

## **Female entrepreneurship in Africa: A review, trends, and future research directions**

### **Abstract**

There has been a significant increase in scholarly literature about female entrepreneurship in Africa. In order to take stock of the state of female entrepreneurship on that continent, this paper examines articles published in peer-reviewed journals over the period 1987 to 2019. Using a mixed embeddedness approach, the analysis of these articles shows how cultural, institutional, economic, political, and social contexts shape the resources and strategies used by female entrepreneurs, and in turn, the interactions between the contexts, resources, and strategies determine the outcomes of female entrepreneurship in Africa. We argue that the environments in which female entrepreneurs are embedded lead to the development of innovative strategies and ways of gaining access to diverse resources. More papers on female entrepreneurship in Africa were published between 2015 and 2019 than in the previous 27 years. A comprehensive analysis of the articles sampled for this systematic literature review has led to the development of new insights and opportunities for future research.

**Keywords:** female entrepreneurship; Africa; systematic literature review; contextual influences; mixed embeddedness, entrepreneurial outcomes

## 1. Introduction

Africa has the highest rate of entrepreneurship in the world, and it is the only continent on which women account for the majority of entrepreneurs (World Bank, 2019). As well, Africa has a long tradition of female entrepreneurs, and examples abound. As a significant example of this phenomenon, Maggy Lawson, known locally in Togo as ‘Mama Benz’, rose to prominence as a female entrepreneur in the 1970s by selling brightly printed cotton cloth for garments made throughout West Africa (Dieterich, Hakura, & Newiak, 2016), and in 1999, Divine Ndhlukula founded Zimbabwe’s first ISO certified security company, SECURICO. In 2005, Bethlehem Tilahun Alemu, an Ethiopian entrepreneur, founded SoleRebels, now among Africa’s most recognisable footwear manufacturers.

Barely a month passes without some new official report, media article, or conference noting the significant contributions made by female entrepreneurs in Africa: ‘Africa’s women mean business’ (Neighbour, 2019), ‘can add millions to economies if taken more seriously’ (Shearman, 2020). Female entrepreneurs in Africa are ‘rewriting the narrative’ and are ‘set to transform Africa’s economy’ (Kelly-Linden, 2020), and thus they are the ‘future of the African continent’ (World Bank, 2018). Clearly, women entrepreneurs in Africa make significant contributions to innovation, job and wealth creation, poverty reduction, and household welfare (Amine & Staub, 2009; Crittenden et al., 2019; Friedson-Ridenour & Pierotti, 2019; Guma, 2015; Nukpezah & Blankson, 2017; Otoo et al., 2012; Scott et al., 2012). Beyond the eye-catching media articles and official reports, however, what is the state of scholarly research on female entrepreneurship in Africa?

The objectives of this article are to review the extant scholarship on female entrepreneurship in Africa, take stock of the resources, strategies, and institutional, political, economic, social, and cultural contexts, explore the outcomes of entrepreneurial activities, identify research gaps, and suggest future research opportunities. Following Chreim et al. (2018), our paper addresses three key questions: (i) What aspects of the political, economic, social, and cultural contexts influence female entrepreneurship in Africa? (ii) What resources help shape female entrepreneurial strategies in Africa? and (iii) What are the outcomes of female entrepreneurship in Africa?

This paper is grounded in the mixed embeddedness approach (Kloosterman, 2010; Kloosterman et al., 1998; Kloosterman et al., 1999), which advocates an interactionist framework in which entrepreneurs are regarded as being embedded in their own social networks as well as the broader political, economic, social, and cultural structures of their external environment (Kloosterman et al., 1999). In line with this approach, our systematic literature review focuses on the interaction between female entrepreneurs in Africa, their resources, strategies, and political, economic, social, and cultural contexts, and the resulting outcomes at different levels.

Our study makes three major contributions. First, we offer a detailed account of female entrepreneurship in Africa. Over the years, scholars have conducted reviews on female entrepreneurs (e.g., Ahl, 2006; Brush, 1992; De Vita, Mari, & Poggese, 2014; Gundry, Ben-Yoseph, & Posig, 2002; Henry, Foss, & Ahl, 2016; Poggese, Mari, & De Vita, 2016; Yadav & Unni, 2016) and female immigrant entrepreneurship (Chreim et al., 2018), but Africa was not the focus of these studies, and thus we attempt to close this gap by conducting a systematic literature review of the extant scholarship on this topic. As a result, we provide a more nuanced understanding of female entrepreneurship in Africa by taking a deeper look at the interactions between contexts, resources, strategies, and outcomes. Second, our review identifies research gaps which could be addressed by future studies. We note, for example, that the use of new financing alternatives (e.g., crowdfunding and peer-to-peer lending by female entrepreneurs in Africa who own entrepreneurial ventures that display high growth potential) is a topic that remains understudied. Additionally, the existing literature devotes little attention to innovative strategies used by female entrepreneurs in Africa, including how they build informal transnational networks to tap into new markets. Third, by using the mixed embeddedness approach, we argue that the political, economic, social, and cultural embeddedness of female entrepreneurs, as well as the resources and strategies they use, interact to determine entrepreneurial outcomes.

The paper is organised as follows. First, we outline our methodology, followed by a discussion of trends and the conceptual framework. We then engage in a thematic review of female entrepreneurship in Africa and conclude the paper by discussing its limitations and future research opportunities.

## **2. Methodology, trends, and conceptual framework**

This section sheds light on the methodology used to search for the articles used in this review, and provides a quantitative analysis of the growth of female entrepreneurship research in Africa as well as the distribution of articles by country and publication outlets.

### *2.1 Literature search methodology*

We performed a systematic literature review (SLR) for this study, which is particularly useful when large volumes of evidence spanning long periods are involved (Henry, Foss, & Ahl, 2016). Also, a systematic approach was selected for this study because we wanted to assess trends as opposed to exploring specific case studies. Additionally, we chose to use the SLR since it is now recognised by scholars as an appropriate method for conducting reviews within the field of female entrepreneurship (e.g., Jennings & Brush, 2013; Moreira et al., 2019; Poggesi, Mari, & De Vita, 2016). Unlike traditional narrative reviews, the SLR approach ensures transparency, employs rigorous methods, and allows replicability (Jones, Coviello, & Tang, 2011; Thorpe et al., 2005).

Based on the traditional SLR process, we established the following set of research criteria:

1. We chose the Web of Science Core Collection, Business Source Complete, and ABI/INFORM to identify relevant literature.
2. We decided that the selected articles had to have been written in English and published in peer-reviewed journals during the time period January 1980 to December 2019 (the most recent complete publishing year).
3. Following De Vita, Mari, & Poggesi (2014), books, book chapters, book reviews, conference proceedings, working papers, and reports were excluded. We also excluded papers where the female entrepreneurship dimension was deemed to be an insignificant component or by-product of the study, including those which focused on women's career progression in their places of work (Henry, Foss, & Ahl, 2016).
4. Using the Web of Science Core Collection, Business Source Complete, and ABI/INFORM, searches were conducted by means of a Boolean keyword search using the terms (woman\* OR women\* OR female\* OR gender\* AND entrepreneurship\* OR entrepreneur\* OR enterprise\* OR business\* OR firm\*) in the title, keywords, and abstract fields.

5. We conducted a search using the keyword ‘Africa’ and a country-by-country search (meaning all 54 African country names were searched for) within the results generated in Phase 4.
6. Following Poggesi, Mari, & De Vita (2016), we required that the papers selected in Phase 5 contained the terms ‘woman’, ‘women’, ‘female’, or ‘gender’ in their abstract fields.
7. Also following Poggesi, Mari, & De Vita (2016), we required that the articles selected in Phase 6 also contained at least one of the following five additional search keywords in their abstract fields: ‘entrepreneurship’, ‘entrepreneur’, ‘enterprise’, ‘business’, or ‘firm’. These keywords were selected since they were especially suitable for identifying articles that discussed women’s entrepreneurship.
8. We read the abstracts of the resulting articles to ensure their substantive relevance.
9. We downloaded and reviewed the resulting articles in order to identify the topics discussed.

Unlike previous SLRs, we did not restrict our search to journals with a high impact factor (see, Aliaga-Isla & Rialp, 2013) or the ‘Big Five’ top tier entrepreneurship research journals (see, Foss et al., 2019). We chose the Web of Science Core Collection (WOSCC) as one of the platforms to identify relevant papers, which is consistent with a recent study that concluded that the Web of Science (i.e., WOSCC and Medline) was one of 14 academic search systems that are ‘well-suited to evidence synthesis in the form of systematic reviews as they met all necessary performance requirements’ and that the 14 academic search systems ‘can be used as principal search systems’ (Gusenbauer & Haddaway, 2020, p. 208). Additionally, we decided to conduct a country-by-country search in addition to conducting a search using the keyword ‘Africa’, as using the keyword ‘Africa’ excludes many studies relevant to the continent that do not have Africa as a key term. Table 1 shows the results from our search, and particularly the outputs from Phases 4 to 8.

**Table 1.** Summary of results

<b>Phases</b>	<b>Description</b> (adapted from Poggesi, Mari, & De Vita 2016)	<b>Total</b>
4	Articles generated using 9 Boolean keywords	2,212,920
5	Articles generated using keyword 'Africa' and based on country-by-country search	99,809
6	Articles containing at least one of 4 primary keywords in their abstracts	20,324
7	Articles containing at least one of 5 additional keywords in their abstracts	229
8	Articles whose abstracts were substantively relevant	147

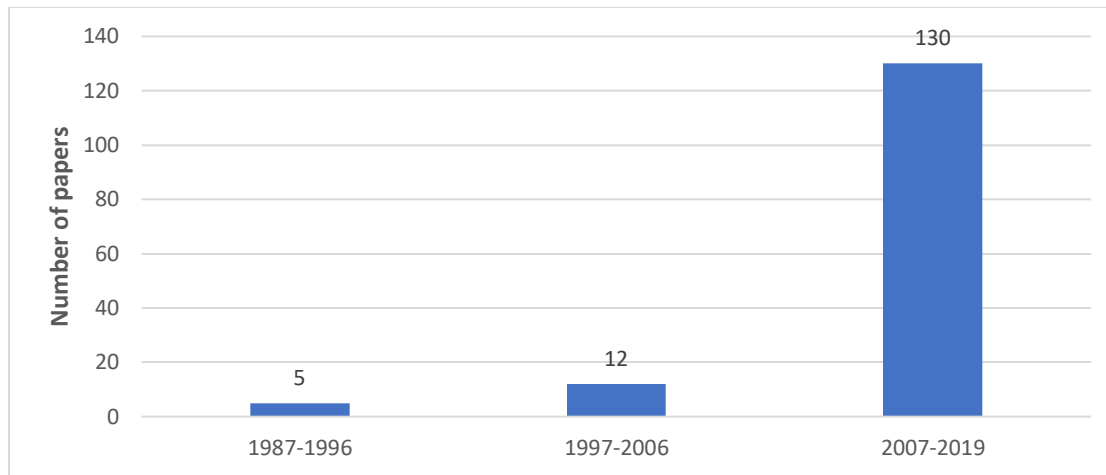
Source: Authors' findings

In order to analyse the 147 papers selected, we first created an Excel workbook (Petticrew, 2006) to dissect and code the country or countries of focus and the contexts, resources, strategies, and outcomes.

