondents stated that their decision to train as a garment manufacturer was determined by their religious leaders. In that regard, Respondent Z10 and ZB10 commented that:

*By God’s grace, I spoke to some spiritualists, and they told me that it is tailoring I should do. Because of that, I trained for it as an apprentice, and I started the business. My decision to start this business was influenced by those spiritualists. My brothers are pastors, and they asked God, and the pastor said it is tailoring. And they took me to learn the job. I asked before starting. And they said tailor (Respondent Z10);*

*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).*

These women’s commentaries implied that they were subservient not only to their relatives but also to their religious and cultural leaders. It is also possible to imply that women’s submissiveness to the dictate of their spiritual leaders was beneficial as they would never have been competent in garment production nor would they have owned or operated their sewing businesses if they were not subservient. As such, the thirty-five per cent (35%) of the sampled women (including respondents T0, B1, H4, M14, Z10 and ZB10) believed that their macro-environment, through their submissiveness to their spiritual leaders, developed their

competence in garment production. This implies that women's submissive role could be considered beneficial for their level of competence in garment production.

Furthermore, thirty-two per cent (32%) of the sampled women mentioned that they benefited from training programs offered by their social groups. These women claimed that these training programs enhanced their degree of non-formal skills. In that regards, Respondents D8 and V17 stated:

*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).*

As such, thirty-two per cent (32%) of the interviewed women believed that their social groups were beneficial and improved their skills and competence. However, it was deduced from the commentaries of the sampled women (such as that of respondent V17) that some of the training opportunities offered by these women's social groups were often not directly related to their sewing businesses. For instance, respondent V17 mentioned that she received training sessions that focused on how to make soaps and beads. Respondent V17's remark suggests that soap-making is not explicitly associated with sewing businesses. Thus, the training session that was received by respondent V17 is perhaps not effective in enhancing women's skill in garment production. Nonetheless, the macro-environment, represented by religious groups as training bodies, has an impact on the degree of expertise of women entrepreneurs who run sewing businesses.

Other than training supports offered by women's religious bodies, the ministerial press briefings between 2016 and 2018 revealed that the honourable commissioner of the Ministry of Women Affairs and Poverty Alleviation established 17 functional Skill Acquisition Centres (SACs) in Lagos State. In agreement to that thirty-three per cent (33%) of the sampled female entrepreneurs confirmed that they had attended skills development and enhancement programs provided by the federal and state government in the past. In support of that, three women and a senior government official commented:

*The federal government train us on how to manage our money. And not to be a lavish spender (Respondent ZB10);*

*One time, the state government sent us for training for four months. They taught us about our work (Respondent Y10);*

*Last two months, the government gave us 40 slots for training (WOSBs) for them to improve. They (government) paid the money. There is nothing we spent from our hand. They (government) paid for the cost of the training. We just finished one month ago. It is about our work for us to improve and to know how to do everything (LASTFADAN President).*

*Some WOSBs have attitudinal challenges that can prevent customers from coming. And chase customers away. We (government) train them on human relations to ensure that they (WOSBs) can relate with customers (Senior Government Official)*

These women’s commentaries offered logical evidence that the state and the federal government of Nigeria provided skill enhancement programs for female entrepreneurs in Lagos. However, those commentaries from thirty-three per cent (33%) of the women that partook in this study indicates that the training sessions they attended were not specific to women entrepreneurs in the fashion industry. Instead, the conferences were general training sessions meant for all women irrespective the industry they operated within. Therefore, one can conclude that the training sessions offered by the federal and state government were not useful.

### **5.7.3. The way the macro-environment influences WOSBs’ access to market**

All the women entrepreneurs that partook in this study claimed that another way by which their macro-environment influenced their growth was that it controlled their access to the market (see Table 27). In that regards, these women’s macro-environment regulated their access to the market through the sociocultural restrictions of female-male relationship and the biased cultural assumptions that men are superior to women (see Table 27). The sampled women believed that these had a positive and negative impact on their market.

*Table 27: How the macro-environment moderates WOSBs access to market*

	<b>How the macro-environment moderate WOSBs’ access to market</b>	<b>Proportion of responses (%)</b>
<b>MACRO- ENVIRONMENT</b>	Cultural/religious restrictions to female-male relationships	39
	Female members of sociocultural groups are clients of WOSBs	33
	Unfavourable economic conditions	11
	Temporal shutdown of WOSBs to perform cultural/religious rites	10
	Religious and cultural rites attract customers	7

*Source: Author's idea based on the findings*

With regards to the negative influence of their macro-environment on their market, thirty-nine per cent (39%) of the sampled women mentioned that their religious and cultural beliefs prohibited them from relating with men other their spouses or immediate male-relatives. This means that the market of women-owned sewing businesses is limited mainly to female-only market. It also suggests that the socio-cultural requirements limit married women more than the single women.

Furthermore, these women entrepreneurs that partook in this study explained that their membership of socio-cultural groups including the church was beneficial towards supporting their access to the market other than that comprising of men. In that instance, thirty-three per cent (33%) of the female entrepreneurs stated that they possessed customers within their religious and cultural groups (see Table 27). For instance, respondent H4 remarked;

*Half of my church members are my customers. Even my pastor's wife is my customer. My pastor's immediate sister is doing an introduction (marriage ceremony rite) today; I sew everyone clothes. Similarly, earlier this year, my pastor's daughter did a wedding, I handled all the bridal dresses except the wedding gown that they imported. Even all of the bride's sisters who live abroad, I was the one that sews their clothes. The church has been my backbone. They have been my father and mother in the lord. I am enjoying them (Respondent H4)*

This means that women's socio-cultural groups are beneficial for enhancing their customer base especially as their associates within such groups are their clients. However, the number of customers that women can derive from their socio-cultural groups are limited by the existence of other women entrepreneurs within the same group. This means that the higher the number of women who operate sewing businesses within a socio-cultural group, the lower the number of customers that women can derive from such group.

Furthermore, eleven per cent (11%) of the female entrepreneurs mentioned that their clients were unable to patronise them because of the present unfavourable economic condition in Nigeria. Additionally, five (5) women entrepreneurs mentioned that the current adverse economic situation increased the threats of close substitutions – second-hand garments – within the fashion industry. Thus, eleven per cent (11%) of the sampled women believed that the current economic conditions and the sale of second-hand garments had limited their access to the market. This means that the adverse economic situation in Nigeria will indirectly limit women entrepreneurs' access to the market.

With regards to other ways by which their macro-environment adversely impacted their market, eleven per cent (11%) of the sampled women claimed that their religion and cultural activities negatively influenced their access to market. In that respect, respondent Y10 and Z10 commented that:

*I am a Muslim, and I do Asalatu. Sunday is Asalatu, and I don't open on Sunday because I have to attend Asalatu (Respondent Y10);*

*I have been to church this morning. That's why I moved our interview meeting to 2 pm. I went to church from 9 am and returned at noon. I reopened my shop at about 2 pm. I go there every Monday & I go to vigils on Fridays too (Respondent Z10).*

The above commentaries mean that the shutting down of women's workplace to attend religious or cultural rites adversely impacted their access to market especially when customers visited their workshops at the time of closure. However, seven per cent (7%) of the sampled women entrepreneurs similarly argued that the benefits of attending such religious rites outweighed the disadvantage of shutting down their businesses during working hours. Thus, two of these women entrepreneurs commented:

*God is helping me. It is God that is helping me. I pray. I don't sit without doing something about my business. I ensure that I pray to God to drive customers to me. And God drives all customers to me. That's where I went to this morning. I went to ask God to help my business to grow big. I ask God to please bring more customers, and he is doing it. This is better than going to a herbalist who will give you a charm that will attract customers to you. For me, my short cut is to go to church and pray to God (Respondent Z10);*

*When I became the chair-lady of NUT. One tailor came to my shop, do you know that he was wearing one funny ring on his finger (charm). I asked him what you are doing with this ring. He said do you think it's easy to do this sewing business. Its everybody that have something (to draw customers)- NUT Chairlady.*

Notably, more than seven per cent (7%) women argued that they experienced an improvement in their market access after they performed religious rites within their socio-cultural groups. This means that their attendance at socio-cultural activities is indeed beneficial for the growth of their sewing businesses. This demonstrated fresh insights that there is a link between women's performance of religious and cultural ceremonies and the extent of their access to the market.

### **5.8. The way the 6Ms interrelate**

The literature offered inconsistent views regarding the interrelationships between the 6Ms (i.e. money, market, management, motherhood, meso-and macro-environment). In this study, all the women entrepreneurs revealed that the 6Ms operated as direct and indirect growth determinants. They further explained that money, market and management directly influenced the growth of their sewing enterprises. In terms of the interrelationship between those direct determinants, fifteen per cent (15%) of the interviewed women identified that they utilised their enterprise's money for recruiting, learning and reskilling their workforce (i.e. management). All the women generated a large proportion of their enterprises' money from the cash derived from sales to customers (i.e. market). More than sixty per cent (60%) of the interviewed women entrepreneurs explained that their ability to produce quality garments (i.e. management) is crucial for attracting potential customers to their enterprises (i.e. market). This mean that

money influences management; market interrelates with money; and management influences their market.