## *2.2 Growth in female entrepreneurship research with regard to Africa (1987–2019)*

There has been a gradual rise in female entrepreneurship research regarding Africa. From our sample, researchers started publishing studies on female entrepreneurship in academic journals over three and half decades ago, but just 3.4% of the articles in our sample were published between 1987 and 1996, while 8.2% of the articles were published between 1997 and 2006. A significant percentage of papers (88.4%) was published during the third period, which was between 2007 and 2019 (Figure 1). More precisely, 2015 marked the beginning of a significant rise in the number of publications in this field, and 50.3% of papers in our sample were published between 2015 and 2019. Put another way, more papers on female entrepreneurship in Africa were published between 2015 and 2019 than in the previous 27 years.

**Figure 1.** Distribution of articles by period



Source: Authors' computation

### 2.3 Distribution of articles by publication outlet

This systematic literature review indicates that research focusing on female entrepreneurship with Africa as the context has been broadly published in journals that have either a low Association of Business Schools (ABS) ranking, or none. A high ABS ranking, which correlates with the impact factor of a journal, acts as an indicator of its effectiveness within the wider context of the international research community (O'Neill, 2000). Considering that a significant percentage (87%) of the articles on female entrepreneurship in our review appeared in journals with a low ABS ranking or none, as illustrated in Tables 2 and 3, this stream of entrepreneurship research with respect to Africa is yet to be considered world-class research, which is essential for stimulating debate amongst entrepreneurship researchers, practitioners, and policymakers.

**Table 2:** Overview of journals without an ABS ranking

Journals	Articles published (1987 - 2019)
<i>Africa</i>	1
<i>African Development Review</i>	1
<i>African Journal of Business Management</i>	4
<i>African Journal of Economic &amp; Management</i>	3
<i>African Journal of Science, Technology Innovation &amp; Development</i>	1
<i>African Studies Review</i>	1
<i>Development Southern Africa</i>	2

<i>Ethnic &amp; Racial Studies</i>	1
<i>European Journal of Development Research</i>	1
<i>Gender &amp; Development</i>	2
<i>Gender, Place &amp; Culture</i>	1
<i>International Journal of Applied Behavioral Economics</i>	1
<i>International Journal of Educational Development</i>	1
<i>International Planning Studies</i>	1
<i>Journal of Business Venturing Insights</i>	1
<i>Journal of Consumer Sciences</i>	1
<i>Journal of Developmental Entrepreneurship</i>	11
<i>Journal of Entrepreneurship in Emerging Economies</i>	1
<i>Journal of Gender Studies</i>	1
<i>Norwegian Journal of Geography</i>	1
<i>Sosyoloji Konferansları</i>	1
<i>South African Journal of Management</i>	1
<i>South African Journal of Economic and Management Sciences</i>	1
<i>The Electronic Journal of Information Systems in Developing Countries</i>	1
<i>The Geographical Journal</i>	1
<i>The International Journal of and Innovation Management</i>	3
<i>The Journal of Entrepreneurship</i>	4
<i>The Review of Black Political Economy</i>	1
<i>Urban Geography</i>	1

**Table 3:** Overview of journals with low rankings (ABS1 or ABS2)

<b>Journals</b>	<b>ABS ranking</b>	<b>Articles published (1987 - 2019)</b>
<i>Africa Journal of Management</i>	2	1
<i>African Journal of Accounting, Auditing and Finance</i>	1	1
<i>Canadian Journal of Administrative Sciences</i>	2	1
<i>Cross Cultural &amp; Strategic Management</i>	2	1
<i>American Journal of Economics and Sociology</i>	2	1
<i>Equality, Diversity and Inclusion: An international Journal</i>	1	1
<i>Gender in Management: An International Journal</i>	1	7
<i>Geoforum</i>	2	1
<i>International Entrepreneurship and Management</i>	1	3
<i>International Journal of Emerging Markets</i>	1	2
<i>International Journal of Entrepreneurial Behaviour &amp; Research</i>	2	2
<i>International Journal of Gender and Entrepreneurship</i>	1	11



<i>International Journal of Social Economics</i>	1	2
<i>International Sociology</i>	2	1
<i>Journal of African Business</i>	1	10
<i>Journal of Economic Studies</i>	2	1
<i>Journal of Enterprising Communities: People and Places in the Global Economy</i>	1	5
<i>Journal of Enterprising Culture</i>	1	4
<i>Journal of Global Entrepreneurship Research</i>	1	2
<i>Journal of International Development</i>	2	3
<i>Journal of Small Business &amp; Entrepreneurship</i>	1	1
<i>Journal of Small Business and Enterprise Development</i>	2	4
<i>Management Decision</i>	2	1
<i>Knowledge Management Research and Practice</i>	1	1
<i>Management Research Review</i>	1	2
<i>Review of Economics of the Household</i>	2	1
<i>Sex Roles</i>	2	1
<i>Small Enterprise Research</i>	1	1
<i>Social Enterprise Journal</i>	1	1
<i>Sustainability Accounting, Management and Policy Journal</i>	2	1
<i>Thunderbird International Business Review</i>	2	1
<i>Tourism and Hospitality Research</i>	1	1
<i>Venture Capital: An International Journal of Entrepreneurial Finance</i>	2	1

According to our dataset, 19 out of the 147 articles on female entrepreneurship were published in 13 highly ranked ABS journals (Table 4). Arguably, the articles in Table 4 have the potential of having a profound effect on entrepreneurship research. For example, recent research by Crittenden et al. (2019), Welsh et al. (2016), and Welsh et al. (2018) published in the *Journal of Business Research* (JBR), with a combined total of 88 current citations, is clearly spearheading the debate on female entrepreneurship in emerging economies such as Africa. Thus, the present impact of these contemporary studies in the JBR, among other entrepreneurship and management journals, can spur the development of new theories and directions regarding female entrepreneurship.

**Table 4:** Overview of journals with high rankings (ABS3 or ABS4)

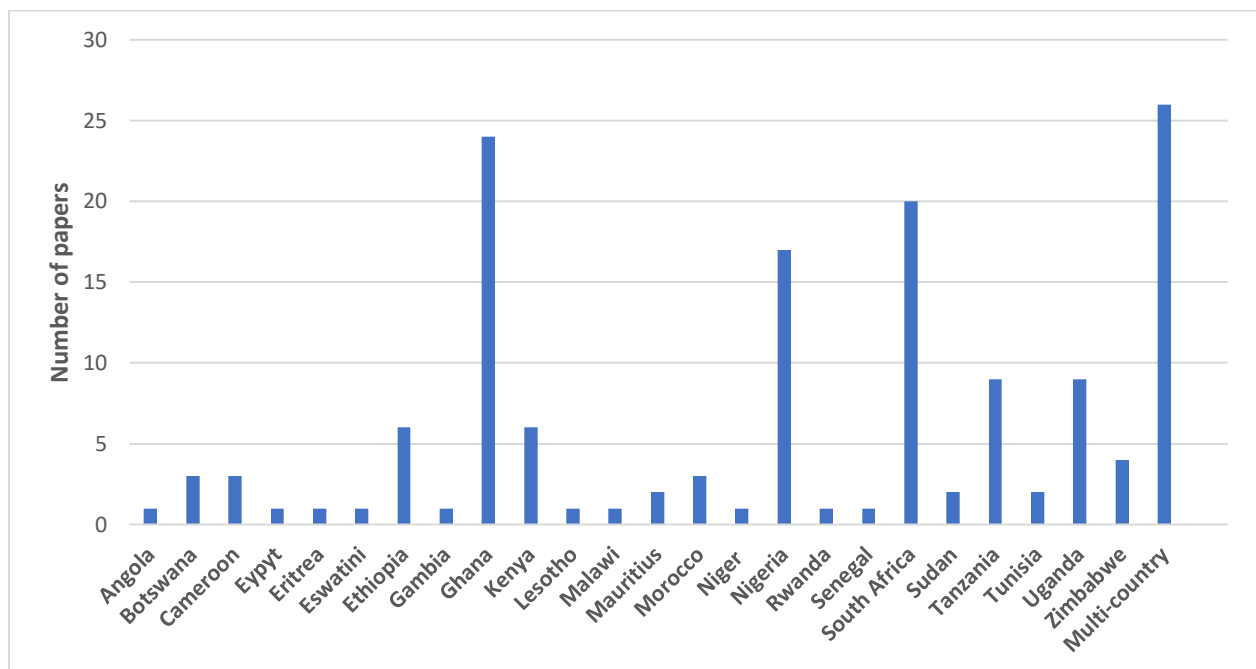
<b>Journals</b>	<b>ABS ranking</b>	<b>Articles published (1987 - 2019)</b>
<i>American Economic Review</i>	4	1
<i>Annals of Tourism Research</i>	4	1
<i>Economic Geography</i>	4	1

<i>Entrepreneurship and Regional Development</i>	3	2
<i>Entrepreneurship, Theory &amp; Practice</i>	4	1
<i>Gender, Work and Organisation</i>	3	1
<i>Journal of Business Research</i>	3	3
<i>Journal of Development Studies</i>	3	1
<i>Journal of Small Business Management</i>	3	2
<i>Small Business Economics</i>	3	2
<i>Social Science &amp; Medicine</i>	4	1
<i>Strategic Entrepreneurship Journal</i>	4	1
<i>World Development</i>	3	2

#### 2.4 Distribution of articles by country

According to our sample, not every African country has received the same amount of attention in terms of publication in academic journals, and three countries in particular, i.e., Ghana, South Africa, and Nigeria, lead with 24 (16.3%), 20 (13.6%), and 17 (11.6%) papers respectively (Figure 2), with multi-country papers accounting for 17.7% of the publications in our sample.