Furthermore, a large proportion of the interviewed women described motherhood, meso-and macro-environment as the indirect determinants of growth within their sewing businesses. That is, motherhood, meso-environment and macro-environment amplified and inhibited their access to money, market and management in order to influence growth. In terms of the interrelationships between those indirect determinants of growth, two-third of the interviewed women entrepreneurs explained that the socio-cultural factors in their macro-environment shaped their household responsibilities. For instance, respondents ZG1, A13 and a senior executive of LASTFADAN explained that their religious beliefs bestow upon them the sole responsibility for childcare. Furthermore, more than fifty per cent (50%) of the interviewed women explained that their religion and cultural beliefs (i.e. macro-environment) determined the extent of supports they received from their relatives (motherhood). Many of the interviewed women entrepreneurs explained that their spouses (motherhood) regulated the way their meso-environment influenced their sewing businesses. While the senior executives of LASTFADAN/NUT explained that the Lagos state government controlled the activities of their trade union (i.e. meso-environment).

## **CHAPTER 6: DISCUSSION**

The purpose of this study was to modify Brush, de Bruin and Welter's (2009) model and to offer it as a new gender-aware model that articulates context-specific factors that influence the growth of women-owned sewing businesses (WOSBs) in Lagos Nigeria. To develop the new gender-aware growth model, this study aimed to address the following research questions: In what way(s) does women entrepreneurs who own sewing businesses perceive business growth in Lagos Nigeria?; In what way(s) does money, management, market, motherhood, meso-environment and the macro-environment influences the business growth of women-owned sewing businesses in Lagos, Nigeria? And what model demonstrates the factors influencing the business growth of women-owned sewing businesses in Lagos, Nigeria? An extensive examination of the literature revealed research gaps within the study of women entrepreneurship, primarily centred on the developing country contexts such as Lagos Nigeria. Very few studies have investigated women's perception of growth and the underlying reasons behind women's choice of growth perceptive. Little or no research has attempted to integrate the factors influencing the business growth of women-owned enterprises into a gender-aware model that offers a complete picture of women entrepreneur's growth activities. Having identified those research gaps, this study developed a conceptual framework that was used to explore the factors influencing the growth of women-owned sewing businesses in Lagos Nigeria. Thus, this study contributes to the field of gender and entrepreneurship in developing economies such as Nigeria.

### **6.1. In what way(s) do women entrepreneurs who own sewing businesses perceive business growth in Lagos Nigeria?**

Women entrepreneurs who own sewing businesses in Lagos Nigeria perceived growth primarily as the increase in the number of customers that patronised their sewing enterprises. Women preferred that form of growth as it generated additional cash from sales to customers through which they could finance their personal and household economic needs. In addition to that, women also described growth utilising fifteen (15) secondary descriptors which were mostly financial categories of growth perspectives (see table 13). Each of those secondary growth descriptors reflected the type of business-related challenges that women entrepreneurs were facing at the period of data collection. The findings within this study (see section 4.1 within the findings chapter) showed that women entrepreneurs mostly utilised the secondary perception of growth to pursue and achieve the primary perception of growth – e.g. to increase the number of customers within their enterprises (see figure 13). The findings also showed that

the primary perception of growth is unlikely to change compared to the secondary perception of growth which is expected to change as soon as the business-related challenges are resolved.

Prior studies such as Costin (2012) and Dalborg, Friedrichs and Wincent (2012) likewise observed that women entrepreneurs perceived growth as the increase in the number of customers. However, the findings in this current research differed from prior studies regarding the: (i) underlying reason behind women's choice of the increase in the number of customers; (ii) linkages between the rise in the number of customers and other secondary perceptions of growth used by women entrepreneurs. For instance, Dalborg, Friedrichs and Wincent (2012) identified that Swedish women entrepreneurs described growth principally as an increase in profit, increase in customers and new products, increase in workforce and appreciation, self-development and employee's skill improvement. Dalborg, Friedrichs and Wincent (2012) concluded that those women's perception of growth at a point in time is determined by their current position in their businesses' life cycle. Stosic (2016) found that women entrepreneurs' description of growth is based on their level of confidence in the area of financial management. Cheraghi, Setti and Schøtt (2014) explained that women's choice of growth perceptions is determined by women's level of education, motives, business networks and culture.

This study differed from prior research that has investigated women entrepreneur's perception of growth for a variety of reasons. One explanation for the contrast is the issue of context. Much of the existing studies (such as Dalborg, Friedrichs and Wincent, 2012; Manolova et al., 2012; Weber and Genester, 2014) focussed mainly on the developed economies which are contexts that are significantly different from Lagos Nigeria. The context of Lagos Nigeria is unique at business, social, spatial and institutional levels. This level of context provides female entrepreneurs with opportunities and challenges that frame the entrepreneurial actions of women (Welter, 2011). However, this current study showed that the challenges embedded within the context framed women's perspective of growth. This study showed that the personal problems related to the social-level context determined women's primary choice of growth perception. While the business-related difficulties arising from their business-level of context framed women's decision to adopt other secondary perceptions of growth. These two forms of challenges at both social and business-levels of context determined women's perspective of growth. Prior studies (e.g. Weber and Genester, 2014) did not identify that personal and business-related challenges have a crucial role in determining women's perception of growth. It may be that those challenges are not non-existent or inconsequential in the developed

economies which those prior studies investigated. Nonetheless, this study confirms Maslow's (1943) theory of motivation which suggested that the growth perspective of women entrepreneurs could be motivated by the challenges they encounter.

This study differed from prior research as it establishes the linkage between the different growth perceptions that women entrepreneurs utilised (see figure 13 within chapter 4). By demonstrating the connections between the varieties of growth perspective used by women entrepreneurs in this research, this study advanced and contributed to the study of growth within the field of gender and entrepreneurship. Much of the existing studies (see for instance: Weber and Genester, 2014; Adom and Asare-Yeboah, 2016) mainly identified and listed the various descriptors that women use in describing growth. For example, Costin (2012) found that women described growth as improving customer service, building a reputation, increase in profit and turnover. This present study advanced that discussion by establishing the associations between those multiple perceptions of growth (see figure 13). For instance, section 4.1 within the findings chapter showed that women entrepreneurs had a primary and secondary perception of growth. The secondary descriptors were used to achieve the primary perception of growth. This means that female entrepreneurs are not necessarily different, as suggested by prior studies (such as Sirec and Mocnik, 2016). Rather, women entrepreneurs defined growth based on the personal and business-related challenges that they encounter.

## **6.2. In what way(s) does the 6Ms influence the business growth of women-owned sewing businesses in Lagos, Nigeria?**

The primary way by which money influences the business growth of WOSBs is through its utilisation. Money offers significant support for the growth of WOSBs when its usage aligns with women entrepreneurs' primary growth perspective – i.e. the increase in the number of customers (Proposition 1). Section 4.2 within the finding showed that money had a substantial effect on the rise in the number of customers when cash was utilised for purposes that attracted additional customers to WOSBs. For example, women entrepreneurs used money for improving the outlook of their workshop to attract and grow their customer base (see Table 16 and section 4.2.). Some other women entrepreneurs used money for relocating their workshops to prime locations where they could attract extra customers which would result in the achievement of their primary growth perspective – e.g. the increase in the number of customers (see Table 16 and section 4.2.). A few prior studies likewise suggested that the way money is utilised within women-owned enterprises is crucial for supporting their business growth

(Klyver and Schenkel, 2013; Hechavarria, Bullough, Brush and Edelman, 2019). In addition to that, this current study advances that discussion by showing that the utilisation of money for purposes that are associated with women entrepreneurs' primary growth perspective, would generate significant support for the growth of women-owned enterprises. A possible explanation is that women's perception of growth is likely to be the goal of their businesses (Costin, 2012). The way they utilise money within their companies could represent their objectives. A dysfunctional set of objectives would hamper a business from attaining its goal.

The primary way by which management influences the business growth of WOSBs is through women's possession of low-level education, the non-formal form of training and prior experiences that does not exceed three years and aligns with women's perspective of growth. Section 4.3 within the findings chapter showed that the low level of educational attainment amongst women entrepreneurs was beneficial towards realising their primary view of growth as the increase in the number of customers (proposition 2a). Section 4.3. of the finding chapter also showed that a non-formal form of education is more beneficial for women's realisation of their primary perspective of growth (e.g. the increase in the number of customers). Furthermore, the findings (see section 4.3.) revealed that the sewing business sector belongs to a volatile industry, and thus, women's experiences need to be updated regularly to maintain and grow their customer base. As such, the extent to which women's prior experiences are useful for growth is determined by the age of such prior knowledge and its alignment with their perspective of growth (Proposition 2b). The above findings, to some extent, were in line with previous research on women entrepreneurship, which suggested that management does not influence the growth of female-owned enterprises through women's achievement of a high-level of formal educational training (Manolova et al., 2007; Prasad et al., 2013). However, this present study's underlying reason behind the ineffectiveness of a high-level of formal education differs from that of previous studies. For instance, Khan et al. (2019) found that a high-level of education had an insignificant effect on growth because there were other crucial factors (such as financial capital and network ties) that made the benefits of educational attainment inconsequential within firms owned by women. On the contrary, section 4.3 within the finding chapter showed that a high-level of educational attainment was not beneficial for the growth of WOSBs because it was not useful for attracting additional customers to their enterprises. A probable explanation for this is that the clients of WOSBs were more interested in the quality of garments produced than they were with the women's possession of a high-level of education. In other words, the level of education that is useful for business growth is

determined by women's perception of growth. Contrary to previous studies (e.g. Marvel et al., 2016), women's possession of a low-level of education was indeed beneficial. Section 4.3. of the findings chapter showed that women's possession of low-level of education was useful for attracting and growing their clientele who are mostly semi-literates as well. Put differently, a low-level of education was mainly beneficial for growth because it aligned with the women's primary growth perspective – the attraction and increment in the number of customers. In line with existing studies (e.g. Soriano and Castrogiovanni, 2012), the prior experience acquired by women is beneficial for the growth of WOSBs when it aligned with women's primary perception of growth. However, contrary to earlier studies (e.g. Manolova et al., 2007), the benefits accruing from women's prior experience diminishes as the experience ages. A probable explanation is that the sewing business sector is a highly unstable industry where the previous experiences of women in garment production become less effective as the knowledge ages and become unfashionable among their customers. The instability of the sewing and fashion industry is probably caused by the continuous change in customers' demand in a very short space of time (UK Parliament Environmental Audit Committee Report, 2019).