**Figure 2.** Distribution of articles by country (1987-2019)



Source: Authors' computation

## *2.5 Conceptual framework*

Kloosterman's (2010) work on the mixed embeddedness approach was used to organise the themes in our review, and this framework was complemented with features developed by other scholars, including Chreim et al. (2018), because we could not identify a single theoretical framework that would fully capture the complexities of female entrepreneurship in Africa. The mixed embeddedness approach advocates a more interactionist perspective from which entrepreneurs are viewed as being embedded in their own social networks as well as the broader political, economic, social, and cultural structures of their external environments (Kloosterman et al., 1999). Suitable entrepreneurial opportunities are based on a balance between the supply side of entrepreneurs with their particular sets of resources on the one hand, and the opportunity structures and demand sides of markets on the other (Kloosterman et al., 1999; Kloosterman, 2010). Kloosterman (2010) contended that an understanding of entrepreneurship entails examining the micro-level of individual entrepreneurs and their resources, as well as the embeddedness of the entrepreneurs in their domestic socio-economic contexts. Female entrepreneurial activities emerge and are shaped and enabled by the interplay between political, economic, social, and cultural contexts (Langevang et al., 2015), while the political, institutional, social, and cultural environments influence entrepreneurial attitudes and motives and the resources that can be mobilised (Martinelli, 2004). At the micro level, entrepreneurs draw on their individual resources as well as the various forms of capital (human, social, and financial) available to them (Bourdieu, 1986).

At the micro level, particular mixes of these different forms of capital help shape the entrepreneurial strategies that result in various outcomes (Chreim et al., 2018; Kloosterman, 2010; Ram et al., 2008). These dynamics are embedded in and interact with the economic, social, and cultural environments. Micro-level factors (individual resources and different forms of capital) interact with macro-level factors (the economy and wider institutional framework) affecting female entrepreneurs to help shape entrepreneurial strategies (Kloosterman, 2010; Kloosterman, Van Der Leun, & Rath 1999). These strategies may relate first to certain kinds of sectors targeted by female entrepreneurs, and second, may be generic or not related to a specific sector or market served (Chreim et al., 2018).

At times, these strategies may be informal in nature (Kloosterman, van der Leun, & Rath, 1998); for example, entrepreneurs may resort to informal methods such as dodging regulations about labour conditions, wages, and taxes, and employing undocumented workers (Kloosterman, van der Leun, & Rath, 1998; Portes, 1994). In the next three sections, we review the literature on the contexts, resources and strategies, and outcomes of women's entrepreneurship in Africa.

### **3. Context**

Women entrepreneurs are embedded in and shaped by the contexts in the different African countries and societies they are based in. The concept of 'mixed embeddedness' is vital to understanding the interactions between entrepreneurs and their resources with the meso-level opportunity structure and the macro-level institutional framework (Kloosterman, 2010; Kloosterman, Van Der Leun, & Rath, 1999). Entrepreneurial opportunities in capitalist societies are intimately linked to markets, and thus the latter are vital components of the opportunity structure (Kloosterman & Rath, 2001). As stated by Aldrich and Waldinger (1990, p. 114), 'Opportunity structures consist of market conditions which may favor products or services oriented', and 'also include the ease with which access to business opportunities is obtained...' These scholars emphasised the importance of understanding the context when studying entrepreneurship. In the following, we review the in-country contexts, highlighting the factors which enable or constrain women's entrepreneurship.

#### *3.1 Political, institutional, and infrastructural contexts*

Women entrepreneurs are embedded in the political, economic, social, and cultural contexts in their different countries (Hovorka & Dietrich, 2011; Langevang, Hansen, & Rutashobya, 2018; Ngoasong & Kimbu, 2019; Welsh, Kaciak, & Thongpapanl, 2016; Xiong, Ukanwa, & Anderson, 2018). Political volatility causes uncertainty and also affects the growth of women-owned businesses (Guma, 2015; Scott et al., 2012), and women entrepreneurs have stressed a lack of political strength regarding support for their businesses (Amine & Staub, 2009; Ameen & Willis, 2016; Della-Giusta & Phillips, 2006; Sowatey et al., 2018). Furthermore, even where policies aimed at encouraging women's entrepreneurship exist, they are rarely implemented (Akanji, 2016).

A country's stage of economic development also significantly affects women-owned ventures in the start-up stage (Welsh, Kaciak, & Thongpapanl, 2016), and economic stagnation affects the growth of their business ventures (Guma, 2015). Several papers have noted that the legal and institutional contexts in a number of African countries are not conducive to female entrepreneurship (Singh et al., 2010; Zelekha & Dana, 2019). In Botswana, for example, numerous statutes limit women's entrepreneurial opportunities, as they restrict married women from acquiring rights to land, immovable property, and financial capital (Hovorka & Dietrich, 2011). Additionally, there is institutional uncertainty, and new laws, which are frequent, are not often made known to the entrepreneurs. On this point, a female entrepreneur in Cameroon's tourism sector noted: 'The only contact I have with the government is when they come to collect tax. The ministry [Tourism and Leisure] makes new laws but we are not informed, even though I think that part of their job, apart from enforcing legislation, is to sensitize, educate, and support us' (Kimbu & Ngoasong, 2016, p. 72).

The process of starting a business in most African countries is cumbersome, time-consuming, and costly (Amine & Staub, 2009). For example, female entrepreneurs in the food processing sector in Tanzania have described the licencing process as being characterised by excessive bureaucracy, long processing times, and high costs (Langevang, Hansen, & Rutashobya, 2018). Women entrepreneurs also see high tax rates as challenges to their businesses (Della-Giusta & Phillips, 2006; Singh & Belwal, 2008). In Gambia, tailors pay local tax based on their numbers of sewing machines, regardless of income or profit (Della-Giusta & Phillips, 2006). One female business owner described her tax-related challenges as follows:

As I became more successful, the [local government] authorities often contracted my service, and I managed several government-sponsored events. But they [tax authorities] started putting an eye on me thinking that it fetched me a lot of money without looking at the conditions of the business. Now as the years pass, I find myself paying more taxes each passing year [than what is required]. This is not easy for me (Ngoasong & Kimbu, 2019, p. 53).

It has been argued that these institutional hurdles explain the high rate of informal firms in most African countries (see, e.g., Adom, 2014). The design and implementation of sound policies is vital to women's entrepreneurship due to the positive relationship between favourable government policies and ventures' success (Sequeira et al., 2016).

Another contextual element revolves around the quality of infrastructure. Similar to their male counterparts, women entrepreneurs also face issues that are associated with poor road networks, shortages or absence of water, and power uncertainties (Asare et al., 2015; Della-Giusta & Phillips, 2006; Magidimisha & Gordon 2015; O’Neill & Viljoen, 2001). In Gambia, an unreliable electricity supply was cited by women entrepreneurs as a major problem (Della-Giusta & Phillips, 2006). Constraints related to electricity were also reported in Nigeria (Singh et al., 2010), Ghana (Adom & Asare-Yeboah, 2016), and South Africa (Halberstadt & Spiegler, 2018). Also, even where entrepreneurs do have access to water and electricity, the rates are high (Singh & Belwal, 2008). In Tunisia, researchers have noted that the poor quality of ICT infrastructure as well as limited information and knowledge of the benefits of new technology affect women-owned businesses (Drine & Grach, 2012). In this respect, ICT technologies have produced mixed results. In Sudan, these technologies have generated new business opportunities for women entrepreneurs, as they have enabled them to develop relationships with actors beyond their physical environment (Steel, 2017). These technologies have also enabled women entrepreneurs to ‘connect socially with peer groups’, and ‘share with, and learn from their peers, and communicate with customers to both introduce and sell product’ (Crittenden, Crittenden, & Ajjan, 2019, p. 199). However, mobile phone technology has reproduced power structures and unequal gender relationships due to its socio-political character (Masika, 2017).

Women entrepreneurs in Africa also operate in contexts where corruption is pervasive, and the long process of starting a business gives rise to high incidences of corruption (Amine & Staub, 2009). Police corruption has been identified as a constraint for women’s entrepreneurship (Kolstad & Wiig, 2013), and in Uganda, for example, women-owned ventures were subject to significantly more bribery demands than businesses owned by men (Guma, 2015). In Cameroon, widespread corruption gives women entrepreneurs the impression that ‘the only way to succeed is to abide by corrupt practices’ (Ngoasong & Kimbu, 2019, p. 53), and in Rwanda, women entrepreneurs may be asked for sex in order to get business opportunities (Nsengimana et al., 2017). Some women entrepreneurs have been unable to access external finances due to their failure to bribe loan officers (Isaga, 2019). Although corruption is a major issue in several countries, levels of corruption vary from one country to another. For example, the level of corruption is quite low in Mauritius (Kasseah & Tandrayen-Ragoobur, 2016), thereby creating a conducive environment for women entrepreneurs.

The various constraints discussed above place additional burdens on women entrepreneurs compared to their male counterparts, and several reasons account for this. Regarding corruption, women entrepreneurs may lack the confidence in their ability to deal with corrupt government officials (Amine & Staub, 2009). Also, due to household and childcare responsibilities, women entrepreneurs in Africa have limited time at their disposal to deal with cumbersome bureaucratic procedures (Amine & Staub, 2009). Additionally, poor public transportation systems disproportionately affect women entrepreneurs, as when public transportation is severely lacking, people without cars suffer the most, and since in Africa, cars are most often owned by men (Quisumbing et al., 2015), and thus women tend to suffer the most in such situations. In South Africa, women entrepreneurs were severely constrained by lack of mobility (Scott et al., 2012). These factors adversely affect the ventures of women entrepreneurs. In Ethiopia, businesses operated by women were more likely to fail when compared to those operated by men (Muhumad, 2016; Singh & Belwal, 2008), and in Ghana, women-owned businesses closed down at a higher rate than male-owned businesses (Langevang et al., 2015).

### *3.2 Social and cultural contexts*

Suchman (1995, p. 574) defined legitimacy as ‘a generalized perception or assumption that the actions of an entity are desirable, proper or appropriate within some socially constructed system of norms, values, beliefs, and definitions.’ Women entrepreneurs in Africa are faced with issues related to legitimacy due to negative attitudes towards female-owned businesses. Women entrepreneurs also face negative perceptions and resistance from their close relatives, particularly their spouses (McClelland et al., 2005). In certain communities, e.g., Nigeria, men are seen as the breadwinners for their households, so when women run businesses, they are seen as taking the place or undermining their authority of their spouses (Kapinga & Montero, 2017; Muhammad & Abdulkarim, 2015; Oyedele et al., 2021). Patriarchal attitudes affect women who step into the public space of enterprise, and therefore some women face resistance from their spouses due to their entrepreneurial activities (Mordi et al., 2010). According to cultural norms, women are expected to stay home and raise their children (Kalafatoglu & Mendoza, 2017), and thus some women entrepreneurs run their businesses from their homes, which greatly limits their access to potential clients (Otoo et al., 2011).

In addition, in some communities, cultural norms dictate that women must stay indoors following the passing away of their husbands, and thus women entrepreneurs have to put their business activities on hold for a period while they go through the rites of widowhood (Akinbami & Aransiola, 2016). Several women entrepreneurs also noted that their spouses were skeptical of their ability to succeed (Guma, 2015). The entrepreneurial activities of women are therefore affected by the social construction of entrepreneurship, which reinforces tacit cultural norms about male superiority and capabilities in the entrepreneurial sphere (Hovorka & Dietrich, 2011).

**Table 5:** Contextual overview of female entrepreneurship in Africa

Context	Key findings
Political context	<p>Political volatility causes uncertainty and affects the growth of women-owned businesses (Guma, 2015; Scott et al., 2012).</p> <p>There is a lack of political will regarding the support of women-owned businesses (Ameen &amp; Willis, 2016; Amine &amp; Staub, 2009; Della-Giusta &amp; Phillips, 2006; Sowatey et al., 2018).</p>
Legal and institutional contexts	<p>Several statutes limit women’s entrepreneurial opportunities, as they restrict married women from acquiring rights to land, immovable property, and financial capital (Hovorka &amp; Dietrich, 2011).</p> <p>The process of starting a business in most African countries is cumbersome, time-consuming, and costly (Amine &amp; Staub, 2009; Langevang et al., 2018).</p> <p>Frequently, new laws are not made known to the entrepreneurs (Kimbu &amp; Ngoasong, 2016).</p> <p>Police corruption is a constraint for female entrepreneurship (Kolstad &amp; Wiig, 2013). Women-owned businesses are subject to significantly more bribery demands than ventures owned by men (Guma, 2015).</p>
Infrastructural context	<p>Women entrepreneurs are faced with issues such as poor road networks, shortage or absence of water, and grid power uncertainties (Asare et al., 2015; Della-Giusta &amp; Phillips, 2006; Magidimisha &amp; Gordon, 2015; O’Neill &amp; Viljoen, 2001). Where entrepreneurs have access to water and electricity, the rates are high (Singh &amp; Belwal, 2008).</p> <p>Poor roads and poor public transportation systems affect the mobility of women entrepreneurs (Scott et al., 2012).</p> <p>Poor-quality ICT infrastructure affects women-owned businesses (Drine &amp; Grach, 2012).</p>



	<p>ICT technologies have generated new business opportunities for women entrepreneurs, and have enabled them to develop relationships with actors beyond their physical environment (Steel, 2017).</p> <p>ICT technologies enable female entrepreneurs to connect with and learn from peers, and also connect with customers (Crittenden, Crittenden, &amp; Ajjan, 2019).</p>
Social and cultural contexts	<p>Some women entrepreneurs are perceived by their spouses as taking their place or undermining their authority (Kapinga &amp; Montero, 2017; Mordi et al., 2010; Muhammad &amp; Abdulkarim, 2015).</p> <p>Spouses of female entrepreneurs are skeptical of their ability to succeed (Guma, 2015).</p> <p>Women are excluded from inheritances and prohibited from owning land (Adom &amp; Anambane, 2019).</p> <p>In Morocco, some women entrepreneurs are unable to travel abroad on their own due to norms that require them to be “protected” (Gray &amp; Finley-Hervey, 2005).</p> <p>Women entrepreneurs face physical violence, abuse, and other forms of harassment at the hands of police, municipal and government officials, and clients (Guma, 2015; Isaga, 2019; Langevang et al., 2018; Mutopo, 2010; Osirim, 2003; Sowatey et al., 2018).</p> <p>Younger female entrepreneurs in particular face sexual harassment (Mordi et al., 2010; Singh et al., 2010).</p> <p>Women entrepreneurs have to juggle entrepreneurial activities, life roles such as care and household responsibilities, and societal obligations (Della-Giusta &amp; Phillips, 2006; Gudeta &amp; van Engen, 2018; Langevang et al., 2018; Magidimisha &amp; Gordon, 2015).</p>

Cultural norms have implications for women entrepreneurs. For example, in some communities, women are excluded from inheritances and are prohibited from owning land (Adom & Anambane, 2019; Ojong, 2017). These cultural norms make it challenging for women entrepreneurs to access external financing, as financial institutions often require loans to be collateralised by land (Akinbami & Aransiola, 2016). To reflect the challenges encountered by women entrepreneurs as a result of prevailing cultural norms, one female entrepreneur expressed that: ‘Our culture had no provision for women entrepreneurship’ (Ndemo & Maina, 2007, p. 126).

Women's entrepreneurial activities are also embedded in religious contexts, and this shapes those activities. In Morocco, for example, some women entrepreneurs are unable to travel abroad on their own due to norms which require them to be protected (Gray & Finley-Hervey, 2005). Also, a study conducted in Nigeria showed that 64.1% of Muslim women entrepreneurs indicated that their movements were restricted and that this affected their sales and supplies (Muhammad & Abdulkarim, 2015). For some women entrepreneurs, religious values and beliefs play a crucial role in their decision-making. Some Christian women entrepreneurs uphold ethical principles in line with Christian values which call on women to be the 'light and salt of the world' (Quagrainie, Mensah, & Adom, 2018). Women entrepreneurs also invoke their spirituality when describing their future business-related aspirations (Reid et al., 2015). Although religion is an important factor that frames women's positions in Islamic society (Steele, 2017), Muslim women may also interpret Islamic doctrine in a manner that supports their entrepreneurial activities (Baranik et al., 2018).

Women entrepreneurs face various forms of harassment, and some have faced physical violence, abuse, and other forms of harassment at the hands of municipal officials (Guma 2015; Sowatey et al., 2018), police (Mutopo, 2010; Osirim, 2003), other government officials (Isaga, 2019; Amine & Staub, 2009), and clients (Langevang et al., 2018). Younger female entrepreneurs in particular have said that sexual harassment was a major problem (Singh et al., 2010), and one study ranked it as one of the top three challenges faced by women entrepreneurs (Mordi et al., 2010). Similar to women in other regions, women entrepreneurs in Africa operate in a context where they occupy multiple roles, which tends to severely affect their entrepreneurial ventures, since women entrepreneurs must integrate work, family responsibilities, and community obligations (Ama, Mangadi, & Ama, 2014).

The reproductive role of women affects their business ventures, and having children, especially in Africa, where fertility rates are high, has implications for women entrepreneurs as they shoulder childcare responsibilities (Ajefu, 2019; Amine & Staub, 2009; Belwal, Tamiru, & Singh, 2012). The normative expectations imposed on women lead them to integrate their entrepreneurial activities and life roles such as care and household responsibilities, as well as societal obligations (Della-Giusta & Phillips, 2006), to a 'point that a boundary between life and work hardly exists' (Gudeta & van Engen, 2018, p. 380).

Some women leave work early to go home to meet the needs of their husbands (ibid.) or stay home to take care of a sick child (Langevang et al., 2018), which leads them to miss out on customers and thus income (Gudeta & van Engen, 2018). Women's social obligations include attending funerals and weddings, visiting the sick, and visiting close family and friends who have newborn babies (ibid.). Juggling multiple roles explains why women entrepreneurs work fewer hours on their entrepreneurial activities than their male counterparts (Magidimisha & Gordon, 2015). In the midst of these numerous responsibilities, however, women entrepreneurs have generally been able to achieve a work-family balance (Schindehutte et al., 2003).

As this section has illustrated, the literature on female entrepreneurship in Africa depicts the complex environment in which women entrepreneurs operate, and also shows that the embeddedness of women entrepreneurs in this combined political, institutional, social, and cultural context generates challenges. Table 5 highlights some key findings extracted from the articles in our dataset. As we show in the next section, this embeddedness also influences women entrepreneurs' access to resources, which in turn influences the strategies they adopt.

## **4. Resources and strategies**

### *4.1 Resources*

The existing literature highlights four types of resources that can be mobilised by women entrepreneurs in Africa: (i) human; (ii) social; (iii) spiritual; and (iv) financial. Table 6 provides key findings related to these resources.

#### *4.1.1. Human capital*

Becker (1993) posited that human capital can be attained through education, training, and work experience. Women entrepreneurs in Africa have attained human capital through one or a combination of these three elements, and these elements influence the types of businesses they operate. Education is particularly important because it is one of the key ingredients for entrepreneurial success (Gray & Finley-Hervey, 2005; Kimbu & Ngoasong, 2016; Woodward et al., 2011), but for some women in Africa, opportunity identification has been shaped in part by limited access to education (Monteith & Camfield, 2019).

In other words, for ‘many young women in Uganda, entrepreneurship emerged as a strategy in pursuit of a cash income following the end of their formal education in order to support younger siblings and/or children’ (Monteith & Camfield, 2019, p. 116). The extant literature shows a mixed picture regarding the educational levels of female entrepreneurs in Africa, with some studies positing that women entrepreneurs have lower levels of education than their male counterparts (Agyire-Tettey et al., 2018; Amine & Staub, 2009; Brixiová & Kangoye, 2016; Garwe & Fatoki, 2012; Lindvert et al., 2015; Lourenço et al., 2014; Kasseeah & Tandrayen-Ragoobur, 2014; Witbooi & Ukpere, 2011; Mersha & Sriram, 2019; Scott et al., 2012). In a study conducted in Tanzania, just 1.3% of female entrepreneurs had a bachelor’s degree, while 58% had either a primary-level education or no education at all (Isaga, 2019). Female entrepreneurs’ low levels of education are more visible in rural areas in Africa (Akinbami & Aransiola, 2016; Chitsike, 2000), with microentrepreneurs again often having only some or no primary-level education (Spring, 2009). The difference between the educational levels of women entrepreneurs and their male counterparts is due in part to the fact that parents tend to give priority to sons when allocating resources for education (Boohene, 2009; Kolstad & Wiig, 2013).