The market influenced the business growth of WOSBs through customer referrals and the generation of cash from sales-to-customers. Thus, the growth of WOSBs immensely depended on their market (Proposition 3). Section 4.4 within the findings chapter showed that the market vastly supported women entrepreneurs in achieving their primary growth perspective, which was to grow their customer base. In other words, the market is essential for the growth of WOSBs because it aligned with women's primary perception of growth – i.e. the increase in the number of customers. The above finding contrasts with prior studies such as Becherer, Haynes and Helms (2008, p.46) who found that the market placed too much emphasis on customer intensity. The extreme customer orientations might inhibit the breakthrough of innovations that creates market and disrupts equilibrium since these radical changes are out in front of customers (Becherer, Haynes and Helms, 2008). In contrast to that, the findings of this current study (i.e. section 4.4.) found that the market was crucial for the growth of WOSBs. The market was vital because its focus significantly aligned with WOSBs primary perception of growth- the increase in the number of customers. Consistent with prior studies (such as Subramaniam and Islam, 2014; Lam and Harker, 2015), some factors inhibited the extent to which market supported the growth of women-owned enterprises. Section 4.4. of the findings chapter showed that the issues of gender-socialisation and delay of payments limited the extent to which the market supported the business growth of WOSBs. In addition to that this study

contributed to prior studies, showing that the women entrepreneurs utilised customer intelligence to enhance the effect of the market on their primary perspective of growth. This means that there were strategies that women entrepreneurs used to counteract the mitigating factors that limit the extent to which market supported the growth of WOSBs.

Motherhood influenced the growth of WOSBs indirectly by controlling women's access and utilisation of money, management and market within their enterprise (see figure 19). That is, motherhood was a crucial channel through which women entrepreneurs gained access to money, management and market for their sewing enterprises (Proposition 4a and 4b). Section 4.5 within the findings chapter showed that motherhood inhibited women's utilisation of money, management and market within their sewing enterprises (see figure 19). Gender-related matters and household characteristics/issues are the overarching factors, within motherhood, that inhibited women's utilisation of money, management and market for their sewing businesses (see figure 19). The above findings partly followed previous literature which found that motherhood is a crucial medium that controls (positively and adversely) women's access to resources and growth opportunities for their businesses (Leung, 2011; Joon, 2018). However, in this present study, motherhood had no adverse effect on women's access to money, management and market for their sewing enterprises. One possible explanation for that finding was that the relatives of women largely approved of the female entrepreneurs' choice to operate sewing businesses. Because of this familial approval, motherhood was unlikely to have an adverse effect on women's access to money, management and market. The findings within section 4.5 also advances prior studies in the research area of gender and entrepreneurship. The findings showed that motherhood, instead of limiting women's access to resources, inhibited women's utilisation of money, management and market for the growth of their sewing enterprises (see figure 19). This meant that women entrepreneurs experienced limitation from motherhood at the 'utilisation phase' rather than at the 'access phase' (see figure 19). It seemed that the sociocultural characteristics of motherhood were responsible for the restriction that women experienced at the 'utilisation phase'. Women and their relatives have little or no control over the sociocultural characteristics of motherhood because those features are primarily exogenous (Brush, de Bruin and Welter, 2009). In other words, motherhood had no adverse effect on the 'access phase' because their relatives approved the operation of the sewing businesses. While at the 'utilisation phase' the sociocultural characteristics of motherhood limited the women's utilisation of money, management and market.

The meso-environment indirectly influenced the growth of WOSBs through women's membership of trade union and the information/advice they received from their business associations (see figure 19). The membership and the advice/information provided by the meso-environment indirectly enhanced growth by supporting women's access to money, management and market (Proposition 5). The finding within Section 4.6 showed that the membership of LASTFADAN/NUT enabled women to gain access to "Ajo" thrift contributory scheme, cheaper local government levies, guarantees for a loan application, social learning activities and enhanced access to additional clients (see Table 22, 23 and 24 within chapter 4). Women also benefitted from the receipt of information about external sources of finance and information regarding training opportunities (See table 22 and 23 within chapter 4). The above findings were mostly consistent with prior studies (e.g. Machiroro and Fatoki, 2013; Tundui and Tundui, 2013) that mainly suggested that the meso-environment controlled (positively and negatively) women entrepreneurs' access to money, management and market. However, the findings in section 4.6 showed that the meso-environment appears to have a little or inconsequential adverse impact on women's access or their utilisation of money, management and market within their sewing enterprises. This is probably because LASTFADAN/NUT contained more of women within their membership and in their executive ranks of those business associations. In other words, a business association dominated by women is beneficial for the support of women's access to money, management and market. Previous literature (Roomi, 2009; Tundui and Tundui, 2013) identified that there are mitigating factors that could limit the extent to which the meso-environment might control women's access to money, management and market. For instance, Madichie (2009) suggested that business associations chaired by women could limit women's access to cash, management and market. This is in contrast with this study which showed little or no mitigating factors inhibiting the benefits of women's meso-environment in this study. A probable explanation is that LASTFADAN/NUT consist mainly of women entrepreneurs within its membership.

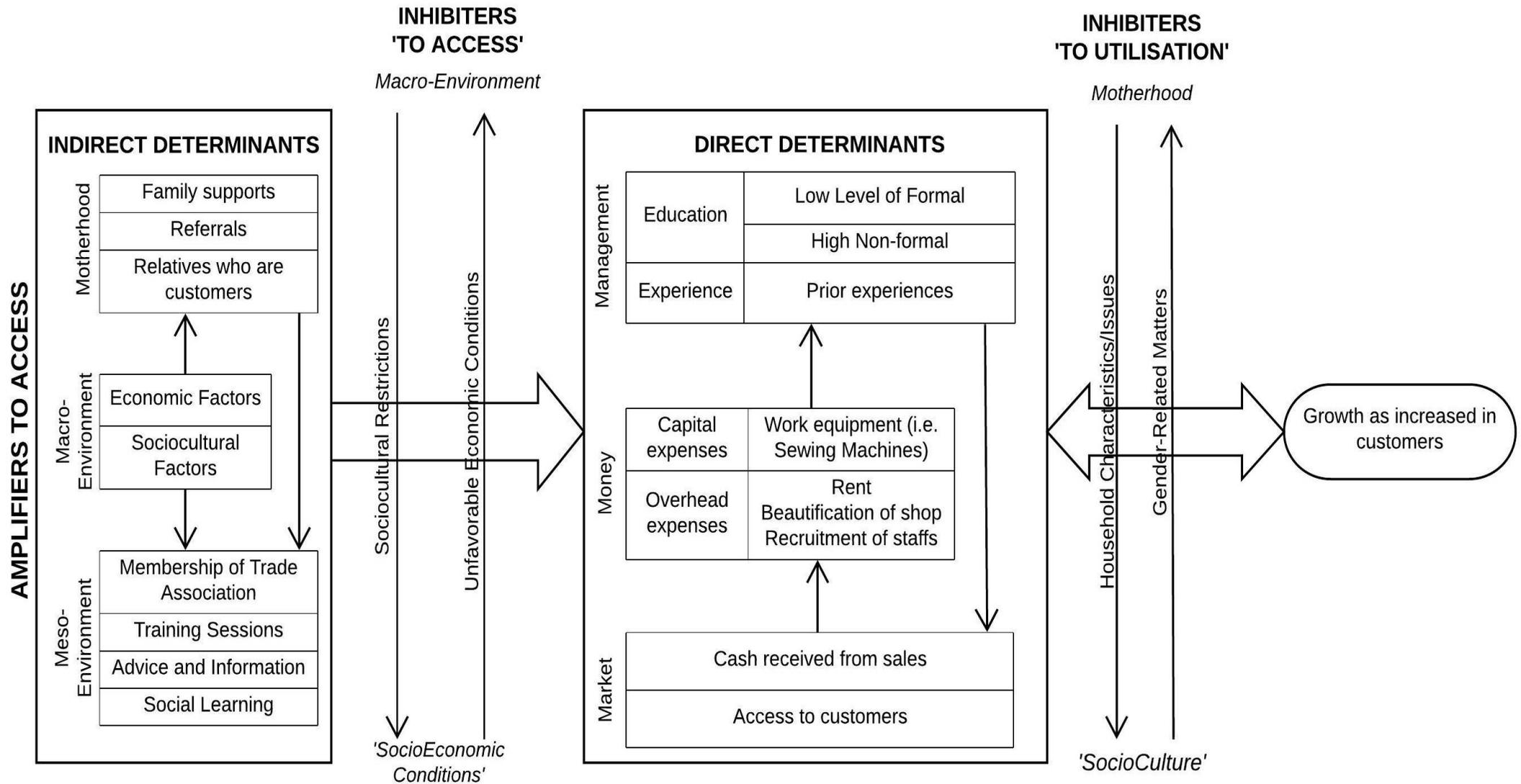
The macro-environment indirectly influences the growth of WOSBs through sociocultural and economic factors (see figure 19). The socio-cultural and economic aspect of the macro-environment plays a crucial role in controlling (positively and adversely) women's access to money, management and market (Proposition 6a and 6b). Section 4.7 within the findings showed that the macro-environment of Lagos Nigeria indirectly supported the growth of women-owned sewing enterprises through financial assistance provided by religious bodies