However, based on data from six sub-Saharan African countries, Aterido and Hallward-Driemeier (2011, p. 452-453) argued that ‘It is not the case that women entrepreneurs—particularly those working in the formal sector—have fewer years of education than men or fewer managerial skills’. Likewise, Abor & Biekpe (2006) noted that Ghanaian women entrepreneurs were significantly more educated than their male counterparts. Consistent with the points made by these authors, another study conducted in Ghana noted that among the female entrepreneurs interviewed, 8% had a master’s or doctoral degree, 59% had a bachelor’s degree, 18% had received professional training, and 15% had completed only secondary school (Reid et al., 2015). In addition, another study that was conducted in Nigeria showed that 22.9% of female entrepreneurs had postgraduate qualifications, 32.1% had diplomas, and 36.6% had secondary-level certificates (Adesua-Lincoln, 2005), and a study carried out in South Africa showed that 50.3% of female entrepreneurs had a university degree, while 25.6% had completed some university work (Crittenden et al., 2019).

Furthermore, a study conducted among entrepreneurs in the woodworking, handcraft, textile, food and beverage, trading, and services subsectors in Tanzania found that women entrepreneurs had the same education levels as their male counterparts (Rutashobya et al., 2009), while in Tunisia, Drine and Grach (2012) noted no significant differences between women entrepreneurs and their male counterparts regarding education levels, and added that 57.1% of the women entrepreneurs in their sample had completed university studies versus 37.1% for men.

As noted at the beginning of this section, scholars have argued that levels of education, business training, and prior experience gained through employment affect the performance of women-owned businesses in Africa (Adom & Asare-Yeboah, 2016; Boohene, 2009; Chirwa, 2008), and in countries that have undergone political and socio-cultural changes, including social unrest (e.g., Egypt), the impact of human capital is quite pronounced with regard to the performance of female-owned business ventures (Welsh, Kaciak, & Shamah, 2018b). A higher level of formal education is valuable in the successful creation and operation of businesses, and knowledge gained from education facilitates women entrepreneurs in areas such as bookkeeping (Dzisi, 2008). Basic education is a valuable resource for women entrepreneurs, as it furnishes them with literacy and numeracy skills vital for the day-to-day operations of their businesses (Otoo et al., 2012). Knowledge and skills gained through formal education gives women entrepreneurs a competitive edge in the market and also enables them to know how to manage their finances and deal with their clients (Adom & Asare-Yeboah, 2016).

A few studies have distinguished between businesses operated by women with relatively higher levels of education and those operated by women with lower levels of education. In a study conducted in Uganda, women without formal education mainly operated bars and restaurants, since only basic skills were required, while women with university educations mainly operated events and handicraft businesses, which required advanced skills, including in planning and management (Katongole et al., 2014). In Ghana and Morocco, there was a tendency for women entrepreneurs with little or no formal education to operate in the informal economy, while women entrepreneurs with higher levels of education operated more in the formal economy (Awusabo-Asare & Tanle, 2008; Gray & Finley-Hervey, 2005). Another study conducted in Niger also noted that most women entrepreneurs in the informal economy had little or no formal education (Otoo et al., 2012), higher levels of education were not a contributing factor to entrepreneurial success in the informal economy.

Drawing on their study in Zimbabwe, Chitsike (2000) argued that a lack of formal education pushed some women entrepreneurs to operate in the informal economy. However, in the informal economy in Mauritius, 'better educated women perform better and understand how to adopt appropriate business strategies to survive in the market' (Kasseeah & Tandrayen-Ragoobur, 2014, p. 757). Some researchers have noted that the performances of businesses operated by women with relatively higher levels of education and those of women with little or no formal education were not the same. On this point, a study conducted in Eritrea showed that businesses owned by female entrepreneurs with higher education recorded higher growth rates than similar businesses owned by female entrepreneurs with little or no formal education (Desta et al., 2015). Based on their study in Uganda, Katongole et al. (2014) argued that highly educated women entrepreneurs pursued financial success, while women entrepreneurs with lower levels of formal education settled for non-financial success, which could be the reason why the businesses of the former grew with time. Some scholars have contended that when a lack of education and experience are manifested in female entrepreneurs' inability to operate their entrepreneurial ventures effectively (Boohene, 2009), offering women's entrepreneurship programmes could enable women to gain skills and knowledge relevant to running their businesses (Botha, Nieman, & van Vuuren, 2006), especially since some women have, as in the case of Ethiopia, a greater fear of failure and believe that success is beyond their control (Mersha & Sriram, 2019).

Informal entrepreneurial training complements formal education (Katongole et al. 2015). Some women entrepreneurs acquire practical skills through training from tertiary institutions (Ondiba & Matsui, 2019); however, offering business training alone cannot guarantee entrepreneurial success, and a holistic approach based on a gender analysis of the entrepreneurial process is necessary (Chitsike, 2000). In addition, Katongole et al. (2015) found a weak relationship between formal schooling and entrepreneurial competence. Moreover, women entrepreneurs are using their knowledge of ICT for their entrepreneurial activities, and are using ICT to expand their businesses (Crittenden et al., 2019). Furthermore, Kimosop, Korir, & White (2016) highlighted a positive and significant relationship between information technology capabilities and the performance of women-owned enterprises in Kenya. Human capital in the form of work experience is important in female entrepreneurship. Female entrepreneurs acquire managerial skills informally from their mothers and other female kin (Boohene, 2009).

By working with parents and relatives who were owners of businesses, women entrepreneurs acquire work experience, skills, and exposure to the entrepreneurial lifestyle (Dzisi, 2008; Muhumad, 2016), and start their own business ventures in areas where they had acquired work experience (Kalafatoglu & Mendoza, 2017; Kasseeah & Tandrayen-Ragoobur, 2016; Singh et al., 2010). Work experience is a key success factor for the start-up and development of women's entrepreneurial ventures (Constantinidis et al., 2019; Gray & Finley-Hervey, 2005), as they then know how to access and utilise resources (Ngoasong & Nsom, 2019). Work experience contributes to increased profits for female entrepreneurs (Otoo et al., 2011), and Welsh et al. (2013, p. 15) argued that 'Sudanese female entrepreneurs feel more secure and better rooted within the framework of family moral support, and therefore, do not think their previous work experience and education are relevant to their businesses.' Although human capital in the forms of education, training, and work experience is vital to the entrepreneurial process, some women entrepreneurs are able to start, develop, and sustain their business ventures without these three elements (Guma, 2015). This speaks to the relevance of other resources that are social and financial in nature, as we will discuss shortly.

#### *4.1.2 Social capital*

Social capital has been defined as "the sum of the actual and potential resources embedded within, available through, and derived from the network of relationships possessed by an individual or social unit" (Nahapiet & Ghoshal, 1998, p. 243). Women entrepreneurs tackle the numerous challenges they face by tapping into different kinds of resources from family networks (Bosiakoh & Tetteh, 2019; Desta et al., 2015; Mersha & Sriram, 2019; Yusuff, 2013; Monteitha & Camfield, 2019), including their husbands (Kalafatoglu & Mendoza, 2017). Women entrepreneurs in the informal economy use family networks to obtain and secure locations in the market (Sowatey, 2018), as embeddedness in family networks enables female entrepreneurs to have access to labour, start-up capital, childcare, and supplies of goods, as well as other resources that are professional and non-monetary in nature (Ali, 2018; Kalafatoglu & Mendoza, 2017; Otoo et al., 2011; Xiong et al., 2018; Yusuff, 2013). Moral support from family is a key resource, especially in contexts where external sources of support are limited (Welsh et al., 2013). Women tend to rely on their social relationships for moral and emotional support, especially during the nascent stages of their business ventures (Kuada, 2009).

Although embeddedness in family networks gives women entrepreneurs access to diverse resources, this embeddedness can also constrain the growth of their entrepreneurial ventures, as they are under pressure to contribute financially to the well-being of their relatives (Ngoasong & Kimbu, 2019). However, women entrepreneurs often cannot depend on inherited social capital (Grant, 2013), and do not rely on family networks. In South Africa, black women who own bed and breakfast (B&B) services penetrate white social networks through white guests who use their accommodation services, and their embeddedness in these white social networks enables them to grow their customer bases (Hikido, 2018). This is indicative of the fact that simply having a network of a particular type is what matters most. On this point, Kolstad & Wiig (2013, p. 635) posited that in Angola, ‘[p]rofits are 26–30 per cent higher for entrepreneurs that know a member of the local police’, as police officers can provide access to local and legal information. Unlike in Angolan entrepreneur networks where members were predominantly males, gender was not very important in networks of female entrepreneurs. As stated by one female entrepreneur, ‘When it comes to my business, I do not care who I relate with, as long as the benefits accruing from such relation add value to my business’ (Rutashobya et al., 2009, p. 76).

In other cases, there were high levels of homophily in women’s networks; as mentioned by one female entrepreneur, ‘as an outsider in business the only doors half-open for better and for worse are women’s groups that can understand the situation of women in business’ (Grant, 2013, p. 102). Embeddedness in business networks enables women entrepreneurs to have access to information on markets, supplies, and business strategies, and also exposes them to the success stories and mishaps of network members (Dawa & Namatovu, 2015). Social networks influence the idea-fruiting processes of female social entrepreneurs (Halberstadt & Spiegler, 2018), and the use of ICT allows female entrepreneurs to maintain network ties cheaply and easily (Crittenden et al., 2019). Marriage and high levels of *wasta* — the Arabic concept of having personal connections with influential people — were related to Tunisian female entrepreneurial performance (Baranik et al., 2018). Additionally, churches have been shown to serve as networking platforms, as interactions between church members enable women entrepreneurs to gain access to customers, business opportunities, entrepreneurial skills, training, and new markets (Quagraine, Mensah, & Adom, 2018).



In sum, embeddedness in different types of social networks gives women entrepreneurs at various stages of the entrepreneurial process access to various types of resources which are vital to the success of their entrepreneurial ventures.