and state/federal governments-women's attendance at training sessions offered by religious and government agencies; and the attraction of additional customers through the performance of socio-cultural rites (see Table 25, 26 and 27 within chapter 4). Furthermore, the findings showed that the macro-environment have an adverse effect on the growth of women-owned sewing enterprises by using socio-cultural restrictions and the unfavourable economic conditions to inhibit women's access to money, management and market (see figure 19). The above findings are in line with previous studies (see for instance: Yusuf, 2013; Amadu, Aondoseer and Audu, 2015) who found that the macro-environment could enhance and adversely affect women's access to resources and growth opportunities. However, in contrast to the prior literature, the finding within this present study showed that the socio-cultural aspect of the macro-environment framed the characteristics of motherhood which thereafter inhibited women's utilisation of money, management and market within their enterprises (see figure 19).

### **6.3. What new model demonstrates the factors influencing the business growth of women-owned sewing businesses in Lagos, Nigeria?**

Figure 19 represents the new gender-aware growth model that demonstrates the interrelationships between the 6Ms (i.e. money, management, market, motherhood, meso-environment and macro-environment) and the way they influence the growth of WOSBs in Lagos Nigeria. Within the new gender-aware growth model (see Figure 19), findings from section 4.1 to 4.8 showed that the 6Ms are separated into two different categories that include the direct and indirect growth determinants. Money, management and market directly impacted women's primary perception of growth – i.e. the increased in the number of customers. Women's primary perception of growth determined the most beneficial way that women entrepreneurs should use money, management and market to generate the maximum support for the growth of their sewing enterprises (see Figure 19). The findings contained in section 4.8 showed that women required high non-formal skills in garment production (i.e. management) to access customers (i.e. market). The findings within section 4.8 further showed that WOSBs' access to customers (i.e. market) would enhance the quantity of money available within women-owned sewing businesses. The availability of cash (i.e. money) will support women's achievement of high non-formal skills and to frequently gather modern experiences (i.e. management). Motherhood, meso-environment and macro-environment operated as indirect determinants of growth (see Figure 19).

Figure 19: The new gender-aware growth framework that illustrates the factors influencing the business growth of WOSBs



Source: Author's idea based on the findings presented in Chapter 5 of this study and Brush et al., (2009)

Concerning their indirect effect on growth, sections 4.5, 4.6 and 4.7 with the findings chapter showed that motherhood, meso-environment and macro-environment functioned as amplifiers for women's access to money, management and market (see Figure 19). The macro-environment (Lagos State and Nigeria Government) approved the existence of the meso-environment (LASTFADAN/NUT). In that regards, the macro-environment influenced the meso-environment; while the macro-environment utilised socio-cultural and economic factors to frame motherhood. Motherhood determined women's choice of meso-environment. Sociocultural restrictions and unfavourable economic conditions, within the macro-environment, are the inhibitors for women's access to money, management and market (see Figure 19). While household characteristics and gender-related matters, within motherhood, are the inhibitors for women's utilisation of money, management and market within their sewing enterprises (see Figure 19).

Some aspects of the new model are in line with prior studies (such as Bates et al., 2007) and consistent with Brush, de Bruin and Welter's (2009) gender-aware model. For instance, Bates et al. (2007) found that money, management and market are the building blocks for venture growth. However, the new gender-aware growth model is in contrast with some aspects of Brush, de Bruin and Welter's (2009) framework. For instance, Brush, de Bruin and Welter (2009) suggested that motherhood variable controlled women's access to money, management and market. Brush, de Bruin and Welter (2009) further explained that the meso-environment and macro-environment acted separately to control motherhood, money, market and management. However, Brush, de Bruin and Welter (2009) seemed to suggest, although not clearly, that there is no form of relationship between the meso- and macro-environment. That aspect is in contrast with the findings of this study which showed that the macro-environment is the overarching institution that controls the meso-environment and motherhood. While the meso-environment and motherhood do not influence the macro-environment. A possible explanation is that the macro-environment is exogenous (Huq, 2012), and as such women and their relatives (i.e. motherhood) and their business associations (i.e. the meso-environment) have little or no impact over the macro-environment. Another possible explanation behind motherhood's one-way influence on the meso-environment is that Lagos Nigeria is mostly a patriarchal society (Igbunugo et al., 2016), and as such women's choice and membership of business association (i.e. meso-environment) are likely to be approved by relatives who are men. This present study advanced Brush, de Bruin and Welter's (2009) conceptual model with the inclusion of growth described as the increase in the number of customers. That growth

perspective framed the way women utilised money, management and market to grow their enterprises. In light of that, the growth determinants (i.e. the 6Ms) do not influence growth only, but growth also affects the way the 6Ms are utilised for attaining the growth of enterprises. This new-gender aware growth model also advances Brush, de Bruin and Welter's (2009) conceptual framework by showing that the indirect determinants, in addition to controlling women's access to resources, control women's utilisation of money, management and market (see figure 19). The inclusion of a utilisation phase within the framework introduced a new dimension to Brush, de Bruin and Welter's (2009) gender-aware model.

#### **6.4. The implications of this study**

The findings from this study has several theoretical and practical implications. This section proceeds with the discussion of the theoretical implications of this study in the field of gender and entrepreneurship literature. Thereafter, this section concludes with the discussion of the practical implications of the findings within this study.

##### **6.4.1. Theoretical implications of this study**

The findings within this research (see chapter 4) provides additional evidence that support the appropriateness and the usefulness of describing growth using the perspective of women entrepreneurs. In addition to the conclusions of prior studies (e.g. Achtenhagen, Naldi and Melin 2010; Ettl and Welter, 2012), the finding within this study theoretically implies that the investigation of growth using women's perspective is useful for understanding and evaluating whether money, management and market have been utilised effectively within women-owned enterprises. Many studies (such as Klyver and Schenkel, 2013) suggested the need for a 'use-oriented' focus within the field of gender and entrepreneurship. This study's theoretical implication could pave the way for the emphasis on a use-oriented approach in understanding and evaluating women and their enterprises. The findings of this study imply that the effectiveness of the way resources are utilised could be examined by assessing the extent to which women's perception of growth aligns with the way they use their resources. Money, management and market are more likely to be utilised effectively when their usage aligns with the way women entrepreneur's perceive growth.

Furthermore, the findings within this study implies that it is beneficial to study growth from the perspective of women entrepreneurs as their perceptions are more likely to harmonise if women-owned businesses operate primarily under a similar social and business context. The findings showed that the personal and business-related challenges, originating from the social

and business contexts, determine the way women entrepreneurs perceive growth. In other words, women entrepreneurs who are drawn from a similar social and business context are likely to experience consistent personal and business-related challenges; and therefore, are largely expected to perceive growth using similar perspectives of growth. Thus, this study indicates that it is more beneficial to study growth using women's perspective of growth which are more likely to be harmonised when such women are drawn from the same social and business context. The above explanation represents a fruitful way to manage the complexities of growth. It will also assist in reducing the number of growth variants that could arise in the study of growth which could make it problematic to study or develop a growth model in the field of gender and entrepreneurship. This study has theoretical implication for understanding the way women choose their perception of growth. Lincoln (2012) suggested that women's perspective of growth is generally framed by feminine traits (internal factors) and external challenges. The women in this study were exposed to both their feminine characteristics, personal and business-related challenges (i.e. internal and external factors). The findings within this study provides support for Dalborg et al. (2012) utilisation of Maslow's theory of motivation to suggest that personal and business-related challenges might motivate women to adopt financial measures of growth as growth perspective. This finding theoretically implies that the existence of personal and business-related problems would cause feminine traits to play an inconsequential role in determining the way women perceive growth.

The new gender-aware model in this study makes a value-added contribution to theory in the field of gender and entrepreneurship by extending Brush, de Bruin and Welter's gender-aware model as that which explains the growth of WOSBs in a developing economy including Lagos Nigeria. Thus, the new gender-aware growth model reflects context-specific issues that has many theoretical implications for the field of gender and entrepreneurship literature. Using Brush, de Bruin and Welter (2009) as a guide, this study captured all the crucial factors that influence the growth of women-owned sewing businesses in Lagos State. The new gender-aware growth model showed that women's perception of growth broadly frames the meanings ascribed to each determinant of growth. This implies that the determinants of growth (such as management) derive their meanings from women's perception of growth. The findings also suggested that the context of this study determines the interrelationships between the growth determinants (i.e. 6Ms). This implies that the relationship between the 6Ms might probably vary from context to context. In that regard, the field of gender and entrepreneurship requires

additional growth models that can explain growth within a specific business, spatial and institutional context.

The findings of this study imply that the context that women entrepreneurs operate within, control women's access and utilisation of money, management and market. Prior studies have primarily focussed on the factors that influence women's access to money, management and market. In addition to that, the findings of this study showed that the context (motherhood, meso-environment and macro-environment) that women-owned firms operated within, inhibited women's utilisation of money, management and market. As such, the findings in this study showed that examining the utilisation phase in the growth model could generate fresh insights for gender and entrepreneurship literature.

#### **6.4.2. Practical implications of the study**

The findings of this study have many practical implications for key entrepreneurship stakeholders, such as women entrepreneurs. The findings within this study implies that women entrepreneurs in Nigeria and other similar developing economies are more likely to experience growth in their businesses if they utilise money, management and market in a way that is aligned with their primary perception of growth. Previous studies have highlighted that women entrepreneurs are struggling to grow their businesses (GEM, 2017). Perhaps, women-owned businesses are struggling to grow because women entrepreneurs are utilising their money, management and market in a way that does not align with their perception of growth. The findings from this study could aid in admonishing women entrepreneurs to streamline the usage of money, market and management with their perspective of growth.

The findings from this implies that the adverse effect of motherhood on women's access to money, management and market could be mitigated when women obtain familial approval to operate a particular type of business. Furthermore, motherhood is an essential medium through which women access money, management and market for their businesses (Aldrich and Cliff, 2003). As such, women entrepreneurs within Lagos Nigeria and in other similar developing economies could be admonished to seek familial approval before operating their businesses. Doing this may prevent motherhood from limiting their access to money. However, it is highly probable that the sociocultural characteristics of motherhood in the developing economy will continue to restrict women's utilisation of money, management and market. This is because women entrepreneurs have little or no control over those sociocultural characteristics of motherhood (Brush, de Bruin and Welter, 2009).

The new gender-aware growth model has implications for women entrepreneurs as it enables them to see an overall view of how different elements influence the growth of their businesses. The finding of this study has significant implication for women's understanding of the sources of barriers and support they encounter when attempting to grow their businesses. The new gender-aware growth framework also provides insights into how all the determinants interplay to influence the growth of women-owned businesses. With this knowledge, women can prioritise and develop strategies for mitigating the growth barriers within their companies. Furthermore, the new gender-aware growth model will also assist women entrepreneurs in ranking and developing tactics for enhancing the growth of their businesses.

#### **6.4.3. Policy Implications of the study**

This study has several implications for policy development, especially in developing countries. Firstly, the findings of this study imply that women-owned businesses in the developing economy region differ from their counterparts in the developed nations (Hill, Leitch and Harrison, 2006; Azmat, 2013; Azmat and Fujimoto, 2016). These differences emanate from the diverse business, social and institutional contexts that they operate within (Welter, 2010; Igwe et Al., 2018; Welter et al., 2016). These contextual differences make women entrepreneurs in Lagos Nigeria to operate their businesses in a different way from those in the developed country context. This implies that women-owned businesses in the developing economies (including Nigeria) would require a set of support mechanisms that are different from those targeted at women-owned businesses operating within the developed countries (such as the United Kingdom). In other words, policymakers within the developing economy region should ensure that they produce support mechanisms that reflect the unique business, social and institutional contexts that women-owned businesses are embedded within (Welter, 2011; Welter et al., 2016). By doing that, policymakers are more likely to lower the failure rate of policies developed to support the growth of women-owned businesses in the developing countries.

Secondly, the findings of this study suggest that women's perception of growth in a developing economy is more likely to be associated with the personal and business-related challenges that they encounter. This means that policymakers, especially those in developing countries, could identify the actual challenges and needs of women entrepreneurs by identifying the way women perceive growth. Additionally, the identification of the way women perceive growth will enable policymakers to develop support mechanisms that are focused on women's perception of growth. By ensuring that alignment between the policies, women's perception of growth and

women's personal and business-related challenges, policymakers are more likely to succeed than fail in supporting the growth of women-owned enterprises. That alignment is particularly crucial for Nigerian policymakers whose past policies have mainly been considered ineffective in supporting the growth of women-owned enterprises (Kiviluoto, 2013; Edelman, 2017; Andrews, 2018). The findings of this study also imply that it is beneficial for support mechanisms to align with women's perception of growth because women entrepreneurs are more likely to exploit such assistance. According to Ettl and Welter (2012), women entrepreneurs are more likely to exploit or effectively utilise support mechanisms that are associated with their perspectives of growth. Thus, policymakers should endeavour that they investigate and understand women's perception of growth and ensure that their perception aligns with the proposed policies.

Thirdly, the new gendered-aware growth framework has implications for knowledge advancement as it offers comprehensive insights into the actual determinants of growth and the way they influence business development in women-owned enterprises. Such knowledge is crucial as the Organisation for Economic Co-operation and Development (OECD) reported that policymakers in the developing economies lack adequate information about women-owned enterprises and their growth activities. That lack of insights into gendered growth activities is one of the factors responsible for the high failure rate of supportive mechanisms targeted at aiding the growth of women-owned enterprises in the SSA region and other developing countries (Edelman, 2017; Andrews, 2018). Therefore, the development of a robust gender-aware growth framework enhances the level of information that stakeholders (such as investors, social leaders and policymakers) possess about women-owned businesses and their growth activities in the developing countries mainly in Sub-Saharan Africa region. That knowledge advancement, with regards to the complete gender-aware framework, will contribute to the development of effective support mechanisms targeted at the growth of women-owned businesses in the developing economies.

## **CHAPTER 7: CONCLUSION**

Several scholars (such as Bruin, Brush and Welter, 2007; Brush, de Bruin and Welter, 2009; Wiklund, Patzelt and Shepherd, 2013; Hechavarria, Bullough, Brush and Edelman 2019) recognised that there is no single theoretical framework that captures all the factors influencing the growth of women-owned businesses. In that light, this research aimed to develop a complete gender-aware framework that explains the business growth of women-owned sewing businesses (WOSBs) in Lagos, Nigeria. Before developing the gender-aware model, the researcher observed discrepancies in the way by which growth was defined among key entrepreneurship stakeholders (Manolova et al., 2012; Kiviluoto, 2013). This study adopted the growth perception of women entrepreneurs because they decide whether to grow their businesses or not (Costin, 2012). As such, this study commenced with the initial exploration and unravelling of the way women entrepreneurs perceived and constructed their perception of growth in the context of this study. By doing that, this study enhanced the effectiveness and explanatory power of the gender-aware growth model offered within this research.

Women entrepreneurs perceived growth primarily as the “increase in customers”. Women entrepreneurs also intermittently described growth using fifteen (15) secondary growth descriptors to reflect the business challenges that they were currently experiencing. The aggregation of the findings showed that women entrepreneurs utilised mainly financial categories of growth perspective. Going by the prism of relational perspective, women entrepreneurs in this study were expected to perceive growth using non-financial descriptors of growth which is primarily associated with gender traits (Stosic, 2016). Furthermore, women were expected to prefer the non-financial growth perspective because of the need to maintain a balanced work-family life (Walker and Brown, 2004). Likewise, some other scholars noted that women entrepreneurs would often see themselves as insufficiently competent to achieve the financial aspect of business growth (Gray, 2002; Woldie and Adersua, 2004). These three positions did not hold which brings this study to two (2) conclusions: (i) internal factors especially feminine traits are becoming less influential over women’s perspective of their business outcomes; (ii) women entrepreneurs have started to perceive/operate their businesses in ways that are associated with their male counterparts because of socioeconomic pressures. Regarding the second point, the findings showed that some women entrepreneurs are co-leaders and co-providers for their households. In light of that, future research should be careful of associating business outcomes and characteristics of women-owned enterprises with feminine

traits. Failing to do that may result in the advancement of inaccurate conclusions about women entrepreneurs and their enterprises in the field of gender and entrepreneurship.

Furthermore, this study evaluated the applicability of Brush, de Bruin and Welter's (2009) gender-aware conceptual framework and its elements. Contrary to Brush, de Bruin and Welter (2009), the 6Ms operated under two different categories of determinants: direct and indirect (see figure 19). Money, management and market influenced the growth of women-owned enterprises directly. These direct determinants offered greater support for growth when their usage aligned with the way women perceived growth. Motherhood, meso-environment and macro-environment indirectly determined the growth of women-owned sewing businesses by controlling their access to money, management and market. The meso-environment only amplified women's access to the direct determinants utilising the membership and information received from trade associations. At the access phase, the macro-environment utilised socio-cultural restrictions and economic conditions to inhibit women's access to money, management and market. While motherhood, through household and gender-related matters, inhibited women's usage of the direct determinants of growth (i.e. money, management and market).

### **7.1. Research Contribution**

The contribution of this study is in two folds: theoretical and practice related. This study contributes to the field of gender and entrepreneurship where some scholars suggested that feminine traits frame the way women entrepreneurs perceive and describe the outcomes of their businesses especially growth (see for instance Woldie and Adersua, 2004; Stosic, 2016; Ogundana et al, in print). This study showed that the influence of feminine traits on women's perception of their business outcomes are presently being eroded by the socioeconomic conditions that women are encountering in the developing economies.