**Table 6:** Resources

Resources	Key findings
Human capital	<p>Levels of education, business training, and prior experience gained through employment affect the performance of women-owned ventures (Adom &amp; Asare-Yeboah, 2016; Boohene, 2009; Chirwa, 2008; Welsh et al., 2018b).</p> <p>Literacy and numeracy skills are vital for the day-to-day operations of African women’s businesses (Otoo et al., 2012).</p> <p>Knowledge and skills gained through formal education give women entrepreneurs a competitive edge in the market (Adom &amp; Asare-Yeboah, 2016).</p> <p>Higher levels of education were not a contributing factor to entrepreneurial success in the informal economy (Otoo et al., 2012).</p> <p>Women entrepreneurs acquire work experience, managerial skills, and exposure to the entrepreneurial lifestyle informally from parents and kin (Boohene, 2009; Dzisi, 2008; Muhumad, 2016).</p> <p>Female entrepreneurs start their business ventures in areas where they have acquired work experience (Kalafatoglu &amp; Mendoza, 2017; Kasseeah &amp; Tandrayen-Ragoobur, 2016; Singh et al., 2010).</p>
Social capital	<p>Embeddedness in family networks enables female entrepreneurs to have access to labour, start-up capital, childcare, and supplies of goods, as well as other resources that are professional and non-monetary in nature (Ali, 2018; Kalafatoglu &amp; Mendoza, 2017; Otoo et al., 2011; Xiong et al., 2018; Yusuff, 2013).</p> <p>In South Africa, the embeddedness of black female entrepreneurs in white social networks enables them to grow their customer base (Hikido, 2018).</p> <p>Social networks influence the idea-fruiting processes of female entrepreneurs (Halberstadt &amp; Spiegler, 2018).</p> <p>Churches serve as networking platforms, as interactions between church members enable female entrepreneurs to gain access to customers, business opportunities, entrepreneurial skills, training, and new markets (Quagrainie, Mensah, &amp; Adom, 2018).</p>
Financial capital	<p>The challenges faced by women regarding access to external financing is partly due to the fact that their businesses tend to be small sole-proprietorship businesses, and they lack the necessary collateral to qualify for debt financing (Abor &amp; Biekpe, 2006; Drine &amp; Grach, 2012; Isaga, 2019).</p>

	Some sources of finance for female entrepreneurs include international donors, credit unions, rotating savings and credit associations (ROSCAs), accumulating savings and credit associations (ASCAs), churches, personal savings, husbands and family, friends, informal moneylenders, and sales of assets (Adesua-Lincoln, 2011; Friedson-Ridenour & Pierotti, 2019; Magidimisha & Gordon, 2015; Monteith & Camfield, 2019; Naegels et al., 2018; Ngoasong & Kimbu, 2019; Ojong, 2020; Teixeira & Sharifu, 2017).
Spiritual capital	Faith serves as a tool for resilience and is used by female entrepreneurs to cope with difficult situations (Reid et al., 2015). Prayers are used by female entrepreneurs to ask for resources that could help their business ventures, and are also used to obtain divine wisdom to operate businesses (Kuada, 2009; Reid et al., 2015).

#### 4.1.3. Financial capital

A significant body of literature has focused on the challenges that women entrepreneurs face regarding access to external financing (Abor & Biekpe, 2006; Adesua-Lincoln, 2011; Della-Giusta & Phillips, 2006; Gichuki, Mutuku, & Kinuthia, 2015; Derera et al., 2014; Naegels, Mori, & D’Espallier, 2018; Otoo et al., 2012; Weeks, 2009). Inability to access external financing is partly due to the fact that their businesses tend to be small sole-proprietorship businesses and lack the necessary collateral to qualify for debt financing (Abor & Biekpe, 2006; Drine & Grach, 2012; Isaga, 2019). Women’s inability to get collateral is also linked to the dominance of customs or laws regarding property rights and land ownership (Langevang et al., 2018; Nsengimana et al., 2017; Nukpezah & Blankson, 2017; Rametse & Huq, 2015).

In addition, the low educational level of some female entrepreneurs makes it difficult for them to process the paperwork necessary for bank loans (Boohene, 2009). Moreover, high interest rates and personal guarantee requirements make loans from formal financial institutions unattractive (Adesua-Lincoln, 2011; Naegels, Mori, & D’Espallier, 2018; Siringi, 2011). Hansen & Rand (2014) showed that female-owned small enterprises are less likely to be credit-constrained compared to those owned by men, but this is reversed for medium-sized enterprises. Despite the barriers to access external financing, women entrepreneurs in Africa are increasingly gaining access to finances as a result of the presence of microfinance institutions (MFIs) in various countries (Belwal, Tamiru, & Singh, 2012; Lindvert et al., 2015; Nukpezah & Blankson, 2017; Ssendi & Anderson, 2009).

MFI tend to provide credit to women (Chirwa, 2008; Mishi & Kapingura, 2012); however, when microcredit is available, some women entrepreneurs will avoid using it, as they perceive it as debt and a significant risk that could lead to irreversible losses (Monteith & Camfield, 2019; Ukanwa, Xiong, & Anderson, 2018). Other sources of finance for women entrepreneurs include international donors, credit unions, rotating savings and credit associations (ROSCAs), accumulating savings and credit associations (ASCAs), churches, personal savings, husbands and family, friends, informal moneylenders, and the sale of assets (Adesua-Lincoln, 2011; Friedson-Ridenour & Pierotti, 2019; Magidimisha & Gordon, 2015; Monteith & Camfield, 2019; Naegels et al., 2018; Ngoasong & Kimbu, 2019; Ojong, 2020; Teixeira & Sharifu, 2017). In Ghana, for example, some women entrepreneurs have obtained interest-free or low-interest loans from churches and used the loans as start-up capital (Quagraine, Mensah, & Adom, 2018).

#### *4.1.4 Spiritual capital*

Female entrepreneurs also use spiritual capital for their ventures. Spiritual capital is ‘the fund of beliefs, examples and commitments that are transmitted from generation to generation through a religious tradition, and which attach people to the transcendental source of human happiness’ (Malloch, 2010, p. 756). Women entrepreneurs use spiritual capital in various areas of their businesses; as described by one female business owner: ‘my faith is what guides me and helps me make decisions’ (Quagraine et al., 2018, p. 664). Faith serves as a tool for resilience, and is used by female entrepreneurs to cope with difficult situations (Reid et al., 2015). Moreover, the Biblical scripture that says that Christians have the ability to do all things, contributes towards building the self-confidence of female entrepreneurs of that faith (Quagraine et al., 2018). Prayers are used to ask for resources and divine wisdom that could help their businesses; as noted by one female entrepreneur: ‘I am praying for a car. Actually, a van to have my mobile salon...’ (Reid et al., 2015, p. 274; Kuada, 2009). Faith provides guidance and is key to identifying business opportunities; as noted by a research participant in a study by Reid et al. (2015, p. 274):

It was actually in 2005 when God started speaking to me that he wanted me to branch to another area, but I was not listening. It was in 2007, when I started [in] China, that I realized the dream was really true. God told me specifically that he wanted to bless me specifically in the area of jewelry—the beads.

In sum, although some studies have examined the diverse resources used by women entrepreneurs, a significant proportion of studies has focused on the challenges women entrepreneurs face regarding access to resources. By focusing on the challenges, however, less attention is devoted to a nuanced analysis of the differences in capital requirements based on the types of entrepreneurial activity, as lack of capital is related to the sectors in which female entrepreneurs operate (Della-Giusta & Phillips, 2006).

In addition, the literature pays little attention to the unorthodox and innovative ways by which women entrepreneurs gain access to resources, or to cases where female entrepreneurs have access to a wealth of resources from their government, community, spouses, and kin. In line with the mixed embeddedness approach, human, social, and financial resources interact with the contexts in which female entrepreneurs are embedded, and these contribute to shape their entrepreneurial strategies (Chreim et al., 2018; Kloosterman, 2010); however, this interaction is not visible in women's entrepreneurship research in Africa. In the next section, we focus on the strategies adopted by female entrepreneurs.

#### *4.2 Entrepreneurial strategies*

Some of the extant scholarship on female entrepreneurship in Africa highlights the strategies used by female entrepreneurs. According to the mixed embeddedness opportunity structure typology, women's entrepreneurial ventures can be located in different quadrants, with one being 'vacancy-chain openings' where markets are easily accessible and hence attractive for many potential entrepreneurs (Kloosterman, 2010). Businesses located in this quadrant are small-scale, low-skilled, and labour-intensive, and are less promising in terms of growth potential (ibid.). According to our sample, most women-owned businesses in Africa are located in this quadrant; however, Kloosterman's (2010) opportunity structure typology does not capture the diverse strategies used by female entrepreneurs in Africa, and so, drawing on Chreim et al. (2018), this section sheds light on the sectoral, generic, and transnational strategies used by female entrepreneurs in Africa. Table 7 sheds light on some key strategies adopted by these female entrepreneurs.

#### *4.2.1 Sector strategies*

The literature suggests that female-owned businesses in Africa tend to be concentrated in the tertiary sector/service sector and retail sector (Derera et al., 2014; Gichuki, Mutuku, & Kinuthia, 2015; Grant, 2013; Hovorka & Dietrich, 2011; Ngoasong & Kimbu, 2019). Specifically, these areas include food services, hairdressing, cooking, knitting, sewing, cloth and textile sales, arts and crafts, etc. (Della-Giusta & Phillips, 2006; Garwe & Fatoki, 2012; Gray & Finley-Hervey, 2005; Lindvert et al., 2015; Monteith & Camfield, 2019; Spring, 2009; Weeks, 2009). These sectors' strategies tend to be characterised by a relative ease of entry due to low requirements for start-up capital and human capital (Adesua-Lincoln, 2011; Akinbami & Aransiola, 2016; Ama et al., 2014; Awusabo-Asare & Tanle, 2008; Isaga, 2019; Otoo et al., 2012; Spring, 2009). There are also high concentrations of women in agriculture and food processing (Chirwa, 2008; Dzisi, 2008; Kapinga et al., 2017; Nukpezah & Blankson, 2017; Woldie & Adersua, 2004). The strategies for these sectors conform to societal expectations, as they do not defy ingrained gender roles and expectations (Awusabo-Asare & Tanle, 2008; Langevang et al., 2018; Otoo et al., 2011).

#### *4.2.2 Generic strategies*

According to the extant scholarship, female entrepreneurs in Africa adopt strategic behaviors that entail associating with male partners, often husbands and family members, in order to have access to start-up capital, market information, advice, unpaid labour, childcare, and moral, emotional, and spiritual support, as well as for security reasons and to conform to societal traditions (Chitsike, 2000; Constantinidis et al., 2019; Kimbu & Ngoasong, 2016; Gray & Finley-Hervey, 2005; Ndemo & Maina, 2007; Rametse & Huq, 2015; Reid et al., 2015; Spring, 2009). For instance, one female entrepreneur said:

most women entrepreneurs including myself have been asked to pay bribes in form of sexual favors [ . . . ] to avoid being subjected to this, I usually ask my brother to take care of all business meeting with other officials who are important to my business (Isaga, 2019, p. 118).

Marriage was valued by female entrepreneurs 'insofar as it was seen to provide access to resources and networks outside of the confines of kinship, generating new opportunities for entrepreneurship' (Monteith & Camfield, 2019, p. 117).