Furthermore, this study contributed a new gender-aware growth model to the field of gender and entrepreneurship. It did that by modifying Brush, de bruin and Welter's (2009) gender-aware model to that which influenced the growth of women-owned sewing businesses in a developing country context including Lagos Nigeria. Consistent with Gerring (2005), the modification of an existing model itself represents a value-added theoretical contribution. The new gender-aware model contributes to future studies as it can be adopted in the study of growth in contexts similar to that of Lagos Nigeria. Moreover, this study contributes to theory by revealing context-dependent ways by which the 6Ms (money, management, market,

motherhood, meso-environment and macro-environment) influenced the growth of women-owned enterprises in a developing country context such as Lagos Nigeria. Such illustration of context-dependent relationships between constructs was described by Crane, Henriques, Husted and Matten (2016; p.783) as a theoretical contribution recognised by journals focussed on theory development including Academy of Management Review.

The new gender-aware growth model within this study contributes to the limited knowledge about women entrepreneurs, their entrepreneurial and growth activities within the developing country context, particularly Sub-Saharan Africa. For instance, the new gender-aware model revealed the sources of challenges inhibiting the growth of women-owned businesses. This knowledge advancement will enable external stakeholders (such as investors, social leaders and policymakers) to develop effective support mechanisms that can mitigate the factors inhibiting the growth and survival of women-owned enterprises in the Sub-Saharan African region. Women entrepreneurs will also benefit from this study's contribution to knowledge. The gender-aware growth model contributes to women's understanding of the sources of barriers and support they encounter when attempting to grow their businesses. The framework also provides insights into the way these factors interplay to influence the growth of their businesses. With this knowledge advancement, these women can prioritise and develop strategies for mitigating the growth barriers within their businesses. Furthermore, the framework offered in this study will also assist women in ranking and developing tactics for enhancing the growth of their businesses.

## **7.2. Newness**

The newness of this study is reflected in the contribution of the new gender-aware growth framework for the field of gender and entrepreneurship. As highlighted earlier, little or no attempt has been made to introduce a gender-aware growth model for women-owned sewing businesses (WOSBs), particularly those that operated in a developing country context such as Lagos Nigeria. Furthermore, the issue of newness is reflected by the way this study provides a holistic illustration of the factors that frame women entrepreneurs' construction of their perception of growth. The study also demonstrates newness by identifying different ways by which women entrepreneurs, that operate sewing businesses, could describe growth within their businesses. This study advances the literature by illustrating that women entrepreneurs associated their perception of growth with the business challenges that they are currently encountering. Finally, this study illustrates the complete interrelationships between the 6Ms

(i.e. money, management, market, motherhood, meso-environment and macro-environment) within women-owned sewing businesses. This study also demonstrates the basis for describing and measuring 6Ms in future studies. This study revealed that the description of those 6Ms, within women-owned sewing businesses, has to be linked with the way women describe growth.

### **7.3. Policy Implications and Recommendations**

Based on the findings, this study recommends that policymakers and other stakeholders (such as social leaders) should consider developing support mechanisms that align with the way women perceive growth. This is because, in the past, policymakers have primarily developed support mechanisms that aligned with the way they perceived growth (see for instance Ramadani, Hisrich and Gërguri-Rashiti, 2015; Adom and Asare-Yeboah, 2016). Such support mechanisms have been mostly unsuccessful (Edelman, 2017; Andrews, 2018). As such, this study encourages policymakers to develop support mechanisms that align with women's perception of growth (i.e. increase in the number of clientele). Ensuring that alignment between women's view of growth and the form of support mechanisms might encourage women entrepreneurs to exploit and utilise that assistance. According to Ettl and Welter (2012), women entrepreneurs are more likely to exploit or effectively utilise support mechanisms that are associated with their perspectives of growth.

Based on the new gender-aware growth model, this study encourages stakeholders, especially policymakers, to introduce laws and regulations that can mitigate the effects of socio-cultural restrictions on women's access to money, management and market. This is necessary as the World Bank women, business and law database (2013) identified that the Sub-Saharan African region (Niger, Kenya, Madagascar, Sudan and Nigeria) have the least proportion of laws or criminal sanctions that explicitly addressed gender-related issues that can inhibit the development of women-owned enterprises such as sexism; male-dominated tradition of property ownership; and sexual harassment in businesses. The new gender-aware growth model demonstrates that gender-related issues play a considerable role in inhibiting women's access and utilisation of money, market and management within their businesses. Therefore, the introduction of laws that are capable of defusing those gender-related matters will enhance women entrepreneurs' access and utilisation of money, management and market for their enterprises.

Stakeholders (social leaders, policymakers and investors) are also encouraged to offer non-formal pieces of training in addition to formal education. This study indicated that non-formal form of training is more beneficial for women-owned sewing businesses than the formal education system. This means that stakeholders should only introduce educational training that suits the industry sector that women entrepreneurs operate their businesses within. The introduction of formal learning opportunities is likely to be ineffective for women entrepreneurs in the sewing sector. For LASTFADAN and NUT, it is recommended that practical steps should be taken to verify the authenticity of any information or advice before notifying their members. This is because this study revealed that some information provided to women entrepreneurs by those trade associations were not authentic. The verification of any information and advice would mitigate the risk of women entrepreneurs making mistakes that may be detrimental to their businesses.

This study recommends that women entrepreneurs should attempt to lower the adverse effect of their motherhood on their utilisation of money, management and market within their businesses. For instance, the adverse effect derived from their social roles as women can be lowered by recruiting housekeepers who could assist in executing their household responsibilities. By doing that, women entrepreneurs would have more time that can be allocated to the development of their sewing businesses. Besides, as some of the women entrepreneurs are already doing, it is recommended that women entrepreneurs should further utilise the skills and expertise of the members of their household. By doing that, these women entrepreneurs would be able to reduce their operating expenses through which they can improve the money available for operating their sewing businesses.

#### **7.4. Generalisation**

This study does not make any statistical generalisation from the findings to the general population of women-owned businesses. This is because this study utilised a small sample of 35 women entrepreneurs in its research design. As such, this research could only generalise the findings to theory. Nevertheless, the new gender-aware growth model might apply to women-owned enterprises operating within the sewing and fashion industry of other countries within Sub-Saharan Africa and other developing economies similar to that of Lagos Nigeria. Furthermore, the new gender-aware growth model could probably apply to other Nigerian women-owned enterprises operating within sectors with a high proportion of women entrepreneurs such as agriculture, general retailing, and the craft industry.

### **7.5. Limitations and Future research directions**

This study is limited by the use of qualitative research design with a small sample of 35 women entrepreneurs. As such, this study failed to make any statistical generalisation. Nonetheless, the qualitative research design adopted in this study generated rich insights into why and how women perceive and construct their perception of growth. The research design also offered rich insights into the interrelationships between the 6Ms and the way they influenced growth. The researcher invites future studies to test the findings of this study, particularly the new gender-aware growth model and its logic, using large sets of data or quantitative research design. Future research could also evaluate the applicability of the new gender-aware growth framework to other business sectors with a high proportion of women within other developing economies similar to Lagos Nigeria. By doing that, the appropriateness of the new gender-aware growth model will be further advanced, enriching knowledge in the developing country context and in the field of gender and entrepreneurship.