To address the problems related to lack of capital, some female entrepreneurs have adopted strategies that entail gradually building assets which can be used as collateral, as well as building their credit history in order to gain the trust of banks and hence obtain loans (Langevang et al., 2018). Additionally, some women entrepreneurs explicitly limit the growth of their ventures in order to reinforce their husbands' responsibilities as the primary provider for the household (Friedson-Ridenour & Pierotti, 2019). As well, female immigrant entrepreneurs adopt diverse strategies to deal with immigration-related challenges in their host countries, and the ability to speak the local language of the host country was a strategy that insulated them from harassment (Mutopo, 2010). Also, Zimbabwean female entrepreneurs 'who wanted to avoid being asked to show their passports would use stalls they had acquired through South Africans to sell their wares. This option offered quite a lot of protection in Johannesburg, since the women would not be asked to produce their passports and harassed by the police' (Mutopo, 2010, p.472).

In Africa, female entrepreneurial strategies also entail operating in the informal economy (Adom, 2014; Guma, 2015; Magidimisha & Gordon, 2015; Kasseeah & Tandrayen-Ragoobur, 2014; Masika, 2017; Ojong, 2017; Otoo et al., 2012; Sowatey et al., 2018; Yusuff, 2013). Some dimensions of informality include 'low levels of firm registrations; major deficiencies in firm accounting practices; non-use of business contracts; and high propensities to integrate work and life' (Grant, 2013, p. 87). According to the literature, another female entrepreneurial strategy consists of operating their business informally during the start-up stage in order to avoid paying taxes, and then registering their businesses during the take-off stage (Ngoasong & Kimbu, 2019).

#### *4.2.3 Transnational strategy*

A few female entrepreneurs in Africa have adopted a transnational strategy as they seek to have access to supplies and new markets. For example, Zimbabwe hosts female entrepreneurs from other southern Africa countries who own businesses in areas such as hairdressing and dressmaking (Osirim, 2003). Similarly, several Nigerian female immigrants are owners of businesses in Ghana's services sector (Bosiakoh & Tetteh, 2019). For some female entrepreneurs, the transnational strategy also takes the form of joining transnational networks for the purpose of exchanging ideas and receiving business advice (Langevang & Gough, 2012).

Female entrepreneurs capitalise on their networks to import and export goods and services. In particular, female entrepreneurs in fields such as fashion, printing, pottery, and food services tend to export their products to international markets, as these products are popular internationally (Grant, 2013). Female entrepreneurs in Botswana import goods such as clothes, shoes, bags, cooking oil, and saucepans, and export goods such as maize, beans, shoes, clothes, sandals, and agro-vet drugs (Ama et al., 2014). Some female entrepreneurs target niche markets abroad; for example, female entrepreneurs sell garments to African women in the US and England (Della-Giusta & Phillips, 2006). Migrant communities play ‘a pivotal role in the mediation and facilitation of transnational trade by providing entry access to new markets and consumers’ (Lo, 2016, p. 510). For example, personal networks made up of people from migrant communities enabled female entrepreneurs in Senegal to identify distribution channels and wholesalers in New York to buy their goods (Lo, 2016).

**Table 7:** Entrepreneurial strategies of female entrepreneurs

Strategies	Key findings
Sector strategies	<p>Female-owned businesses in Africa tend to be concentrated in the tertiary sector/service sector and retail sector (Derera et al., 2014; Gichuki, Mutuku, &amp; Kinuthia, 2015; Ngoasong &amp; Kimbu, 2019; Grant, 2013; Hovorka &amp; Dietrich, 2011).</p> <p>There are high concentrations of women in agriculture and food processing (Chirwa, 2008; Dzisi, 2008; Kapinga et al., 2017; Nukpezah &amp; Blankson, 2017; Woldie &amp; Adersua, 2004). The high concentration of women in certain sectors conform to societal expectations, as they do not defy ingrained gender roles and expectations (Awusabo-Asare &amp; Tanle, 2008; Langevang et al., 2018; Otoo et al., 2011).</p>
Generic strategies	<p>Female entrepreneurs in Africa adopt strategic behaviors that entail associating with male partners, often husbands and family members, in order to have access to start-up capital, market information, advice, unpaid labour, and childcare, as well as moral, emotional, and spiritual support and for security reasons, and to conform to societal traditions (Chitsike, 2000; Constantinidis et al., 2019; Kimbu &amp; Ngoasong, 2016; Gray &amp; Finley-Hervey, 2005; Ndemo &amp; Maina, 2007; Rametse &amp; Huq, 2015; Reid et al., 2015; Spring, 2009).</p> <p>One female entrepreneurial strategy consists of operating businesses informally during the start-up stage in order to avoid paying taxes, and then registering the businesses during the take-off stage (Ngoasong &amp; Kimbu, 2019).</p>

Transnational strategy	<p>The transnational strategy also takes the form of joining transnational networks for the purpose of exchanging ideas and receiving business advice (Langevang &amp; Gough, 2012).</p> <p>Transnational networks enable female entrepreneurs to gain access to new markets (Lo, 2016).</p> <p>Female entrepreneurs capitalise on their transnational networks to import and export goods and services (Grant, 2013; Ama et al., 2014).</p>
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The literature on female entrepreneurial strategies primarily focuses on the entrepreneurial activities of female entrepreneurs in domestic markets, and there is a lack of literature on the different mechanisms used by female entrepreneurs in Africa to expand their ventures beyond their immediate domestic markets. Lo’s (2016) study is an important departure, as it sheds light on how female entrepreneurs build informal transnational networks in order to gain access to new markets. Additionally, since some research has shown that female entrepreneurs in Africa have high educational levels (Abor & Biekpe, 2006; Aterido & Hallward-Driemeier, 2011), it is surprising that there has been little attention paid to female entrepreneurs’ innovative strategies in different contexts in Africa. Studies have been inattentive to high human capital, e.g., high-growth female entrepreneurs in Africa (Kloosterman, 2010). Also, as many female entrepreneurs in Africa emphasise their religious backgrounds, it is surprising that the role of spiritual capital in the entrepreneurial process in Africa has received so little scholarly attention.

**5. Outcomes of female entrepreneurship**

As mentioned earlier, contexts, resources, and strategies interact to determine the outcomes of female entrepreneurship, and on this basis, the outcomes are bound to be different. Therefore, following Chreim et al. (2018), outcomes are organised here at the individual, firm, and societal levels. Table 8 highlights some of the outcomes of female entrepreneurship in Africa.

*5.1 Individual-level outcomes*

The literature indicates that female entrepreneurship produces mixed results; however, some studies have highlighted the empowering potential of female entrepreneurship (Crittenden et al., 2019; Goebel & Epprecht, 1995; Kasseeah & Tandrayen-Ragoobur, 2016; Mutopo, 2010; Scott et al., 2012). Agyire-Tettey et al. (2018) provided evidence from Ghana, Kenya, and Uganda indicating that entrepreneurship enhances women’s independence.



Income generated by women entrepreneurs enables them to become independent of their husbands for their personal care and consumption needs (Steel, 2017), as well as to meet the financial needs of their nuclear families and kin (Dzisi, 2008), thus challenging the narrative that depicts men as the breadwinners in the household. However, some female entrepreneurs hide their incomes and savings in order to reinforce their husbands' responsibilities as breadwinners (Friedson-Ridenour & Pierotti, 2019).

Women entrepreneurs have noted increases in the quality of their relationships with their partners (Green et al., 2015), and entrepreneurship can increase women's self-esteem and emotional wellbeing (Dzisi, 2008; Mordi et al., 2010). Entrepreneurship enhances women's social status and gives them a new social identity (Lo, 2016; Constantinidis et al., 2019), and entrepreneurial women are also respected in their communities as a result of their ventures (Gray & Finley-Hervey, 2005; Langevang et al., 2018; Langevang & Gough, 2012; Sequeira et al., 2016).

The literature also acknowledges the downside of female entrepreneurship. For example, female entrepreneurs have to balance work and family commitments (Adom et al., 2017; Constantinidis et al., 2018; Monteith & Camfield, 2019). Furthermore, women becoming successful entrepreneurs is unacceptable in some communities in Africa (Amine & Staub, 2009), as their success is linked to being disrespectful to their husbands (Anambane & Adom, 2018). A large proportion of men believe that independent and successful women entrepreneurs do not deserve to be considered as chaste and respectable, and thus are not suitable for their roles as 'good' mothers and wives (Singh et al., 2010). Some of them also abdicate their roles as primary providers due to the success of their spouses. For example, one female entrepreneur noted, 'When my business started to shine, my husband refrained from family responsibilities. So, it is my duty to take care of the family, business and the husband' (Isaga, 2019, p. 113).

## *5.2 Firm-level outcomes*

The literature on the performance of women-owned businesses in Africa has generated mixed results. The performance construct is multidimensional, and includes financial performance, market performance, and organizational performance (Welsh et al., 2018b). In Botswana, male-owned business ventures are five times more productive than female-owned ones (Hovorka & Dietrich, 2011). However, Chirwa (2008) noted that Malawian female-owned businesses tended to grow more rapidly with respect to employment than male-owned businesses.

In Niger, women entrepreneurs who were unmarried were 20% more likely to experience business growth compared to their married counterparts (Otoo et al., 2012), while Welsh et al. (2018a) reported a positive and significant relationship between family support and the performance of Moroccan female entrepreneurs' firms. Business revenue is regarded as one of the most valid indicators of a business's financial performance (Welsh et al., 2018b). The annual revenue of some Cameroonian women-owned businesses falls in the range of 10 million XAF (US\$17,244) to 40 million XAF (US\$68,973) (Ngoasong & Kimbu, 2019), while Batswanian female entrepreneurs in the informal cross-border trade generate a mean monthly profit of US\$696.1 (Ama et al., 2014). Malawian women-owned businesses generate more profits than male-owned ones (Chirwa, 2008), but Bardasi et al. (2011) reported that in sub-Saharan Africa, female entrepreneurs' returns from loans, measured by the rate at which they increase their sales revenue, are lower than those of their male counterparts. Witbooi & Ukpere (2011) also reported low profit returns by some South African women-owned businesses, and noted that the low rates were related to risk aversion. That said, some female entrepreneurs are pressured by their husbands to use their business revenues for non-business purposes (Della-Giusta & Phillips, 2006).

The business longevity of women-owned businesses is another indicator of performance, and the literature notes that several women-owned businesses in Africa had operated for over 10 years. Some Cameroonian women-owned businesses have been operating for over 20 years, and during this period, one of these businesses moved from relying on family members in terms of performing some business-related duties to employing 25 full-time staff (Ngoasong & Kimbu, 2019). In Niger, women-owned micro-enterprises had operated for eight years on average, thus debunking the narrative that they were a temporary phenomenon that would disappear over time (Otoo et al., 2011). In Uganda, 80% of women-owned businesses had operated for over 10 years (Katongole et al., 2013). However, Langevang et al. (2015) and Spring (2009) offered a counterpoint, asserting that women-owned entrepreneurial ventures have shorter business lives than male-owned ones. The literature on the market performance of women's businesses is limited; however, geographic sales expansion is a valid measure of market performance (Welsh et al., 2018b). Some Senegalese women-owned businesses also export their goods to international markets such as the US (Lo, 2016), and similarly, some Gambian women's businesses have expanded their sales to the US and UK (Della-Giusta & Phillips, 2006).

**Table 8:** Outcomes of female entrepreneurship in Africa

Outcomes	Key findings
Individual-level outcomes	<p>Income generated by women entrepreneurs enables them to become independent of their husbands for their personal care and consumption needs (Steel, 2017).</p> <p>Entrepreneurship can increase women’s self-esteem and emotional wellbeing (Dzisi, 2008; Mordi et al., 2010).</p> <p>Entrepreneurship enhances women’s social status and gives them a new social identity (Constantinidis et al., 2019; Lo, 2016).</p>
Firm-level outcomes	<p>In Niger, women entrepreneurs who are unmarried are 20% more likely to experience business growth compared to their married counterparts (Otoo et al., 2012).</p> <p>Malawian women-owned businesses generate more profits than male-owned ones (Chirwa, 2008).</p> <p>There is a positive and significant relationship between family support and the performance of Moroccan female entrepreneurs’ businesses (Welsh et al., 2018a).</p>
Societal-level outcomes	<p>Women entrepreneurs contribute to innovation and job creation, and their taxes help their communities (Mersha &amp; Sriram, 2018; Dzisi, 2008).</p> <p>Women-owned businesses tend to have more women in their workforces than those of their male counterparts (Okah-Efogo &amp; Timba, 2015).</p> <p>Successful women entrepreneurs are role models and serve as mentors in their communities (Botha et al., 2012; Scott et al., 2012; Sequeira et al., 2016).</p>

### 5.3 Societal-level outcomes

At the societal level, the literature reports that women entrepreneurs contribute to innovation and job creation, and that the taxes paid help their communities (Dzisi, 2008; Mersha & Sriram, 2018). Pertinently, women-owned enterprises provide jobs for women. For example, male-owned businesses in Cameroon had between one and seven women in their workforce, while women-owned businesses had between two and 15 women in their workforce (Okah-Efogo & Timba, 2015); however, Spring (2009) stated that women’s businesses had fewer employees than male-owned ones. The literature also recognises that some successful women entrepreneurs are role models and serve as mentors in their communities (Botha et al., 2012; Scott et al., 2012; Sequeira et al., 2016).

On this point, one female entrepreneur noted: ‘[...]female entrepreneurs are respected, and the fact that a woman can be successful [...] inspires others to have a business’ (Langevang et al., 2018, p. 16). Studies have highlighted the importance of role models and mentors in entrepreneurial success (Aderemi et al., 2008; Baranik et al., 2018), and successful women entrepreneurs often offer business training to other women in their communities (Sequeira et al., 2016; Kalafatoglu & Mendoza, 2017), thereby building their human capital and contributing to their entrepreneurial success. In addition, as a result of their entrepreneurial activities, women entrepreneurs enable the communities in which they are based to enjoy a wide range of goods, including those which may be in short supply (Ama et al., 2014).

The outcomes of female entrepreneurship in Africa at the individual, firm, and societal levels can be both positive and negative. It is worth noting that studies on female entrepreneurship in Africa have paid little attention to the relationship between the longevity of entrepreneurial ventures and their survival and success. Notably, as mentors and role models, female entrepreneurs in Africa are shaping the entrepreneurial activities of nascent female entrepreneurs in their communities, and this adds another layer to the mixed embeddedness approach. Put simply, we argue that successful entrepreneurs who are mentors and role models also influence the strategies and resources used by nascent female entrepreneurs that determine entrepreneurial outcomes.

## **6. Toward the Future**

This study has examined female entrepreneurship in Africa by looking at the relevant contexts, resources, strategies, and outcomes. It shows that at the micro level, human, social, financial, and spiritual resources shape the strategies that produce various outcomes, and that these interactions are embedded in the political, economic, social, and cultural contexts in Africa. The paper makes several major contributions to the literature. First, it reviews the scholarship on female entrepreneurship in Africa, highlighting the nuances. To the best of our knowledge, this is the first study that provides a detailed account of African female entrepreneurship and brings to the fore the heterogeneity of female entrepreneurship in Africa. Second, we have identified various research gaps in the literature, showing that studies have tended to focus on the challenges faced by female entrepreneurs in Africa, and in so doing, have failed to show how female entrepreneurs, despite these challenges, have developed innovative mechanisms and strategies to access resources.

The extant scholarship has also paid little attention to the role of spiritual capital in female entrepreneurship in Africa. Arguably, the embeddedness of female entrepreneurs in often-hostile environments encourages them to develop innovative mechanisms at different phases of the entrepreneurial process. Third, by situating our study in the mixed embeddedness approach, we show the interactions between female entrepreneurs in Africa and their economic, social, and cultural environments, and note how context influences access to resources and shapes entrepreneurial strategies. We call for further research that focuses on how female entrepreneurs, as a result of their embeddedness in hostile environments, develop innovative strategies. In the sections that follow, we discuss the paper's limitations and suggest future research opportunities.

### *6.1 Limitations of the study*

As with all studies, ours has limitations. This review has used the mixed embeddedness framework to discuss female entrepreneurship in Africa, and we recognise that taking stock of female entrepreneurship in Africa through a different framework may have generated different insights. By focusing on the contexts, resources, strategies, and outcomes of female entrepreneurship in Africa, we have excluded some vital aspects. For example, perception of risk is an important aspect of female entrepreneurship in Africa but was not covered in this review. Also, the keyword search may have failed to capture some articles that speak to female entrepreneurship in Africa. Finally, there are language limitations, as selecting only papers published in English meant that we excluded papers published in other languages (e.g., Arabic, French, Portuguese, Spanish) used in some African countries.

### *6.2 Future research opportunities*

Our review identified research gaps, which leads us to suggest opportunities for future studies. Africa is made up of 54 countries, but a significant proportion of the research on female entrepreneurship on the continent has focused on only a few, and there is a need for studies which focus on under-researched countries. Regarding context, future studies could examine the interactions between cultural traits and entrepreneurship. For example, studies could focus on how different cultural traits may generate differences in female entrepreneurship in Africa.

Such studies could focus on different cultural traits within the same country in order to yield a nuanced perspective. Politically unstable contexts give rise to different types of female entrepreneurial ventures, and there is a research gap in this area as well. Specifically, we know little about the nature of female-owned businesses in this particular context, including available resources and strategies to achieve success. The review of the literature as it relates to resources reflects an overemphasis on the constraints faced by female entrepreneurs on the continent. While this is laudable, it diverts attention from how women entrepreneurs use resources strategically, including how they devise innovative mechanisms to access these resources. Also, there is a tendency for studies to focus on human, social, and financial capital; spiritual capital also plays a vital role in female entrepreneurship in Africa, yet its role remains under-researched, and so future studies could focus on how female entrepreneurs engage with spiritual capital in different entrepreneurial phases.

Furthermore, most studies have tended to stress female entrepreneurs' inability to access loans from banks, and as several studies noted that some female-owned businesses are characterised by high levels of human capital and high growth potential, it is important to examine new financial alternatives for the seeding of entrepreneurship in Africa. New financing alternatives such as crowdfunding and peer-to-peer lending have expanded rapidly in recent years; however, the literature on female entrepreneurship in Africa has been inattentive to these new financing alternatives, and future studies could examine how female-owned entrepreneurial ventures, especially those with high growth potential, use these new financing alternatives to start and grow. Additionally, future studies could examine the types of marketing strategies used by female-owned businesses, and also examine the role of cultural context in crowdfunding and peer-to-peer lending success.

Regarding strategies, our review revealed that studies on female entrepreneurship in Africa have tended to focus on entrepreneurial ventures characterised by low educational levels and low growth potential. This is surprising due to the ever-growing list of high-growth female-owned businesses in Africa, and future research could focus on the entrepreneurial strategies of these types of ventures. In addition, there is a research gap concerning the innovative entrepreneurial strategies used by female entrepreneurs in the different political, economic, social, and cultural contexts in Africa.

Furthermore, there is a lack of literature on the different mechanisms used by female entrepreneurs in Africa to expand their ventures beyond their immediate domestic markets; for example, female entrepreneurs in Africa are using informal transnational networks to growth their business ventures, but again, this phenomenon has received little scholarly attention. With respect to outcomes, our review shows that there is scant literature on the relationship between the longevity of women's businesses and their survival and success. Thus, future studies could conduct comparative analyses on the survival and demises of female-owned businesses in Africa and their evolution over time.

A large proportion of the papers in our dataset were predominantly empirical, with only a few taking a conceptual approach. Although such an approach provides contextual and useful insights into the operational challenges female entrepreneurs face within Africa, similar findings were replicated in different countries. This replication of similar findings on female entrepreneurship demonstrates that research in this domain in Africa has plateaued before reaching its potential (e.g., Ahl, 2006; Neergaard et al., 2011). Second, the continued focus on male-female comparisons, with little or no attention to constructions of gender, simply reinforces subordination and thus restricts the development of the female entrepreneurship research field (Henry et al., 2016). Additionally, as Marlow and Swail (2014, p. 88) succinctly put it, 'focusing upon gender as an exclusive enactment of the female subject [...] perpetuates masculinity as normative and so positions women in deficit because, primarily, they are not men.'

Third, the lack of conceptual studies suggests that female entrepreneurship research in Africa may be taking what Fawcett et al. (2014) described as a slow lane to knowledge discovery and dissemination. Thus, we suggest that conceptual research in female entrepreneurship in Africa can drive a discovery phase in order for the field to progress (i.e., conceptual research can help to introduce new theorisations on female entrepreneurship) as well as play an important role in justifying research on this phenomenon. In other words, conceptual research may help to revise how female entrepreneurship constructs are conceptualised and operationalised (Henry et al., 2016; Yadav, 2010), especially in the African context. Also, conceptual articles can help scholars interested in female entrepreneurship in Africa to see the phenomenon through new lenses, enabling both academics and practitioners to break new trails in this domain (MacInnis, 2011). From that perspective, research opportunities can emerge, and then subsequent empirical research can move us further down the knowledge-discovery path (Fawcett et al., 2014).

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