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## APPENDICES

### Appendix 1: Information about the women-entrepreneurs that partook in this study

Respondents with Code Names	Local Government	Number of Apprentice/Staffs	Types of Garments Sewn (Gender and Type of Garments)	Side Businesses
<b>Respondent A13</b>	Lagos Mainland	5 Staffs	Both male and female garment	Selling clothing accessories
<b>Respondent B1</b>	Alimosho		Sew for Female clients alone (native and western designs)	None
<b>Respondent C9</b>	Agege	3 Female apprentice and no staffs	Sew for Female clients alone (native and western designs)	None
<b>Respondent D8</b>	Surulere	None	Sew for Female clients alone (native and western designs)	None
<b>Respondent E1</b>	Alimosho	1 Female Apprentice and no staffs	Sews for Unisex (native and western designs).	Sells ready-made dresses and all kind of drinks (alcohol and non-alcohol)
<b>Respondent F4</b>	Mushin	3 apprentices and 2 staffs	Sews for unisex (native designs)	Sells cloth fabrics.
<b>Respondent G2</b>	Ajeromi-Ifelodun	5 Female Apprentices and no staffs	Sew for Female clients alone (native and western designs)	None
<b>Respondent H4</b>	Mushin	5 Female Apprentices and no staffs.	Sew for Female clients alone (native and western designs)	None
<b>Respondent I2</b>	Ajeromi-Ifelodun	13 Female Apprentice and no staffs.	Sew for Female and Male clients (native and western designs)	Sells sewing materials
<b>Respondent J3</b>	Kosofe/Ikosi-Sheri	None	Sew for female clients alone (native and western designs)	None
<b>Respondent K5</b>	Oshodi-Isolo	4 Apprentices	Sew for female clients alone (native and western designs)	None
<b>Respondent L13</b>	Lagos Mainland	5 Staffs	Sew for Female and male clients (native and western designs)	Selling of cloth fabrics
<b>Respondent M14</b>	Ikeja	2 Female Apprentices and 1 Female Staff	Sew for Female clients alone (native and western designs)	Selling tailoring materials
<b>Respondent N16</b>	Badagry	6 Female Apprentices and No Staffs	Sew for Female clients only (native and western designs)	Sells undergarments such as pants & bras
<b>Respondent O18</b>	Lagos Island	2 Female Apprentices and no staffs	Sew for female clients alone (native and western designs)	Gets paid to act as Master of Ceremonies
<b>Respondent P7</b>	Ikorodu	4 Female Apprentices and no staffs	Sew for unisex (native and western designs)	None
<b>Respondent Q11</b>	Shomolu	3 Female apprentice and no staffs.	Sew for female clients alone (native and western designs) but sometimes sews cap for men.	Selling of fizzy drinks & locally made sexual drugs
<b>Respondent R20</b>	Ibeju-Lekki	9 Female Apprentices and no staffs	Sew for female clients alone (native and western designs)	None but plans to diversify in future
<b>Respondent S13</b>	Lagos Mainland	6 Female Staffs	Sew for female clients alone (native and western designs)	None
<b>Respondent T0</b>	AMAC council	Less than 10 female and staffs	Sew for both female and male (native and western designs)	Runs a skill acquisition centre where she trains people
<b>Respondent U13</b>	Lagos Mainland	6 Female Apprentices and no staffs	Sew women and children wares (native and western designs)	Selling of cloth materials and kerosene.
<b>Respondent V17</b>	Apapa	3 Female Apprentices and no staffs	Sew for women and children only (native and western designs)	None but plans to sell cloth fabrics soon
<b>Respondent W2</b>	Ajeromi-Ifelodun	18 Female Apprentices and no staff	Sew for female clients alone (western designs)	Selling of cloth materials
<b>Respondent X1</b>	Alimosho	4 Female Apprentice and no staff	Sew for female clients alone (native and western designs)	Produce & sell Tie & die cloth & also sell materials
<b>Respondent Y15</b>	Eti-Osa	6 Female Apprentices and no staff	Sew for female clients alone (native and western designs)	None but plans to sell tailoring materials in the nearest future.
<b>Respondent Z19</b>	Ifako-Ijaiye	7 Female Apprentices and no staff	Both male and female clients (native and western designs)	Sells cloth materials & ready-made clothes
<b>Respondent ZA9</b>	Agege	2 Female Apprentices and No staff	Sews for both male and female.	Produce and Sells tie and die cloth
<b>Respondent ZB10</b>	Ifako-Ijaiye	1 female apprentice and no staff	Sew for female clients alone (native and western designs)	None but plans to sell cloth in the future.
<b>Respondent ZC14</b>	Ikeja		Sew for female clients alone (native and western designs)	None
<b>Respondent ZG6</b>	Ojo		Sew for female clients alone (native and western designs)	None
<b>Respondent ZG12</b>	Amuwo-Odofin		Sew for female clients alone (native and western designs)	None

## **Appendix 2: Participant Information Sheet and Consent Form**

**Study Title:** Factors influencing the business growth of women-owned sewing businesses (WOSB) in Lagos state, Nigeria

**Locality:** Lagos State, Nigeria

**Lead investigator:** Oyedele Ogundana

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You are being invited to take part in a research study. Before you decide, it is important for you to understand why the research is being carried out and what it will involve. Please take time to read the following information carefully. Also, please ask me if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part in this study.

- **What is the purpose of the study?**

This is a PhD study which is focused on contributing a gender-aware framework that articulates the factors influencing the business growth of growth-oriented women-owned sewing businesses (WOSB) operating in Lagos state, Nigeria. This framework will assist stakeholders, such as the Nigerian Union of Tailors and government supporting agencies, in developing effective and efficient support actions that will assist the business growth of women-owned sewing businesses. In order to achieve this aim, I would like to investigate your understanding of business growth and factors influencing your entrepreneurial performance.

- **Why have I been chosen?**

You have been chosen because you meet the criteria set for this study. These criteria include the type of business considered, sewing businesses; age of business, minimum of 3years; location, Lagos state; and trade association, Nigerian Union of Tailors (NUT).

- **Do I have to take part?**

No. It is up to you to decide whether or not to take part. If you do want to take part in this study, you will be given this information sheet to keep and be asked to sign a consent form. You are still free to withdraw at any time and without giving a reason.

- **What do I have to do if I take part?**

I shall call you on phone or skype, depending on your choice, at a time most convenient for you as long as you feel willing/able to talk. **With your consent, the interview will be recorded and transcribed.**

- **What types of questions might be asked?**

The interview questions would center on your perspective of business growth, and how motherhood roles and other factors in the environment (such as culture, social-networks, religious beliefs, government laws, etc) influence your entrepreneurial performance. You can expect questions such as

1. How do you define business growth?
2. Tell me about your plans for your business over the next 5years?
3. How do you know when you have achieved this plan?
4. Do you have a family? Over the years, tell me how your family have supported your business?

- **Must I answer all the interview questions?**

No. You have the right not to answer any question.

**4. What are any possible disadvantages and risks of taking part?**

It will take time out of your day, but every effort will be made to minimize the inconvenience caused and to ensure your comfort in the interview process. Also, it will be possible to take a break or stop at any point during the interview.

**5. What are the possible benefits of taking part?**

This research will be of benefits to the entire sewing business sector, as it intends to identify your views and thereafter proffer a framework so that stakeholders (Nigerian Union of Tailors and the government supporting agencies) can introduce an informed support actions that will enable the growth of your businesses.

**6. What will happen if I don't want to carry on with the study?**

If you agree to be interviewed but change your mind during the interview, you can withdraw during the interview session. Also, you are allowed to withdraw all data you have provided up to the point of withdrawal. However, data can only be withdrawn within 3 weeks after an interview (or withdrawal notice). Requests after 3 weeks will not be honored.

**7. How do I withdraw from this study?**

You can withdraw from this study by sending a **"Notice of Withdrawal from Study"** to the lead investigator (see email address at the bottom of this document). You can also notify the lead investigator via telephone (see phone number at the bottom of this document). However, this must be done within 3 weeks from the interview date. Notice after this period will not be honoured.

**8. Complaints**

I do not anticipate any problems arising during this study. If you do have a concern, however, about any aspect of this study or the conduct of the researcher, please feel free to contact my research supervisor Dr Galanakis Kostas (at [kostas.galanakis@ntu.ac.uk](mailto:kostas.galanakis@ntu.ac.uk)) or the Nottingham university Graduate School (at [BLSPHDAdmin@ntu.ac.uk](mailto:BLSPHDAdmin@ntu.ac.uk)).

**4. Will my taking part in this study be kept confidential?**

Due to the method design adopted in this research study, the researcher cannot guarantee complete confidentiality. This is because direct quotes may be taken from the interviews and used in the report. Nevertheless, I assure you that any quotes used will be anonymised. At no time will your name be referred to throughout this study.

**5. What will happen to the data?**

The data recorded from the interview will be analysed for this research project.

**6. What will happen to the results of the research study?**

The results of the research study will be written up and form the basis of my PhD thesis. Parts of the study will also be submitted for publication.

7. **Who is organizing and funding the research?** The research is a PhD project that is self-funded.

8. **What if I have questions that are not included in this information sheet?**

Please feel free to ask any question whatsoever before giving your consent. The principal investigator (which is myself) is the one to speak to in this case.

Thank you for taking the time to read this information sheet.

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**CONSENT**

**(PLS TICK AND APPEND THE CORRECT STATEMENT)**

Having read the information sheet above, I hereby AGREE/DO NOT AGREE to take part in this study. I also confirm (by ticking) the following statements below;

1. I confirm that I am 18years of age or older
2. That my decision to partake in this study is based on my own personal discretion

PLS STATE HERE YOUR INITIALS

### **Appendix 3: Interview Guide Questions for women Owner-Managers Of Women-Owned Sewing Businesses (WOSBs)**

I would start by saying thank you for agreeing to participate in this discussion. As mentioned in the consent form, you do not have to answer any question that you are not comfortable with. This interview session should not last longer than 60minutes. You can take a break during the interview if you like. Do you give your consent to undertake this interview?

Is it okay to have your husband participate in this research?

- Can you confirm the industry sector you belong to? What is your opinion about growing a sewing business? Are you interested in growing your sewing business? From your view, how do you define growth?
- Do you have any plans for your sewing business over the next 5years? How do you know when you have achieved this plan(s) for your sewing business?
- What role will your access to money play in achieving these plans? If you have more money for your business, how would you use it to within your sewing business?
- In what ways does your family members determine the amount of money available within your sewing business?
- Which of your personal status played the biggest role in your access to money: your status as a woman  or status as a mother  or status as a wife . How does this particular status (whether as a woman or mother or wife) influence your access to money for your sewing business?
- Which institutions played a role in your access to money for your sewing business? What role did LASTFADAN and other business networks played in your access to money for your sewing business?
- In what ways do you think your beliefs influenced your access to money for your sewing business? What role has the social group (religious/cultural) you belong to played in your access to money for your sewing business?
- In which ways has government institutions (Lagos-State/Federal government) influenced your access to money for your sewing business?
- In what ways does your customers influence the growth of your sewing business? Are there any factors determining your ability to identify, attract and retain customers for your business?
- In what ways has your family members influenced the current number of customers patronising your sewing business?
- In which ways has institutions such as LASTFADAN (NUT) influenced the current number of customers within your sewing business? In what ways has other business networks determined the current number of customers in your sewing business?
- In what manner has your social (religious/cultural) group influenced the number of customers currently patronising your sewing business? How has your beliefs impacted the number of customers that you have within your sewing business?
- How has the government institutions (Lagos State/Federal government) effected the number of the number of customers that you have within your sewing business?

- How has your level of education influenced the growth of your sewing business? and In what ways did your prior experience determined the growth of your sewing business?
- In what ways has your family members determined your current level of education? And in what ways has your family members influenced your current level of experience? How does your role as a mother influence your level of education and experience?
- Are any of your family members involved in the running of your sewing business? Who? and How are they involved? Do they receive an amount of wages different from an outsider?
- How often does LASTFADAN set up training sessions and skills enhancement programs? How as these programs influenced the growth of your sewing business?
- In what ways does the Lagos State/Federal government determine your level of education and prior experience?
- Does your social group (religious/cultural) play any role in determining your level of education and prior experience? How has your beliefs influenced your level of education and prior experience?

### General Questions

- Please confirm what age bracket you belong to?

Below 30		36-40		46-50	
31-35		41-45		51 Above	

- What is the highest level of education you have obtained?

Secondary School Leaving Certificate	
Diploma	
Degree	
Master's Degree	
Doctorate Degree	

#### **Appendix 4: Interview Guide Questions for Senior Executives who were responsible for the day-to-day running of LASTFADAN/NUT**

I would start by saying thank you for agreeing to participate in this discussion. As mentioned in the consent form, you do not have to answer any question that you are not comfortable with. This interview session should not last longer than 30minutes. You can take a break during the interview if you like. Do you give your consent to undertake this interview?

1. Please tell me about LASTFADAN/NUT. Tell me about their plans for female sewing businesses.
2. How do you think women-owned sewing businesses perceive growth?
3. In your view, what are those factors inhibiting women-owned sewing businesses from growing? And How?
4. What roles has LASTFADAN/NUT played towards eliminating these factors influencing women-owned sewing businesses in Lagos state.
5. In what ways has LASTFADAN/NUT influenced the business growth of women-owned sewing businesses in Lagos state, Nigeria?
6. What roles has LASTFADAN/NUT played in women-owned sewing business access to money. And How?
7. In which ways has LASTFADAN/NUT effected the number of customers within women-owned sewing businesses operating in Lagos?
8. How has LASTFADAN/NUT impacted female members level of expertise?
9. In what ways has LASTFADAN/NUT effected female members level of experience?
11. In what ways has LASTFADAN/NUT influenced the role of women in their family/home?
12. What form of influence does LASTFADAN/NUT have on the Lagos State and Federal Government.

#### **Appendix 5: Interview Guide Questions for Senior Government Officials About Women-Owned Sewing Businesses**

I would start by saying thank you for agreeing to participate in this discussion. As mentioned in the consent form, you do not have to answer any question that you are not comfortable with. This interview session should not last longer than 30minutes. You can take a break during the interview if you like. Do you give your consent to undertake this interview?

- In your opinion, how do you think women-owned sewing businesses perceive growth in Lagos-State? In your view, what factors influences the business growth of women-owned sewing businesses in Lagos-State?
- What roles has the Lagos-State Government played towards eliminating these factors influencing women-owned sewing businesses in Lagos state ?
- In what ways has the Lagos-State Government influenced the business growth of women-owned sewing businesses in Lagos state, Nigeria? Are there any specific ways

the Lagos-State Government has influenced the business growth of women-owned sewing businesses in Lagos state, Nigeria?

- What roles has the Lagos-State Government played in women-owned business access to money? Are there any specific ways the Lagos-State Government has influenced women-owned sewing business access to money? And How?
- In which ways has the Lagos-State Government effected the number of customers within women-owned sewing businesses operating in Lagos? Are there any specific ways the Lagos-State Government effected the number of customers within women-owned sewing businesses operating in Lagos?
- How has the Lagos-State Government impacted female entrepreneurs level of education? Are there any specific ways by which the Lagos-State Government has impacted the level of education of female entrepreneurs who own sewing businesses?
- In what ways has the Lagos-State Government effected female entrepreneurs level of experience? Are there any specific ways by which the Lagos-State Government has impacted the level of experience of female entrepreneurs who own sewing businesses?
- How has the Lagos State Government supported female entrepreneurs in combining their motherly role and entrepreneurship?
- In what ways does the government relates with LASTFADAN/NUT to influence the growth of women-owned sewing businesses?
- In your opinion, how do you view sewing businesses and the fashion sector, especially women-owned?

**Appendix 6: Questions for Women-Owned Sewing Businesses in Lagos-State, Nigeria**

### 3. Appendix 6: Questions for Women-Owned Sewing Businesses in Lagos-State, Nigeria

This research is concerned about examining the factors that are influencing the growth of your sewing business. This survey contains fifteen (15) questions that can assist me to understand these challenges better and to report them precisely in my research study. Broadly, these questions can be answered in 20 minutes. However, you do not have to answer any question that you are not comfortable with. Thank you in anticipation of your honest answers to the questions below.

1. Which of the option below reflects your age bracket?

Below 30		36-40		46-50	
31-35		41-45		51 Above	

2. What is your marital status?

- Single  
 Married  
 Divorced

3. What ethnicity do you belong to?

- Yoruba  
 Hausa  
 Igbo  
 Others

4. What is the highest level of education you have obtained?

Primary school	
Secondary School Leaving Certificate	
Degree	
Master's Degree	
Doctorate Degree	
Others	

5. Which local government does you sewing business primarily operates in? \_\_\_\_\_

6. Are you interested in growing your sewing business?

- Yes  
 No

7. In your own opinion, how do you define **GROWTH** for your sewing business? Growth in my sewing business means

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8. Using a scale of 1-5, circle your level of agreement with the following meanings to **GROWTH**. Where: 1 = Strongly Disagree, 2= Disagree, 3= Neither Agree nor Disagree, 4 = Agree, and 5= Strongly Agree.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
✚ Growth is the change in the number of customers that I sew for	1	2	3	4	5
✚ Growth is the change in the number of sewing machines that I have in my shop	1	2	3	4	5
✚ Growth is the change in the size of my sewing shop	1	2	3	4	5
✚ Growth is the change in profit generated in my sewing business	1	2	3	4	5

9. **Circle your level of agreement** with the following statements; where: 1 = Strongly Disagree, 2= Disagree, 3= Neither Agree nor Disagree, 4 = Agree, and 5= Strongly Agree.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
✚ Access to money restricts the growth of my sewing business.	1	2	3	4	5
✚ Access to customers restricts the development of my sewing business.	1	2	3	4	5
✚ My level of education restricts the progress of my sewing business.	1	2	3	4	5
✚ My level of experience restricts the advancements of my sewing business.	1	2	3	4	5

10. What are the other factors affecting the growth of your sewing business in Lagos State?

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11. Which of the followings has **influenced** your access to money for your sewing business (you can pick more than one option)?

- Lagos-State/Federal Government
- LASTFADAN/NUT
- My Family members (including children, spouse, extended family members and friends)
- My church/mosque
- Other, please state \_\_\_\_\_

Would you like to explain how? \_\_\_\_\_

12. Which of the followings has influenced your access to customers for your sewing business (you can pick more than one option)?

- My church/mosque
- My Family members (including children, spouse, extended family members and friends)
- LASTFADAN/NUT
- Lagos-State/Federal Government
- Other, please state \_\_\_\_\_

Would you like to explain how? \_\_\_\_\_

13. Which of the followings has influenced your level of education/experience in sewing clothes for your customers (you can pick more than one option)?

- Lagos-State/Federal Government
- My church/mosque
- My Family members (including children, spouse, extended family members and friends)
- LASTFADAN
- Other, please state \_\_\_\_\_

Would you like to explain how? \_\_\_\_\_

14. On a scale of 1 to 5, how would you rate LASTFADAN/NUT regarding:

	Very Poor	Poor	Average	Good	Very Good
✚ Your access to money for your sewing business.	1	2	3	4	5
✚ Your access to customers for your sewing business.	1	2	3	4	5
✚ The provision of educative/trainings /skill enhancement programs.	1	2	3	4	5

Or tick  if you have never heard of LASTFADAN/NUT before.

15. On a scale of 1 to 5, how would you rate the Lagos State/Federal Government regarding:

	Very Poor	Poor	Average	Good	Very Good
✚ Your access to money for your sewing business.	1	2	3	4	5
✚ Your access to customers for your sewing business.	1	2	3	4	5

✚ The provision of educative/trainings /skill enhancement programs.	1	2	3	4	5
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Or Tick  if you have Never used the services from Lagos State/Federal Government

16. On a scale of 1 to 5, how would you rate supports from your family-members regarding:

	Very Poor	Poor	Average	Good	Very Good
✚ Your access to money for your sewing business.	1	2	3	4	5
✚ Your access to customers for your sewing business.	1	2	3	4	5
✚ The provision of educative/trainings /skill enhancement programs.	1	2	3	4	5

Or tick  if you have no family support for you sewing business

Please state , if you like, any other restrictions or benefits that you have received and not covered by the above options that you consider critical to the growth of your sewing business:\_\_\_\_\_

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Thank you for your support.